

Benefit	Who Pays	Who is Eligible	When are you Eligible	What you Receive
Paid Time Off (vacation, holiday & short term sick leave)	Avera McKennan	Employees scheduled at least 36 hours per pay period	Begins accruing immediately	0-4 years ..... 168 hours accrued 5-9 years ..... 208 hours accrued 10+ years..... 248 hours accrued <i>Maximum accrual</i> ..... 320 hours  Accrued time is prorated based on hours paid up to 80 hrs. per pay period
Extended Sick Leave	Avera McKennan	Employees scheduled at least 36 hours per pay period	Begins accruing immediately, eligible to use after 6 months of employment	48 hours accrued / year Maximum accrual: 320 hours  Accrued time is prorated based on hours up to 80 hrs. per pay period
Bereavement Leave	Avera McKennan	All employees (excluding PRN status)	Immediately	Up to 24 working hours paid leave for death in immediate family
Health Insurance	Avera McKennan & employee	Employees scheduled at least 36 hours per pay period	First of the month following 30 days of employment	Comprehensive health insurance plan available
Dental Insurance	Avera McKennan & employee	Employees scheduled at least 36 hours per pay period	First of the month following 30 days of employment	Comprehensive dental coverage plan available
Life Insurance	Avera McKennan	Employees scheduled at least 36 hours per pay period	First of the month following 30 days of employment	Term life insurance equal to two times annual salary. Accidental Death & Dismemberment also equal to two times annual salary
Supplemental Life Insurance	Employee	Employees scheduled at least 36 hours per pay period	First of the month following 30 days of employment. First time offered is a guaranteed issue up to certain dollar limit.	Optional coverage for employee, spouse, dependent children
Disability Insurance	Employee	Employees scheduled at least 36 hours per pay period	First of the month following 30 days of employment. First time offered is a guaranteed issue. May apply for coverage anytime thereafter	Optional disability coverage for employees
Wage Continuation	Avera McKennan	Employees scheduled at least 36 hours per pay period	After five years of continuous employment	70% of base salary paid to eligible employees for up to 6 months when absent due to injury or illness
Retirement Plan	Avera McKennan	All employees (excluding PRN status) that are age 21/older and working 1000hrs./year.	After one year of employment	Defined Benefit Plan
Avera Health 403(b)	Employee	All employees	Immediately	Opportunity to invest pre-tax dollars
Voluntary Benefits	Employee	Employees scheduled at least 36 hours per pay period	First of the month following 30 days of employment	Optional Critical Illness, Accident and Cancer Insurance for employees and their dependents
Flexible Spending Accounts	Employee	Employees scheduled at least 36 hours per pay period	First of the month following 30 days of employment	<b>Premium Conversion Accounts</b> - Payroll deducted health & dental insurance premiums are automatically paid with pre-tax dollars <b>Spending Accounts</b> - Employees may set up spending accounts to pay their unreimbursed medical care expenses and/or dependent care expenses with pre-tax dollars
Long Term Care Insurance	Employee	Employees scheduled at least 36 hours per pay period	First of the month following 30 days of employment. First time offered is a guaranteed issue. May apply for coverage at anytime thereafter	Optional long term care insurance for employee, spouse, parents, parents in-law, grandparents & grandparents in-law

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Holiday Premium	Avera McKennan	Non-exempt employees working on designated holidays	Immediately	Base rate of pay plus a 50% premium
Childcare HELPLINE	Avera McKennan	All employees	Immediately	Referrals for childcare providers
LifeCare	Avera McKennan	All employees	Immediately	Free annual health screening, free ongoing health and wellness programs, information and coaching
Health Program	Avera McKennan	All employees	Immediately	Initial physical capacity assessment. Annual Mantoux test & flu vaccinations
Employee Health Service	Avera McKennan	All employees	Immediately	Ill employees may see the Employee Health nurse
Workers Compensation	Avera McKennan	All employees	Immediately	Compensation for job related injuries
Performance Review	Avera McKennan	All employees	Normally on the anniversary of hire date	A review of your last year's performance and the setting of goals for next year
Salary Increase	Avera McKennan	All employees	Annual merit increase given in July until reaching top of pay range, if satisfactory performance. Market adjustments as needed	Salary adjustment based on annual merit rate and market salary survey (variable)
Educational Assistance	Avera McKennan & employee	All employees (excluding PRN status)	Immediately. Reimbursed after 6 months of employment	Employees may apply for assistance for expenses associated with courses taken at an accredited institution
Wellness & Fitness Services	Avera McKennan & employee	All employees and family members	Immediately	Up to 50% discount at Avera McKennan Fitness Center
Employee Assistance Program	Varies with type of service	All employees and family members	Immediately	A confidential resource for referrals regarding problems with family and personal issues. Initial interview session is provided free of charge & up to 3 free counseling sessions. Reduced rates for continued counseling sessions
Employee Discounts	Avera McKennan & employee	All employees	Immediately	Cafeteria, Valley Fair tickets, Avera McKennan Campus Pharmacy, Avera Home Medical, Employee Discount Services, Hospitalization discount
CollegeAccess 529	Employee	All employees	Immediately	Invest after-tax dollars for future college expenses
Dell Computer Purchase Program	Employee	Employees scheduled at least 36 hours per payperiod	Immediately. Eligible for payroll deduction after one year of employment	Discounts offered on Dell Computer products

### Additional Benefits:

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|------------------------------------|---|------------------------|
| 1. Credit Union                    | 4. Liability Insurance provided by Hospital | 7. Special Events      |
| 2. Medical Library                 | 5. Compensation for Jury Duty               | 8. United Way          |
| 3. Provisions for Leave of Absence | 6. Direct deposit of pay checks             | 9. Inservice education |

The above is intended as an abbreviated synopsis of the numerous fringe benefits available. Employee benefits are subject to change according to the Administrative policy of Avera McKennan. For specific details on any fringe benefit described, refer to the Employee Handbook or contact the Human Resources Department.