

**Benefits Limited to
Benefit-Eligible Employees**

Who is Eligible?

Full and part-time employees (regularly scheduled at least 40 hours per pay period) qualify for our health plan, vision, and dental insurance. St. Joseph Convent also offers these benefits to your eligible dependents, which fall into one of the following categories:

- Your legal spouse; provided he/she does not have other medical insurance available to him/her.
- Your dependent children are eligible, provided they meet the following requirements:
 - They are not married,
 - They are not eligible for health insurance through their employer at a lesser cost, and
 - They are under age 26.

Health Insurance

Plan Highlights: Christian Brothers – Health EOS Plus by Multiplan

The plan gives you freedom of choice over which physician you use; network or non-network. Their extensive network of physicians, specialists, clinics and hospitals, ensures prompt and accessible health care to their members, including preventive screenings, programs and information to help manage chronic health conditions and pharmacy benefits management. By using a network physician you can enjoy lower out-of-pocket expenses.

Cost of Coverage

St. Joseph Convent pays a majority (65% -75%) of the premium and offers a tiered level of insurance premiums. (All deductions are taken pre-tax, for additional savings.)

Tier I: 64-80 hours per pay period (Rates per 24 pay periods)

Non-Smoking¹

Employee Only	Employee Plus ²	Family
\$96.07	\$174.05	\$251.10

Smoking

Employee Only	Employee Plus ²	Family
\$115.28	\$208.86	\$301.32

Tier II: 40-63 hours per pay period (Rates per 24 pay periods)

Non-Smoking¹

Employee Only	Employee Plus ²	Family
\$115.28	\$208.86	\$301.32

Smoking

Employee Only	Employee Plus ²	Family
\$134.49	\$243.67	\$351.54



¹ Affidavit of non-tobacco use must be signed. Smoking cessation reimbursement is available annually.

² Employee + Spouse or Employee + Child(ren)

General Provisions

Network and Non-Network Services include but are not limited to:

- Inpatient/Outpatient Services
- Preventive Care Services
- Emergency and Urgent Care Services
- Outpatient Therapy Services
- Prescription Drug and Rx Direct Mail Service

When Coverage Begins

Health Insurance is effective the first day of the month following 30 days of continuous employment.

All benefits are limited to those provided under the group plan.

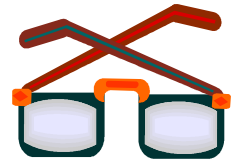
How can I enroll in the Plan?

Human Resources will meet with you prior to your effective date to discuss the details of the Plan, and to assist in completion of the enrollment forms.

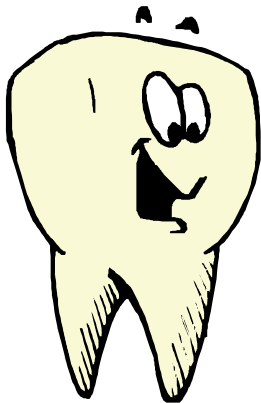
Vision Insurance- Vision Insurance Plan of America (VIPA)

Eligible employees have the option of choosing our group vision plan with Vision Insurance Plan of America (VIPA) at the time of hire. SJC will pay 50% of the vision premiums. Vision coverage begins on the first day of the month following 30 days of continuous employment. Coverage (at a participating provider) includes a vision examination that is paid in full; frames are covered up to: \$100.00 retail value; a contact lens benefit is available in lieu of the frame and eyeglasses. The cost for vision coverage (Rates per 24 pay periods), is as follows:

Employee Only: \$1.71
Employee + Spouse or Employee + Child(ren): \$3.43
Family: \$4.54



Dental Insurance- Ameritas



Eligible employees have the option at hire of choosing our group dental plan for which the employer (SJC) will pay 50% of the dental premiums. The dental coverage becomes effective the first day of the month following 30 days of continuous employment. The cost for the dental coverage (rates per 24 pay-periods), is as follows:

Employee Only: \$6.94
Employee + Spouse: \$14.30
Employee + Child(ren): \$20.21
Family: \$28.11

Ameritas has a passive Preferred Provider Organization (PPO) which rewards you for going to a dentist in the network, but allows you the freedom to go to any dentist you choose; you are then responsible for charges above usual and customary.

This booklet is intended to provide an overview of the benefit plans and programs offered at SJC. These benefits may change from time to time. Detailed information is available from the Human Resources Department

Services includes but not limited to:

Preventive Procedures (Periodic/initial exams, cleanings, etc.) paid at 100%, Basic Procedures (Fillings, extractions, etc.) paid at 80% subject to \$50 calendar year deductible and Major Procedures (Dentures, crowns, root canals, etc.) paid at 50% of 80th % of U&C and is also subject to the \$50 calendar year deductible.

Life Insurance- Lincoln National Life

Eligible employees are covered by a term life insurance policy that pays one times your annual salary under a group program. Accidental death and dismemberment protection is included in this policy. St. Joseph Convent pays premium costs in full. Your life insurance policy becomes effective the first of the month following 90 days of continuous employment. Additional life insurance is available to employees at their cost.

Tax Savings on Insurance Premiums (Section 125)

Under state and federal law, premiums that you pay for health, dental or certain supplemental insurance can be deducted before state, federal or FICA taxes are withheld. Applicable insurance premiums will automatically be deducted on a pre-tax basis.

Flexible Spending Account: Dependent Care and Out of Pocket Medical Expenses - EBC

A flexible spending account allows you to pay for certain medical and dental expenses, up to \$3000, on a pre-tax (section 125) basis. In addition, dependent care expenses up to \$5000 (for children and adults) can be deducted before taxes are withheld. You may enroll within thirty days from your hire date, at a qualifying event or at the annual election period.

Retirement Savings Plan- Ascension Health

The Ascension Health Retirement Savings Plan is broken into two parts, a 403(B) and a 401(A). The 403(B) is the employee contributions, which can begin with your second paycheck. The 401(A) is the employer contributions. SJC makes 2 separate contributions to your 401(A)—an annual contribution and a matching contribution. The employer annual contribution is equal to 2% of the employee's previous year's earnings. The annual contribution begins at the end of the calendar year in which the employee works at least 1,000 hours. To maintain eligibility for the annual contribution, the employee must work at least 500 hours every year thereafter. The employee is 100% vested in the annual contributions after 5 years of employment. The employer matching contribution, equal to 35% of the first 5% of earnings deferred, begins after the completion of 24 consecutive months of employment. The employee is 100% vested in the matching contributions as soon as they begin.

For example: An employee working full-time earning \$25,000 per year contributing 6% per pay period would have the following pension amounts contributed annually:

403(B)	\$1,500.00 Employee investment
401(A)	\$500.00 Employer contribution (2% match of annual earnings) \$437.50 Employer contribution (35% match of the first 5% of the employee's investment)

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Short-Term Disability-Unum

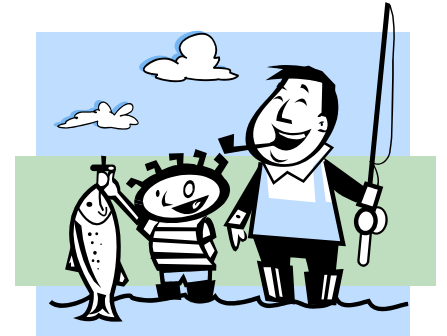
Eligible employees may apply for Short-Term Disability as soon as the first day of the month following 30 days of employment. For non-occupational sickness/illness or accident the benefits begin on the eighth day. The benefit pays 60% of your weekly income up to a capped limit, with a maximum weekly benefit period of 12 weeks. All short-term disability benefits are limited to those provided by the Short-Term Disability Plan.

Long-Term Disability - Unum

Eligible employees may apply for Long-Term Disability after the 13th week of qualified disability and are subject to the completion of a waiting period. A pre-existing condition exclusion applies.

PTO- Paid Time Off

Eligible employees are entitled to paid time off (PTO) based on length of service. PTO accrues in proportion to the number of hours actually worked.



Non-Exempt Hourly

Years of Service	Accrual Rate (Hours of PTO earned per 1.0 hour worked)	Annual PTO Benefit	Maximum PTO Benefit*
1-5 years	0.0672	16 days (128 hours)	24 days (192 hours)
6-10 years	0.0948	22 days (176 hours)	33 days (264 hours)
11-15 years	0.1239	28 days (224 hours)	42 days (336 hours)
15+ years	0.1493	33 days (264 hours)	50 days (400 hours)

Exempt Salaried

Years of Service	Accrual Rate (Hours of PTO earned per 1.0 hour worked)	Annual PTO Benefit	Maximum PTO Benefit*
1-5 years	0.0948	22 days (176 hours)	33 days (264 hours)
6-10 years	0.1239	28 days (224 hours)	42 days (336 hours)
11-15 years	0.1493	33 days (264 hours)	50 days (400 hours)

*Employees reaching these maximums will no longer accrue PTO until their balance falls below the maximum.

PTO time is accrued from your first day of employment. After completion of your 90 calendar day orientation period, you may use your accrued PTO time. The number of PTO hours that you are able to use will appear on your pay stub. PTO time accrues to a maximum accrual as defined by your years of service.

PTO is to be taken in a minimum of one (1) hour up to forty (40) hours of paid time off per week based on your normally scheduled hours, unless otherwise approved by your Supervisor.

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Scheduling of PTO is always subject to the approval of your supervisor. Your Supervisor will try to grant your request, provided it does not affect the operation of your department. PTO will generally be considered on a first come basis with requests for PTO being taken up to a year in advance. Mutually agreed upon shift changes among employees may be made with approval of your Department Director. Employees must meet their FTE (Full Time Equivalent) when requesting PTO.

Holidays

Benefit-eligible employees will be eligible for holiday pay effective immediately upon hire. The following holidays are recognized:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day



Benefit-eligible employees receive a prorated amount of holiday pay based on regularly scheduled hours.

Bereavement Pay

You are provided with paid time off for the arrangement and/or attendance at the funeral of a family member. Eligible employees may have up to three consecutive scheduled workdays between the day of death and the day of burial paid in the case of a death in the immediate family. Immediate family member is defined as current spouse, son, son-in-law, daughter, daughter-in-law, stepchild, mother, father, mother-in-law, father-in-law, brother, brother-in-law, sister, and sister-in-law. One scheduled work day is allowed from the day of death to the day of burial for these other family members: aunt, uncle, niece, nephew, grandparent, grandchild, and grandparent-in-law.

Jury Duty



Benefit-eligible employees may be granted an excused absence for jury duty. You will be paid your normal pay for the hours that you are absent from your regularly scheduled workdays for jury duty up to a period of one month within each 12 month period. Your jury duty check must be submitted to the Human Resource Department in order to receive pay. Eligibility is immediate upon employment.