

INSPIRING HEALTHCARE RESOURCES

2017 Employee Benefit Summary

Inspiring Healthcare Resources (IHR) employees receive a wide variety of financial and personal job benefits. The benefit package includes all financial rewards that are generally not paid directly to the employee. These benefits are a significant part of an employee's "total compensation." Below is a brief summary of the highly competitive benefits which are available. Most benefits listed below apply to regular, full-time employees and are available the 1st of the month following 60 days of employment.

Medical Insurance – All Saver, United Healthcare

The PPO P350030 (\$3,500 Deductible) is the base Plan and is a company paid benefit for all regular, full-time employees. Employees may elect the Buy-Up Plan P200030 (\$2,000 Deductible) for an additional cost. Regular, full-time employees may also elect coverage for their Spouse/Domestic Partner and/or dependents through payroll deduction. As an enrollee, you may choose to receive care from any of the primary care physicians and/or specialists who are listed in the directory, without referral. Copayments are fixed dollar amounts you pay for covered health care. For convenience and savings you can connect to a doctor 24/7 with no co-pay through HealthiestYou.

UNUM – Short-Term and Long-Term Disability

This company paid benefit is for all regular, full-time employees—giving eligible employees the opportunity to have income replacement protection in the event of an accident or illness which results in the loss of pay. Exclusions do apply.

UNUM – Life Insurance

This company paid benefit is for all regular, full-time employees—benefit amount is \$25,000 for Basic Life and AD&D. Exclusions do apply.

Employees may elect additional, voluntary, group life insurance coverage for themselves and/or dependent(s) through payroll deduction.

Dental Insurance – Ameritas

This is a company paid benefit for all regular, full-time employees—employee pays for dependent coverage through payroll deduction. Part-time employees may participate at the same group rate for themselves and dependent(s) through payroll deduction.

Vision Insurance – Ameritas

This is a company paid benefit for all regular, full-time employees—employee pays for dependent coverage through payroll deduction. Part-time employees may participate at the same group rate for themselves and dependent(s) through payroll deduction.

VOLUNTARY BENEFITS

Flexible Benefits Plan

The Flexible Benefits Plan is a benefit program that allows regular full-time and part-time employees to use pretax dollars through payroll deduction to pay for insurance premium(s), unreimbursed medical expenses, and dependent care expenses. In 2017 the maximum is \$2,550. Participants have the option rolling over up to \$500 of unused funds at the end of the plan year.

Employer-Sponsored 401(k)

Our 401(k) Savings Plan is offered to all regular, full-time and part-time employees. American Funds offers a variety of 401(k) plan solutions and investment options to help employees meet their needs. Each participating employee determines how much money they will contribute through payroll deductions.

UNUM Voluntary Insurance – similar to AFLAC and is available to full-time and part-time employees and their dependent(s) through payroll deduction.

1. Hospital Confinement

Participation is completely voluntary and employee paid through payroll deduction.

2. Critical Illness Insurance

You can't predict a critical illness like a heart attack, stroke, or cancer, but you can prepare for the potential financial impact. Critical illness insurance can help ease financial stress with lump-sum cash benefits used however you see fit.

3. Accident

Accident insurance with benefits for unexpected injuries and are paid directly to the insured, letting him/her use them where and how they're most needed.

OTHER BENEFITS

Personal Cell Phone and Mileage Reimbursement

IHR recognizes that it's necessary and most efficient to use personal cell phones and automobiles to perform the care of our patients. IHR reimburses \$40/mo for full-time employees and \$20/mo for part-time employees. Business mileage is reimbursed at .495 per mile (this will be reviewed and adjusted periodically).

Workers' Compensation Insurance

All employees are covered by Workers' Compensation insurance in the event they sustain a work related injury, illness, or death that arises in the course of their employment. Any work-related injuries/illnesses must be immediately reported (by the employee) to their supervisor. Form 801 is to be completed and given to Human Resources within 24 hours of the event.

Holidays

It is the philosophy of IHR to honor days that regular, full-time and part-time employees consider holidays. The office is closed eight (8) days as identified in the table below. These holidays do not roll over and are not paid out at time of separation.

- New Year's Day
- Good Friday
- Independence Day
- Thanksgiving Day
- President's Day
- Memorial Day
- Labor Day
- Christmas Day

Sick Time

Per Oregon State Law, all employees will accrue sick time at a rate of one (1) hour per thirty (30) hours worked, up to a maximum of forty (40) hours per year. Sick time may be used after the 91st day of employment, in increments of one (1) hour or more. Employees may roll over up to forty (40) hours of sick leave into a new calendar year, but may never have more than eighty (80) hours accrued at any time. A doctor's note may be required for a sick leave request of three (3) days or more. Accrued sick leave is forfeited upon termination.

Vacation Time

All employees are eligible for vacation, which may be used for vacation, leisure and any other personal matters.

Accrual: Vacation is accrued on a calendar year basis. The rate at which vacation is accrued is determined by each employee's anniversary date.

1. All employees who have been employed for less than three (3) years accrue .002551 hours of vacation per hour worked, beginning on the first paycheck of the month in which they begin work, up to a maximum of 40 hours (5 days) of vacation for the calendar year.
2. All employees who have been employed for more than three (3) years but less than five (5) years accrue .00510 hours of vacation per hour worked, beginning on the first paycheck of the month after their third anniversary, up to a maximum of 80 hours (10 days) of vacation for the calendar year.
3. All employees who have been employed for more than five (5) years accrue .00765 hours of vacation per hour worked, beginning on the first paycheck of the month after their fifth anniversary, up to a maximum of 120 hours (15 days) of vacation for the calendar year.

Bereavement Leave

Full-time employees are entitled to two (2) days of paid leave upon a death in his or her immediate family. The term "immediate family" includes husband or wife, children, parents, grandparents, brother, sister, father-in-law, mother-in-law and grandchildren.

IHR offers challenging jobs with competitive benefits. But most of all, we offer opportunity. Opportunities to further your career, meet your personal goals, and make a **real difference** in peoples' lives.