

HIGHLIGHTS

of Certain Benefit Plans



Tuba City
Regional Health Care Corporation

Medical –Comprehensive health plan coverage is offered through AMERIBEN. Employees can choose to participate in the health plan or waive TCRHCC sponsored medical coverage if you have coverage under another group medical plan. Coverage begins the first day of the month following date of hire. TCRHCC currently pays 80% of employee and dependent(s) premium cost. Vision care benefit is included in this coverage. Part-time employees may elect to have coverage at a pro-rated amount of total monthly premium.

Dental –Comprehensive dental coverage is also offered through DELTA DENTAL. Coverage begins the first day of the month following date of hire. TCRHCC currently pays 50% of employee and dependent(s) premium cost. Part-time employees may elect to have coverage at a pro-rated amount of total monthly premium.

Group Term Life insurance –TCRHCC provides life insurance at two times the annual salary for full-time employees, with a \$50,000 minimum; Accidental Death & Dismemberment and minimal dependent life insurance is included at no cost. These policies are offered through AETNA Company. Coverage begins the first day of the month following date of hire. Coverage for dependent(s): Spouse = \$5,000 and children, from 14 days to 19 years = \$2,000. Only full-time employees are eligible to receive this benefit.

AETNA voluntary life insurance – Optional supplemental life at affordable group rates. Eligible employees = \$10,000 to \$200,000 (guaranteed) in increments of \$10,000. Additional life insurance up to \$400,000 can be approved with an Evidence of Insurability form. Spouse = \$10,000 to \$200,000 in increments of \$5,000. Dependent(s) = \$10,000 (6 mos. To 19 years, up to 25 years if unmarried & a full-time student.), and no coverage for newborn children to age 14 days.

Group Accident insurance – Accident insurance coverage provides a cash benefit when an insured is injured due to a covered accident. Eligibility, full time employees. Covers ages 17-80.

Group Critical Illness –Critical illness insurance coverage provides a cash benefit to the policyholder when an insured person has a covered illness event. Eligibility, full time employees. Covers ages 17-70.

Short-Term and Long-Term Disability (STD/LTD) –There is no cost to the employee for this benefit and it provides compensation at 60% of base pay in the event of an extended absence for a qualified disability. Access to the STD and LTD is determined by Plan Documents and requires an “elimination” period before payment begins. Coverage begins the first day of the month following date of hire.

Holidays – Full-time employees are eligible for twelve (12) paid holidays per year (employees may be required to work on designated holidays and will receive any benefits applicable to their employment status for working on a holiday).

Retirement Plan – 401K : administered by Transamerica

- TCRHCC maintains a “governmental 401(K) plan” is discretionary and is not required to comply with the Employment Retirement Income Security Act of 1974 (ERISA) and many of the provisions of the Internal Revenue Code. Features of the plan are discussed more fully in the Summary Plan Description, available in the Human Resources office.
- TCRHCC employees may contribute any amount to the 401(K) plan up to the maximum allowed by IRS regulations. These contributions are “pre-tax” in that they are not subject to income tax withholding on payroll checks and are not taxed by the IRS until distributions are made. Currently, the IRS allows 18% of gross income, up to a maximum is \$20,500 for 2023. Higher contributions may be allowable under special circumstances.
- TCRHCC will match the employee’s contribution up to a maximum of 4% of the employee’s annual income. If, for example, an employee whose bi-weekly pay is \$5000 decides to contribute \$100 per pay period to the plan. TCRHCC will make a matching contribution of \$100 per pay period. The annual contribution would be \$2600 each from both the employee and the corporation.

Workers’ Compensation –Workers’ Compensation insurance is provided for all employees for injuries or occupational disease arising out of and in the course of employment (excluding purposely self-inflicted injuries). Depending on the degree of disability, the normal compensation will be 66 2/3 % (sixty six and two thirds percent) of employee’s average monthly wage.

Long Term Illness Leave –Full-time employees earn sick leave at a rate of eight (8) days per calendar year to a maximum of 520 hours. Long Term Illness Leave (LTIL) may be used for an employee’s own personal illness/injury lasting longer than three (3) consecutive working days.

Paid Time Off (PTO) – includes vacation & Short term illness leave – Full-time employees of TCRHCC who work 40 hours per week earn PTO (Personal Time Off) at a rate of 20 days per calendar year during the first three (3) years of employment increasing at specified years of service. Part-time employees can earn pro-rated PTO hours based on the number of hours worked per week. New employees are eligible to accrue PTO hours upon hire and non-exempt employees can use accrued PTO after the successful completion of 90 days of employment (all time off from work requires supervisor approval and is based on the needs of the service area).

Credential Providers (Medical Staff) – See compensation and benefit package specifically for Credentialed providers of the Medical Staff.

This list represents highlights of certain benefit plans. It is not to be considered an employment contract with any employee or group of employees. In all cases, the official plan documents and insurance contracts will govern the payments of benefits. TCRHCC retains the right to add, to modify, or discontinue any of the programs contained herein.

TCRHCC is a smoke-free and drug/alcohol-free work environment.