



2017 BENEFITS AT A GLANCE

Group Medical and Dental Plan

<i>Medical/Dental: Regular employment at 60 hours/pay period. Medical Only: Regular employment at 32-59 hours/pay period.</i>	<i>Effective the same day of the next month following your hire date (e.g. start date is 6/5, coverage date is 7/5)</i>
<ul style="list-style-type: none"> OSF HealthCare provides comprehensive medical, dental, and prescription coverage. 	

Section 125 Plan

<i>Regular employment at 32 hours/pay period.</i>	<i>Effective the same day of the next month following your hire date</i>
<ul style="list-style-type: none"> <u>Medical Flexible Spending Account</u> – set aside tax-free dollars to help pay for eligible medical, dental, and vision out-of-pocket expenses. <u>Dependent Care Spending Account</u> – set aside tax-free dollars to help pay for day/child care expenses for children under age 13 and qualifying older dependents. 	

Vision Insurance

<i>Regular employment at 60 hours/pay period.</i>	<i>Effective the same day of the next month following your hire date</i>
Eye exam every 12 months, and glasses (every 24 months) or contacts (every 12 months). Co-pays vary.	

401(k) Plan

<i>Must be 21 years old and have completed 30 days of employment.</i>	<i>Employees may enroll after 2 weeks of employment. Auto-enrolled at 1% after 30 days of employment.</i>
<ul style="list-style-type: none"> Employees contribute a percentage of their salary (up to 90%, up to IRS limit) each pay period. OSF matches this contribution 100%: \$1.00 per \$1.00, up to the first 5% of your eligible pay. Catch-up contribution if age 50 or over by year end (up to IRS limit, no employer match on catch-up). An additional discretionary contribution may be made annually based on age and years of service. 	

Paid Time Off (PTO)

<i>Regular employment at 32 hours/pay period.</i>	<i>Accrual begins immediately.</i>																				
Increases as years of service increase, according to the below chart:																					
<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="padding: 5px;">Months/Service</th> <th style="padding: 5px;">PTO Accrued/Yr</th> <th style="padding: 5px;">PTO Accrued/Pay</th> <th style="padding: 5px;">PTO Accrued/Hr</th> <th style="padding: 5px;">Maximum Bank</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">0-48 Months</td> <td style="padding: 5px;">176 hrs/22 days</td> <td style="padding: 5px;">6.76</td> <td style="padding: 5px;">.0846</td> <td style="padding: 5px;">448 hrs/56 days</td> </tr> <tr> <td style="padding: 5px;">49-108 Months</td> <td style="padding: 5px;">216 hrs/27 days</td> <td style="padding: 5px;">8.30</td> <td style="padding: 5px;">.1038</td> <td style="padding: 5px;">448 hrs/56 days</td> </tr> <tr> <td style="padding: 5px;">109+ Months</td> <td style="padding: 5px;">256 hrs/32 days</td> <td style="padding: 5px;">9.84</td> <td style="padding: 5px;">.1231</td> <td style="padding: 5px;">448 hrs/56 days</td> </tr> </tbody> </table>	Months/Service	PTO Accrued/Yr	PTO Accrued/Pay	PTO Accrued/Hr	Maximum Bank	0-48 Months	176 hrs/22 days	6.76	.0846	448 hrs/56 days	49-108 Months	216 hrs/27 days	8.30	.1038	448 hrs/56 days	109+ Months	256 hrs/32 days	9.84	.1231	448 hrs/56 days	
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Sick Time

<i>Regular employment at 32 hours/pay period.</i>	<i>Accrual begins immediately. Employees can use Sick Time after 90 days of employment.</i>
Employee earns 96 hours of Sick Time/year, to a max of 240 hours. Sick time must be preceded with sixteen (16) hours of PTO (no pay if PTO is not available).	

OSF-Paid Life Insurance and Accidental Death & Dismemberment Insurance

<i>Regular employment at 60 hours/pay period.</i>	<i>Effective the same day of the next month following your hire date</i>
Life, accidental death and dismemberment insurance coverage equal to 1.5 times base annual earnings, to a maximum of \$60,000.	

Voluntary Supplemental Life Insurance

<i>Regular employment at 60 hours/pay period.</i>	<i>Effective the same day of the next month following your hire date</i>
1x, 2x, 3x, 4x, or 5x annual base salary with a guaranteed issue of \$500,000/3x within 30 days of hire. Coverage may not exceed \$1,000,000/5x. Spouse and dependent coverage is also available.	

Voluntary Long Term Disability Insurance

<i>Regular employment at 60 hours/pay period.</i>	<i>Effective the same day of the next month following your hire date</i>
Monthly disability benefit is 60% of base monthly earnings after 180 days of disability. Max monthly benefit is \$10,000. Premiums based on age & salary.	

Tuition Reimbursement

<i>Regular employment at 32 hours/pay period.</i>	<i>Eligible to participate after 90 days of employment.</i>
Reimbursement to a maximum of \$3,500 per calendar year, pro-rated for part time.	

Voluntary Critical Illness Insurance

<i>Regular employment at 60 hours/pay period.</i>	<i>Effective first day of the month, following 30 days of employment.</i>
Insurance that supplements your income with a lump sum payment in the event that you or a dependent is diagnosed with a critical illness, as defined by the policy. Various benefit levels are available.	

Voluntary Accident Insurance

<i>Regular employment at 60 hours/ pay period.</i>	<i>Effective first day of the month, following 30 days of employment.</i>
Insurance that assists your family in the event that you or a family member has an accident.	

ADDITIONAL BENEFITS

- Recognition & Reward Programs
- Professional Liability Insurance
- Employee Assistance Program
- Adoption Assistance
- Premium Pay for Holidays worked, call-in, etc.
- Leave of Absence Benefits
- Leave Share Bank
- Employee Health/Wellness Services
- Payroll Direct Deposit
- School Visitation
- Bereavement Leave
- 529 College America Savings Plan
- Various Discount Programs

This information is not a legal document. For full benefit information, please refer to the plan document for the particular benefit program in which you be enrolling. These documents are available from the OSF Benefits Help Center. If any inconsistencies exist between this summary and the plan documents, the terms of the plan documents will control.