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## **ALLIANCE MEDICAL, INC. & HOME CARE OF THE CAROLINAS BENEFITS INFORMATION SUMMARY**

### **Medical Insurance**

Full-Time/Regular and Part/Time Regular employees are eligible to receive health insurance. Employees pay a portion of the premiums. Family coverage for eligible dependents can be obtained if the employee pays for the additional coverage. Prescriptions may also be filled at a reduced rate at the Stanly Regional Medical Center Pharmacy for employees participating in the medical benefits plan. This coverage is effective on the first day of the biweekly pay period coincident with or next following a 30 day employment waiting period.

### **Dental Insurance**

Full-Time/Regular employees are eligible for dental insurance. The company pays 80% of the premiums. Part/Time Regular employees are also eligible for dental insurance at a higher premium. Family coverage for eligible dependents can be obtained if the employee pays for additional coverage. This coverage begins on the 1st day of the next month following 30 days of Full-Time/Regular or Part/Time Regular employment.

### **Vision Insurance**

Full-Time/Regular and Part Time/Regular employees are eligible for this benefit the first of the month following 30 days of regular employment. To received this benefit your provider must be a member of the Community Eye Care Network. Bi-weekly premiums will be deducted from your paycheck.

### **Life Insurance**

Full-Time/Regular and Part-Time/Regular employees receive group term life insurance equal to one times annual salary up to \$150,000. Annual salary is defined in the plan document and benefit policies. The company pays 100% of the premiums for this coverage. This life insurance coverage is effective the first day of the month after completion of 30 days of employment. Employees are also offered additional coverage for themselves and their family members at an affordable rate.

### **Loss of Time and Long Term Disability Insurance**

Full-Time/Regular employees receive Loss of Time and Long Term Disability insurance. Loss of Time insurance pays a maximum of 67% of monthly salary beginning on the forth day of absence for a maximum of six months. The long term disability insurance pays up to 50% of monthly salary after six months absence to a maximum duration of age 65.

This disability insurance coverage is effective the first day of the month after completion of 90 days of employment. The company pays 100% of the premiums for this insurance.

## **Paid Time Off**

Full-Time/Regular employees accrue 7.08 hours Paid Annual Leave time per biweekly pay period. Use of Paid Annual Leave includes personal time off, vacation, holidays, and illness or injury. The employee may take PTO only for designated holidays during the first 90 days of employment.

PTO benefits are not to be regarded as “earned” time off, as being “vested” at any time, or as an additional form of compensation. Under no circumstances shall an employee be entitled to receive the cash equivalence of the employee’s accumulated PTO benefit unless the employee has met all of the conditions stated in the personnel policy manual.

## **401(k)(AMI) 403(b)(HCC)**

Employees are eligible to participate in the supplemental retirement plan during the first enrollment period following completion of three months of service.

## **Pension**

Employees who meet plan participation requirements are covered under Stanly Health Services Employee Pension Plan. This is a defined benefit plan. Participating employees are 100% vested after five (5) years of service. Normal retirement age is 65. Early retirement benefits are available to employees who are 55 years old and have five (5) years of service.

## **Flexible Benefits Plan (Section 125)**

Alliance Medical, Inc. offers a flexible benefits plan for FT/R employees. This plan allows employees to save money on a pre-tax basis for specific dependent care and medical, dental, or vision expenses. It also provides an opportunity to pay for health insurance premiums on a pre-tax basis.

Employees are eligible for the Medical/Dental Group Ins. Benefit and Dependent Care Assistance Benefit the first of the month after 30 days of employment. All eligible employees must complete 6 months of consecutive employment prior to joining the Health Care Reimbursement Benefit. Enrollment will be the first day of the plan year after completion of this waiting period.

## **Voluntary Life, Cancer, Disability, Critical Illness, Accident, & Hospital Confinement**

Once a year eligible employees are offered enrollment of supplemental life insurance with Trustmark and supplemental cancer insurance with Unum Provident. Colonial Supplemental is also offered once a year that includes disability, accident, cancer, critical illness, hospital confinement, term life insurance & universal life insurance.

## **Wellness Program**

This program is a year long program designed to enhance your mental, spiritual, and physical well being. You may earn up to \$300 or have your individual health insurance premium paid for a year. The program is based on a point system. This benefit is managed by the Stanly Regional Medical Center Health Promotion Dept.

## **Life Smart Services Organization**

A personal approach to lifestyle management and health promotion in the workplace. Employees/dependents must be enrolled in our employer health plan and meet workplace guidelines; is at risk for high utilization of healthcare services & health condition justifies the need for improved self care.

### **Employee Assistance Program (EAP)**

The company offers a free and confidential assessment and referral service to all employees. A professional counselor is available to discuss personal issues that affect employees' lives or work performance. Appointments may be made by calling 984-4338.

### **YMCA**

The company will pay 50% of your membership for the Albemarle location. The employee is required to complete a health screening to receive this benefit. Family enrollment is covered at 50% if dependents are enrolled under the SHS Health Plan. Enrollment is managed by Stanly Regional Medical Center.

### **Discounts**

All employees receive the following discounts by showing their employee identification badge.

- 15% discount of **cash sale** of medical supplies and equipment sold by Alliance Medical, Inc.
- 50% off meals sold in Stanly Regional Medical Center cafeteria.

Club Memberships are available for \$5.00/year to Full-Time/Regular and Part-Time/Regular employees.

When available, tickets to Carrowinds are offered to employees at a discounted rate.