

Ottawa County Health Center Benefits Summary

Benefit*	Hours Worked to be Eligible	When Eligible	Employee Cost per Month	Who Pays	Summary of Benefit
GPHA Assoc – Medical & Dental Health Dental Prescriptions	87 hrs/month	Effective the first of the month after 30 days of employment.	Option 1 - \$1500 Single \$ 32.92 Family \$749.02 Option 2 - \$2500 Single \$ 0.00 Family \$263.16 Add \$36.84 to both family plans for family dental.	Employer Cost - Option 1 – Employer Cost \$568.64 - Single Plan \$707.50 - Family Plan Option 2 – Employer Cost \$570.24 - Single Plan \$1114.02 - Family Plan Total Cost - Option 1 Single \$601.56 Family \$1456.52 Total Cost - Option 2 Single \$570.24 Family \$1377.18	Health – Deductible/Co-Insurance - \$1500/\$2500 - 80/20 - \$6600/\$13200- Combined Medical/RX out pocket Maximum. Office Visit Co-pays - \$35/\$70 Dental – Preventative is paid at 100%, Basic & Major services are paid at 50% after meeting share pay. Prescriptions - \$250/\$500 deductible, then subject to 50% coinsurance.
Voluntary Term Life Insurance		Only offered in May/June of each year.	No cost to employee	Employee pays all	
Employee Pension ¹	All employees 18 years of age.	Immediately	2.5%/5% of annual salary	Employee – 2.5% or 5% after wages reach \$16,000 each year	Required deferral of 2.5% until salary reaches \$16,000, then required deferral is increased to 5%
Employee/Employer Pension ¹	All employees 18 years of age.	After 1 year of continuous service.	No additional employee cost from the employee deferral listed above.	Hospital - 5% or 10% after wages reach \$16,000 each year	Hospital doubles employee deferral at 5% until salary reaches \$16,000, then hospital deferral is increased to 10%
Flexible Spending Accounts (FSA's)	All Full & Part-time employees	Effective the first of the month after 30 days of employment and annually at open enrollment.	Varies per elected amount.	Employee chooses amount to set aside on a pre-tax basis.	Money set aside is to reimburse for dependent care and/or qualified medical expenses that the employee or family members incur.
Cancer Insurance	87 hrs/month	Only offered at Open Enrollment.	Low High Single \$15.24 \$23.36 Family \$26.06 \$43.74	Employee	Guardian – see brochure
Accident Insurance	87 hrs/month	Only offered at Open Enrollment.	Emp Only \$17.99 Emp. + Spouse \$33.86 Emp. + Child \$29.02 Family \$44.89	Employee	Guardian – see brochure
Group Life Insurance	87 hrs/month	6 months after hire	No cost to employee.	Hospital pays in full.	Twice your annual base salary.
Dependent Life Insurance	87 hrs/month	6 months after hire	No cost to employee.	Hospital pays in full.	\$10,000 for each dependent.
Long Term Care Insurance	30 hours per week	Only offered at open Enrollment.	Based on age, but varies due to selection of plan	Hospital pays for basic coverage for employee only Employee can purchase additional coverage and dependant coverage	LTC benefits based on selection.
Group Long Term	130 hrs/month	Only offered at open	No cost to employee	Hospital pays in full.	

* Eligibility for benefits will be determined by your Benefit Date. This is the date of employment in your classification as either a full-time or part-time employee with Great Plains Health Alliance or Ottawa County Health Center. For more information please see the Great Plains Health Alliance Employee Handbook.

Disability Insurance		Enrollment.			
Benefit*	Hours Worked to be Eligible	When Eligible	Employee Cost per Month	Who Pays	Summary of Benefit
MetLife Vision	87 hrs/month	Only offered at Open Enrollment.	Emp. Only \$9.73 Emp + 1 \$19.46 Emp + 2 \$27.12	Employee	High - \$10 copay towards eye exam with Network doctors. \$25 copay for lenses and \$130 allowance for frames (every 2yrs) or \$130 allowance towards contact lenses expenses per person per year
Vision - VCD	87 hrs/month	Only offered at Open Enrollment.	G130 \$130 \$200 Emp. Only \$9.38 \$10.32 \$13.24 Emp + 1 \$16.92 \$18.86 \$23.82 Emp + 2 \$28.94 \$32.26 \$40.70	Employee	Gold-\$130 frames or contracts after \$15 fee- every 12 months Silver-\$130/\$200 frames every 24 months or contacts every 12 months – after \$15 fee Flex exam benefit.
Critical Illness Insurance	87 hrs/month	Only offered at Open Enrollment.	Varies based on age at issue.	Employee	Pays \$10000/\$20,000 per each qualified critical illness diagnosis per year. Spouse and children benefits are available – see brochure for more details.
Benefit*	Eligibility Requirements		Summary of Benefit		
Vacation ¹	Full-time and Part-time Employee After 1 year continuous service		Full-time After 1 year: 10 days After 5 years: 15 days After 10 years: 20 days		Part-time After 1 year, pd 8 hrs for every 200 hrs worked – not to exceed 80 hrs. After 5 years, pd 8 hrs for every 138 hrs worked – not to exceed 80 hrs.
Sick Leave ¹	Full-time and Part-time Employees After 90 day probation First 2 years – first 2 days unpaid		Full-time: Accrue 10 hrs per month Years 1 - only 80 hrs will be granted. Years 3-5 - can accrue max of 192 hrs. Years 6+ - can accrue max 280 hrs.		Part-time: 8 hrs for every 200 hrs worked, accrue max 192 hrs.
Holidays ¹	Full-time Employees After 90 day probation		Eligible Holidays include New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day & Employee Birthday. Holidays may be taken the month before or after the holiday.		
			Full-time: 7 holidays, 8 hrs paid off		Part-time: Paid 8 hrs every 300 hrs worked
Bereavement Leave ¹	Full-time and Part-time Employees After 90 day probation		Paid Bereavement leave may be used for the death of an immediate family member, including parent/stepparent, spouse, child/stepchild, sibling/step sibling, father/mother/son/daughter-in-law, grandparents and grandchildren.		
			Full-time: Twenty-four (24) hours		Part-time: Eight (8) hours, if funeral fall on a scheduled workday.
Well Hours ²	Full-time		Full-time: 2 hrs per month for each month that sick leave is not taken		
Wellness Center	Fulltime and Part-time Employees - Immediately		Employees and their family members receive a family membership at no cost		

¹For more information please see the GPHA Employee Handbook

² For more information please see the Ottawa County Health Center *Well Days Policy*

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