



NEW HIRE BENEFIT GRID – TEAM MEMBER
Effective 1/1/2024

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Health Insurance	Full-Time Part-Time	Owensboro Health & Team member	The 1st day of the month after the team member's hire date. If the team member's hire date is on the first of the month, eligibility for benefits will begin the first of the month after their hire date.	<p>Below is the monthly premium rate, half is taken out the first payslip of each month and the other half is taken out of the second payslip of each month.</p> <p>Plan 1 with a Health Savings Account (HSA), account administered by HealthEquity. HSA contributions will be deducted every pay. Owensboro Health will contribute up to \$500 in your HSA.</p> <table border="1"> <thead> <tr> <th rowspan="2">Monthly Premiums (\$)</th> <th colspan="2">Plan 1 Tobacco Free</th> <th colspan="2">Plan 1 Tobacco User</th> </tr> <tr> <th>Full-time</th> <th>Part-time</th> <th>Full-time</th> <th>Part-time</th> </tr> </thead> <tbody> <tr> <td>EE</td> <td>\$121</td> <td>\$201</td> <td>\$209</td> <td>\$289</td> </tr> <tr> <td>EE+ Spouse</td> <td>\$254</td> <td>\$421</td> <td>\$342</td> <td>\$509</td> </tr> <tr> <td>EE+ Children</td> <td>\$159</td> <td>\$310</td> <td>\$247</td> <td>\$398</td> </tr> <tr> <td>Family</td> <td>\$320</td> <td>\$566</td> <td>\$408</td> <td>\$654</td> </tr> </tbody> </table> <p>Plan 2 with a Health Reimbursement Account (HRA). Owensboro Health will reimburse up to \$500. See Plan document for details.</p> <table border="1"> <thead> <tr> <th rowspan="2">Monthly Premiums (\$)</th> <th colspan="2">Plan 2 Tobacco Free</th> <th colspan="2">Plan 2 Tobacco User</th> </tr> <tr> <th>Full-time</th> <th>Part-time</th> <th>Full-time</th> <th>Part-time</th> </tr> </thead> <tbody> <tr> <td>EE</td> <td>\$144</td> <td>\$232</td> <td>\$232</td> <td>\$320</td> </tr> <tr> <td>EE+ Spouse</td> <td>\$430</td> <td>\$615</td> <td>\$518</td> <td>\$703</td> </tr> <tr> <td>EE+ Children</td> <td>\$275</td> <td>\$442</td> <td>\$363</td> <td>\$530</td> </tr> <tr> <td>Family</td> <td>\$496</td> <td>\$768</td> <td>\$584</td> <td>\$856</td> </tr> </tbody> </table> <p>A Flexible Spending Account (FSA) is available for those who do not participate in the Health Insurance, or do not qualify for the HSA.</p>	Monthly Premiums (\$)	Plan 1 Tobacco Free		Plan 1 Tobacco User		Full-time	Part-time	Full-time	Part-time	EE	\$121	\$201	\$209	\$289	EE+ Spouse	\$254	\$421	\$342	\$509	EE+ Children	\$159	\$310	\$247	\$398	Family	\$320	\$566	\$408	\$654	Monthly Premiums (\$)	Plan 2 Tobacco Free		Plan 2 Tobacco User		Full-time	Part-time	Full-time	Part-time	EE	\$144	\$232	\$232	\$320	EE+ Spouse	\$430	\$615	\$518	\$703	EE+ Children	\$275	\$442	\$363	\$530	Family	\$496	\$768	\$584	\$856
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Wellness Program	All Team members and Spouses on Health Plan	Owensboro Health	Upon hire	Virgin Pulse is an incentive based health enhancement program which integrates health, wellness and life long well-being. It is personalized and team members earn points. Email support@virginpulse.com or call 1-888-671-9395 if you have any questions.																				
Dental Insurance	Full-Time Part-Time	Team member	The 1st day of the month after the team member's hire date. If the team member's hire date is on the first of the month, eligibility for benefits will begin the first of the month after their hire date.	<p>Below is the monthly premium rate, half is taken out the first payslip of each month and the other half is taken out of the second payslip of each month.</p> <table border="1"> <thead> <tr> <th>Monthly Premiums (\$)</th> <th>Low</th> <th>Medium</th> <th>High</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td>\$16.30</td> <td>\$24.74</td> <td>\$28.40</td> </tr> <tr> <td>Team member & Spouse</td> <td>\$34.18</td> <td>\$51.94</td> <td>\$59.42</td> </tr> <tr> <td>Team member & Child(ren)</td> <td>\$43.96</td> <td>\$74.20</td> <td>\$85.20</td> </tr> <tr> <td>Family</td> <td>\$56.32</td> <td>\$86.56</td> <td>\$99.38</td> </tr> </tbody> </table> <p><i>Benefit of Low Plan:</i> Preventative 100%, Minor 50%. Max. Annual Benefit \$1,000. <u>Major Services and Ortho not covered.</u></p> <p><i>Benefit of Medium Plan:</i> Preventative 100%, Minor 50%. Major: 50%, Max. Annual Benefit \$1,500. <u>Ortho not covered.</u></p> <p><i>Benefit of High Plan:</i> Preventative 100%, Minor 70%, Major Services 50%. Orthodontic 50%. Max. Annual benefit \$1,500. Ortho Lifetime Max. \$1,500.</p>	Monthly Premiums (\$)	Low	Medium	High	Single	\$16.30	\$24.74	\$28.40	Team member & Spouse	\$34.18	\$51.94	\$59.42	Team member & Child(ren)	\$43.96	\$74.20	\$85.20	Family	\$56.32	\$86.56	\$99.38
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Vision Insurance	Full-Time Part-Time	Team member	The 1st day of the month after the team member's hire date. If the team member's hire date is on the first of the month, eligibility for benefits will begin the first of the month after their hire date.	<p>Below is the monthly premium rate, half is taken out the first payslip of each month and the other half is taken out of the last payslip of each month.</p> <table border="1"> <thead> <tr> <th>Monthly Premiums (\$)</th> <th>Basic Plan</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td>\$8.92</td> </tr> <tr> <td>Team member + Spouse</td> <td>\$16.94</td> </tr> <tr> <td>Team member + Child(ren)</td> <td>\$17.84</td> </tr> <tr> <td>Team member + Family</td> <td>\$26.24</td> </tr> </tbody> </table>	Monthly Premiums (\$)	Basic Plan	Single	\$8.92	Team member + Spouse	\$16.94	Team member + Child(ren)	\$17.84	Team member + Family	\$26.24
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Basic Life and Accidental Death & Dismemberment Insurance (AD&D)	Full-Time Part-Time	Owensboro Health	The 1st day of the month after the team member's hire date. If the team member's hire date is on the first of the month, eligibility for benefits will begin the first of the month after their hire date.	For a full-time team member Owensboro Health provides life insurance equal to 1 1/2 times the team member's annual salary, up to a maximum of \$500,000 at no cost to the team member. For a part-time team member, Owensboro Health will provide a \$25,000 life insurance policy at no cost to the team member.										



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BENEFIT	ELIGIBLE	PAYOR	WHEN ELIGIBLE	WHAT'S PROVIDED
Supplemental Life and (AD&D) Insurance	Full-Time Part-Time	Team member	The 1st day of the month after the team member's hire date. If the team member's hire date is on the first of the month, eligibility for benefits will begin the first of the month after their hire date.	Supplemental Life can be purchased from \$10,000 to \$300,000 in \$10,000 increments up to 5 times your annual base pay up to a maximum of \$300,000, whichever is less. Rates are based on age and amount of coverage.
Dependent Life and AD&D Insurance	Full-Time Part-Time Enrolled in Supplemental Life Insurance	Team member	The 1st day of the month after the team member's hire date. If the team member's hire date is on the first of the month, eligibility for benefits will begin the first of the month after their hire date.	SPOUSE-Coverage for your spouse may be purchased in increments of \$5,000 UP TO 50% of the team member supplemental amount or \$150,000, whichever is less. CHILD-Coverage for your child, regardless of the number of eligible children, may be purchased in the amount of \$5,000 or \$10,000, not to exceed 100% of the team member supplemental amount.



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Short Term Disability Insurance	Full-Time	Owensboro Health	The 1st day of the month after the team member's hire date. If the team member's hire date is on the first of the month, eligibility for benefits will begin the first of the month after their hire date.	Employer provided accident and sickness insurance coverage for team members. Covers approved non-work related accident or illness. Benefit is 60% of basic weekly income, up to plan limit. Benefits payable the later of 7 days or after all accrued sick time is exhausted. Payable up to 26 weeks.
Short Term Disability Insurance	Part-Time	Team member	The 1st day of the month after the team member's hire date. If the team member's hire date is on the first of the month, eligibility for benefits will begin the first of the month after their hire date.	Accident and sickness insurance coverage for team members. Covers approved non-work related accident or illness. Part-time team members can purchase a benefit of 50% or 60% of basic weekly income, up to plan limit. Benefits payable the later of 7 days or after all sick time accrued is exhausted. Payable up to 26 weeks. Cost is based upon age and benefit.



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Long Term Disability Insurance	Full-Time Part-Time	Team member	The 1st day of the month after the team member's hire date. If the team member's hire date is on the first of the month, eligibility for benefits will begin the first of the month after their hire date.	Team members can purchase 50% or 60% of basic monthly earnings up to a maximum of \$7,500 per month. Benefits begin after 180 day waiting period, age restrictions apply. Benefits are coordinated with Social Security, Worker's Compensation, etc.
403(b) Retirement Plan	All Team members	Owensboro Health & Team member	Upon hire	Contributions are taken out each payslip of each month. Pre-tax and Roth options. Owensboro Health matches 100% of the first 1% and then 50% of the next 5%, plus 1.5% non-elective match based on previous year's eligible wages if team member is employed as of December 31. . Vested after 2 years of vesting service as defined by the Plan. Auto enrolled at 3% then auto escalation of 1% each year up to 6%. Assets are held by Empower (formerly known as Prudential). Team members can contribute up to the annual IRS maximum.
College Bound Fund 529 Savings Plan	All Team members	Team member	Upon hire	Savings program designed to meet the requirements of a qualified state tuition program under section 529 of the Internal Revenue code.
Fitness Membership	Full-Time Part-Time Eligible dependents	Owensboro Health	Upon hire	Owensboro Health pays for the cost of membership to several fitness centers for team members and their eligible dependents. This is taxable income to the team member. Please contact HealthPark at 270-688-5433, Central City Convention Center at 270-757-1723, Hopkins County Family YMCA at 270-821-9622, Made4More Fitness at 270-971-1247, Henderson County Family YMCA at 270-827-9622 or Ohio County Family Wellness Center 270-298-4500.
Action Center	All Team members	Owensboro Health	Upon hire	Workout center available at no cost to team members at Owensboro Health Regional Hospital campus. A waiver must be signed to use the facility.



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Tuition Reimbursement	Eligible Team members	Owensboro Health	Upon hire	Owensboro Health provides tuition reimbursement in accordance with the Education Benefits policy. Eligibility criteria is outlined in the policy.																																											
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Employee Assistance Program	All Team members and dependents	Owensboro Health	Upon hire	Six free counseling sessions, per issue, per family member, per year at the HealthPark in Owensboro or Multicare in Madisonville. Contact: Healthpark Outpatient Counseling Behavioral Health Services: 270-688-4811 Multicare Madisonville: 1-800-711-5752
Access Perks Team Member Discount Program	All Team members	Owensboro Health	Upon hire	Provides discounts at participating area businesses. Owensboro Health team members present their employee badge at time of purchase to receive the savings. A list of participating businesses can be found on the company intranet, LINK.
Bereavement Days	Full-Time	Owensboro Health (At Base Rate)	Upon hire	Owensboro Health offers bereavement time in accordance with policy.
Paid Jury Duty	Full-Time Part-Time	Owensboro Health (At Base Rate)	Upon hire	Your base pay for regular scheduled work hours. See Jury Duty Policy for specific guidelines.
Cafeteria Discount	All Team members	Owensboro Health	Upon hire	Discount of 25% at OHRH, OHMCH, Twin Lakes, Healthpark, and Parrish cafes. Team members must wear their employee badge for identification.
Pastoral Care	All Team members		Upon hire	This service is available to all team members.
Success Share	All Team Members	Owensboro Health	As determined by the Plan	Success Share is the Owensboro Health bonus program. Eligibility is governed by the Plan document. Payment is not guaranteed, and certain overall organization performance goals must be met and approved by the Board before any potential payment occurs. This program is subject to change and is not a guarantee of payment.