



Summary of Avera St. Luke's Benefits

Benefit	Who Pays	Who is Eligible	When you are Eligible	What you Receive
PTO-- Paid Time Off Vacation, Short-term Sick Leave & Holidays	Avera St. Luke's	Employees regularly scheduled at least 36 hours per pay period.	Begin accruing immediately based on paid hours—Regular and PTO (excluding PTO cash out)	<p>Accrual Per Year: Per Hr: 0-4 years.....168 hrs = 21 days = .08077/hr 5-9 years.....208 hrs = 26 days = .10000/hr 10+ years.....248 hrs = 31 days = .11923/hr</p> <p>Maximum accrual ...320, 340, 360 hrs respectively</p>
Extended Sick Leave	Avera St. Luke's	Employees regularly scheduled at least 36 hours per pay period.	Begins accruing immediately, based on paid hours—Regular and PTO (excluding PTO cash out)	<p>64 hours accrued per year</p> <p>Maximum accrual is 400 hours</p> <p>Accrued time is prorated at .03077/hr based on hours worked up to 80 hours per pay period</p>
Bereavement Leave	Avera St. Luke's	<p>Full-time Employees (Regularly scheduled 72 - 80 hrs a pay period)</p> <p>Part Time Employees (Regularly scheduled 36 - 71 hrs a pay period)</p>	Immediately	<p>Up to 24 paid hours upon the death of an immediate family member</p> <p>Up to 12 paid hours upon the death of an immediate family member</p> <p><u>Immediate family includes:</u> spouse, children, step-children, parents (including in-laws and step-parents), siblings (including in-laws and step- siblings), grandparents, grandchildren of the employee.</p>
Medical Insurance	Avera St. Luke's and Employee	Employees regularly scheduled at least 36 hours per pay period	First of the month following 30 days of employment	Comprehensive health insurance plan available including vision and prescription plan. Premium Assistance Program available. Must meet eligibility guideline
Dental Insurance	Avera St. Luke's and Employee	Employees regularly scheduled at least 36 hours per pay period	First of the month following 30 days of employment	100% of Diagnostic & Preventive services covered with special services covered at 50-80%
Group Term Life Insurance & AD&D	Avera St. Luke's	Employees regularly scheduled at least 36 hours per pay period	First of the month following 30 days of employment	Term Life insurance equal to 2 times annual salary (base pay x scheduled hours) rounded to the next \$1,000
Supplemental Life Insurance & AD&D	Employee	Employees regularly scheduled at least 36 hours per pay period	First of the month following 30 days of employment or during first open enrollment period. First time offered is a guaranteed issue.	Optional additional coverage for employee, spouse, and/or dependent children. Employee coverage is purchased in \$10,000 increments, spouse in \$5,000 and may elect \$10,000 for each dependent child
Long-Term Disability Insurance	Employee	Employees regularly scheduled at least 36 hours per pay period	First of the month following 30 days of employment. First time offered is a guaranteed issue.	Optional long-term disability coverage for employees (Must be disabled for 90 consecutive days before plan pays)
Long-Term Care Insurance (Nursing Home)	Employee	Employees regularly scheduled at least 36 hours per pay period	First of the month following 30 days of employment. First time offered is a guaranteed issue.	Optional long term care (nursing home) insurance for employee, spouse, parents, parents-in-law, grandparents & spouse grandparents.

