

Advanced care. Advanced caring.



MISSION VIEJO • LAGUNA BEACH

Mission Hospital

2011 Employee Benefits



A Ministry of the
Sisters of St. Joseph
of Orange

Benefits Available to All Employees

Regardless of Benefit Status

Employee Assistance Program

All employees are eligible upon date of hire to use this free program. Topics that can be addressed confidentially include: family, career, substance abuse and financial or legal issues. This program also gives community referrals and can coordinate with an employee's behavioral health benefit plan if applicable. The Employee Assistance Program is administered by Cigna Behavioral Health, and can be accessed 24 hours a day, seven days a week by calling a toll-free phone number.

24-Hour Fitness

Individual or family memberships to 24-Hour Fitness are available at reduced fees for Mission Hospital employees.

Direct Deposit

All employees may sign up for direct deposit of their paychecks. You may deposit your paycheck in several different accounts/banks.

Area Recreation Discounts

Discount coupons are available in Human Resources for discounts on area parks and recreational facilities such as Knott's Berry Farm, San Diego Zoo, LegoLand, and more.

Survivor Support

Administered by AYCO, the survivor support benefit is available to all employees and their spouses should the unfortunate death of either person (employee or spouse) occur. AYCO is available to assist in evaluating and planning for both the future and immediate financial needs of the surviving spouse as they impact the immediate family with respect to housing, life insurance, childcare, etc. This benefit is paid for by Mission Hospital.

Solutions Benefits Program

Benefits Description

Mission Hospital provides an unparalleled working environment and an extensive flexible benefits program. The program, called **Solutions**, allows benefit-eligible employees to receive benefit dollars as a hospital contribution toward the cost of their benefits. Each benefit option has a price tag. Benefit dollars can be used to choose the level of coverage that most appropriately suits your needs.

Full-time and regular part-time employees are eligible for the following benefits on the first day of the month following 30 days of employment.

Medical

The hospital contributes 100 percent of the premium for HMO employee-only coverage, and a portion of the premium for dependent coverage. There is a choice between HMO and POS (Point of Service) plans, both administered by **Cigna**. If an employee has insurance elsewhere, they may select the waive dollars option after providing proof of other coverage. Proof of other coverage must be provided each benefit year. For regular part-time employees (40-71 hours per pay period), the hospital contributes a portion of the premium for HMO employee-only coverage, and a portion of the premium for dependent coverage. Employees' coverage may only be changed once a year during open enrollment, unless an employee has a life or job status change.

Dental

The hospital contributes the majority of the premium for employee-only coverage, and a portion of the premium for dependent coverage. Dental is prepaid (HMO type) dental administered by **Delta Dental DHMO**, or an indemnity/PPO plan administered by **Delta Dental**. An employee may also take waive dollars for this benefit.

Vision

The hospital contributes the entire premium for employee-only coverage, and a portion of the premium for dependent coverage. The plan is administered by **VSP** (Vision Service Plan). An employee may take waive dollars for this benefit.

Employee Life

The hospital provides eligible employees with basic life insurance equal to one times their annual base pay (minimum credits: \$30,000; maximum credits: \$50,000). Participants may also elect additional coverage ranging from a minimum of \$25,000 up to a maximum of \$1,000,000. Premiums are based on the amount of coverage and the employee's age. Evidence of insurability is not required for new enrollees provided the total combined coverage is less than five times the salary.

Accidental Death & Dismemberment (AD&D)

The hospital provides eligible employees with basic AD&D equal to one times their annual base pay (minimum \$30,000; maximum \$50,000). Participants may also select additional coverage ranging from \$25,000 up to a maximum of \$1,000,000. Premiums are based on the amount of coverage selected.

Long-Term Disability

The hospital contributes all of the premium toward a basic policy which covers 50 percent of an employee's base pay after a 180 day waiting period. We offer an additional level of coverage at additional cost: 60 percent of pay with a 90 day wait. The premium is based on the employee's age and annual salary, and is paid by the participant on an after-tax basis. New enrollees are not subject to evidence of insurability.

Spouse and/or Child Life Insurance

Eligible employees may elect life insurance to cover their spouse and/or dependent children. Nine different levels of spouse life coverage are available in amounts ranging from \$7,500 to \$250,000. Four levels of coverage – from \$2,500 to \$10,000 – are available for dependent child coverage. Both insurance options are paid for on an after-tax basis.

Flexible Spending Accounts

To help employees cover expected out-of-pocket expenses for healthcare or dependent care, Mission Hospital offers two flexible spending accounts. Employees can contribute pre-tax dollars, up to a maximum of \$5,000 per calendar year per account. Eligible healthcare or dependent care expenses incurred during the year will be reimbursed from this account.

Pre-Paid Legal Plan

Hyatt Legal Services provides a low-cost pre-paid legal plan to eligible employees. The legal plan can assist you with legal needs arising from adoptions, creation of a will and trusts, evaluation of contracts/mortgages, and much more. Any court filing fees are paid by the employee. This coverage is portable, and can be continued even if you have a change in benefit status or no longer work for the St. Joseph Health System.

Paid Time Off (PTO)

PTO is available to all regular full-time and part-time eligible employees – with the exception of directors and above.

Full-time employees accrue 25 days (200 hours) per year which includes vacation, holiday, short-term sick time and personal time. PTO accrual increases after five years of employment to 30 days (240 hours), after ten years of employment to 35 days (280 hours) and after 15 years of employment to 40 days (300 hours).

A regular part-time employee accrues paid leave hours on a pro-rated basis.

Regular full-time and regular part-time employees also accrue long-term sick hours. The accrual rate is 1.85 hours per 80 hours worked. The long-term sick bank is used only in cases of extended illness or injury resulting in long-term disability.

PTO and long-term sick hours accruals begin at the time of hire for eligible employees for a new hire.

Retirement

Once an employee has had one year of service, in which 1000 hours has been worked, and is at least 21 years of age, the employee will automatically be eligible for the 401(a). The hospital will contribute a percentage of an employee's salary (3 to 9 percent) into an account set up in the employee's name. All employees are eligible, after 30 days of employment, to contribute from 1 to 50 percent of wages to a 401(k) plan. Those employees that meet the 401(a) eligibility receive an additional 1 percent employer match if they contribute at least 2 percent of their pay to the 401(k) plan. Plan entry dates are the first day of each quarter for newly eligible employees. The plan is administered by Diversified Investment Advisors and employees can choose what funds to invest in.

Retiree Medical Reimbursement Plan

Qualified employees who retire with tenure from our hospital are eligible for retiree medical reimbursement. This benefit ceases upon the attainment of Medicare coverage. Plan details are available from Human Resources.

Mission

To extend the healing ministry of Jesus in the tradition of the Sisters of St. Joseph of Orange by continually improving the health and quality of life of people in the communities we serve.

Vision

We bring people together to provide compassionate care, promote health improvement and create healthy communities.

Values

The four core values of dignity, service, excellence and justice are the guiding principles for all we do. Each of us is committed to these values and works to make them present in our relationship with each other and with those whom we are privileged to serve.

Spirit of Giving™

Bringing people together to foster a shared responsibility for the quality of life in our community.



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