

## Sturgis Hospital BENEFIT SHEET

BENEFIT	WHAT YOU RECEIVE	ELIGIBILITY DATE	WHO PROVIDES
Hospital, Surgical & Major Medical Health Insurance or High Deductible Health Plan - HSA	Preferred Provider Plan - three tier benefit level 100%/65%/45% Medical Coverage Tax savings plan, more flexibility, yet higher deductibles	After 30 days employment	Sturgis Hospital & Associate
Prescriptions  HSA Option	Co-Pay Card - \$10 Generic Drug \$25 Preferred Brand Drug/\$50 Non-Preferred Brand Drug  RX apply to deductible first, then co-insurance applies	After 30 days employment	Sturgis Hospital & Associate
Dental Insurance	100% Preventative Care 80% Basic/Major Dental Care \$800 Annual Maximum per person 50% Orthodontic coverage with \$1500 lifetime max	After 30 days employment	Sturgis Hospital
Life Insurance	100% Premium paid for associate	After 30 days employment	Sturgis Hospital
Defined Contribution 403(b) Plan	Program for saving money and deferring payment of income taxes.	Employment Date	Sturgis Hospital & Associate
Paid Vacation	After 6 months -- 6 days 1 year -- 12 days/year 4 years -- 18 days/year 9 years -- 24 days/year Maximum accumulation 18 months of accrual	After 6 months employment	Sturgis Hospital
Paid Sick Leave	After 1 year -- 6 days/year 2 years + -- 12 days/year Maximum accumulation 45 days	After initial employment period	Sturgis Hospital
Paid Holidays	8 Holidays (Includes 2 floating holidays)	After initial employment period	Sturgis Hospital
Bereavement	Up to 3 scheduled days, dependent upon family relationship	Employment Date	Sturgis Hospital
Jury Duty	Full Pay, less jury pay, during scheduled work days	Employment Date	Sturgis Hospital
Longevity Bonus	Annual bonus paid to associates after completion of five (5) years of service.	After 5 years employment	Sturgis Hospital
Associate Recognition	Gift Card or Certificate Selection from a Local Merchant	After 5 years employment	Sturgis Hospital
Flexible Spending Account (FSA)	Non-taxable program where you may choose to pay eligible out of pocket medical and/or dependent care expenses before taxes are deducted from your paycheck	After 30 days employment or annually thereafter	Associate
Direct Deposit of Checks	Direct Deposit and/or Payroll Deductions	Employment Date	Sturgis Hospital, banks, and Credit Unions
Employment Physical	Employment physical examination	Prior to employment	Sturgis Hospital
Annual Health Check-Up	CBC, Urinalysis, CMP, Lipid, EKG, Mammogram & PSA	Annually	Sturgis Hospital
Malpractice Insurance	Personal insurance against malpractice while performing job duties	Employment Date	Sturgis Hospital
Social Security	For each dollar withheld for Social Security, Sturgis Hospital contributes matching amount	Employment Date	Sturgis Hospital & Associate
Workers Compensation	Per State Law	Employment Date	Sturgis Hospital
Unemployment Compensation	Per State Law	M.E.S.C. Determination	Sturgis Hospital