

Your Benefits at a Glance.



KEWEENAW HOME SERVICES

BENEFIT	*EMPLOYMENT CLASSIFICATION		WHO PAYS		ELIGIBILITY			WHAT YOU RECEIVE															
	F T	O C	Employee	Aspirus	1st of month following 30 days of hire if enrollment forms have been returned.																		
Health Benefits	x		x	x	x			Two plans available, all with coverage for major medical, emergency, prescription drugs, doctor visits and routine preventative care.															
Vision Benefits	x		x		x			Two plans available: Full service (materials plus exam) and materials only.															
Dental Benefits	x		x		x			Two plans available with coverage for preventative, basic, major, restorative and orthodontic services.															
Short-Term Disability Insurance	x			x	Eligible to participate after 90 days of employment			If approved, paid at 66 ⅔% of covered pay up to a maximum of 180 consecutive days per certified employee (non-work related) illness or injury.															
Long-Term Disability Insurance	x		x	x	x			Two plans available to protect a percentage of your pay, after the required waiting period.															
Life/Accidental Death and Dismemberment Insurance	x		x	x	x			Aspirus paid coverage based on a multiple of your annual salary, and optional coverage available up to a combined total of \$1,000,000.															
Dependent Life Insurance	x		x		x			Spouse coverage available up to \$250,000 and dependent child coverage available up to \$10,000.															
Flexible Spending Account	x		x		x			Two accounts available - health care and dependent care reimbursement accounts - for tax-free reimbursement of eligible expenses.															
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	F T	O C	Employee	Aspirus	Date of Hire	After 90 Days	Other																
Retirement Savings Plan (403b)								Traditional pre-tax contribution as well as Roth 403(b) after tax contribution options available. Employees eligible to participate upon date of hire. Matching contribution up to 4% based on years of service, subject to a 3-year vesting schedule. • <3 yrs: 50¢ for every \$1 you save up to 4% of pay • 3 or more yrs: \$1 for every \$1 you save up to 4% of pay *Annual 2% non-elective contribution. Must work minimum 1000 hours per calendar year.															
Non-Matching	x	x	x		x																		
Matching	x	x		x			x																
Non-elective Contribution	x	x		x	x		2%*																
Paid Time Off (PTO) (Includes Vacation and Holiday) For Occasional Employees		x		x	Begin Accruing	Usable		Paid time off hours accrue each pay period, based on hours paid. <table><tr><th colspan="5">Aspirus Keweenaw Home Services PTO - Occasional</th></tr><tr><th>Min Years of Service completed</th><th>Accrual Rate Per Hour</th><th>*Max Hrs Accrues Per Pay Period</th><th>**Max Annual Accrued Hours</th><th>Max Balance</th></tr><tr><td>0</td><td>.0200</td><td>1.6</td><td>41.6</td><td>80</td></tr></table>	Aspirus Keweenaw Home Services PTO - Occasional					Min Years of Service completed	Accrual Rate Per Hour	*Max Hrs Accrues Per Pay Period	**Max Annual Accrued Hours	Max Balance	0	.0200	1.6	41.6	80
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0	.0200	1.6	41.6	80																			
Paid Time Off (PTO) (Includes Vacation, Holiday and Sick time) for Full-Time employees	x			x	Begin Accruing	Usable		Paid time off hours accrue each pay period, based on hours paid. <table><tr><th colspan="5">Aspirus Keweenaw Home Services PTO - Full Time</th></tr><tr><th>Min Years of Service completed</th><th>Accrual Rate Per Hour</th><th>*Max Hrs Accrues Per Pay Period</th><th>**Max Annual Accrued Hours</th><th>Max Balance</th></tr><tr><td>0</td><td>.1120</td><td>8.96</td><td>233</td><td>233</td></tr></table>	Aspirus Keweenaw Home Services PTO - Full Time					Min Years of Service completed	Accrual Rate Per Hour	*Max Hrs Accrues Per Pay Period	**Max Annual Accrued Hours	Max Balance	0	.1120	8.96	233	233
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	F T	O C	Employee	Aspirus	Date of Hire	After 90 Days	Other	
Holidays	x	x		x	x			Six days of holiday pay (included in PT0). Eligible employees will receive 1½ base pay for hours worked on designated holidays.
Funeral Pay	x			x	x			Up to 24 hrs paid time determined by supervisor.
Jury Duty Pay	x	x		x	x			Difference of jury pay and regular pay.
Differentials	x	x		x	x			Eligible staff working "Special Client/Weekend Short Staffing" earn an additional \$2 per hour. (See policy details).
Call Pay	x	x		x	x			RN \$2 per hour. Night Shift RN, \$3 per hour. 1.5 x pay when called in after 4 pm.
Wellness Benefits	x	x		x	x			A variety of health and wellness activities available to encourage employees to participate, learn and make healthy choices.
Direct Deposit	x	x			x			Paycheck available to be deposited into checking/savings account, your choice of financial institution.
Referral Bonus	x	x		x	x			Bonus paid for referring eligible employees to Aspirus. See policy for details.
Travel/Mileage Reimbursement	x	x		x	x			Reimbursement for work related travel (see Travel and Mileage policy for details).
Employee Assistance Services	x	x		x	x			Confidential employee counseling (financial, personal, medical, etc.)
Educational Services	x	x		x	x			Educational opportunities.
Employee Service Awards	x	x		x			x	Employees honored for years of service at 3, 5, 10, 15, 20, 25, 30, 35 and 40 years.
Auto Accident-Life Insurance	x	x		x	x			\$100,000 life insurance coverage for work related travel.
Social Security	x	x	x	x	x			Retirement, disability, survivors and death benefits.
Unemployment Compensation	x	x		x	x			As provided by state and federal regulations.
Worker's Compensation	x	x		x	x			Medical expenses and loss of income benefits for on-the-job injury/illness.

FT = Full Time (80 hours per 2 week pay period)
OC = Occasional (Hours defined by department)

NOTE: The benefits above are summaries of key features which affect most situations. Detailed information is available in the personnel policy statements, summary plan descriptions of master contracts. The above summaries do not alter the terms of the statements, descriptions or contracts.