

**SHEPPARD PRATT HEALTH SYSTEM  
SCHOOL SCHEDULED EMPLOYEES ONLY BENEFITS OVERVIEW**

<b>Eligibility</b>	Effective the first of the month following employment date or position change for employees working at least 30 hours or more per week who are hired into a benefit eligible position.
<b>Medical Insurance</b>	May select from three PPO plans: Standard, Premium, and High Deductible (includes HSA for those who are eligible). All plans are on the Blue Cross Blue Shield Preferred Provider Network with a PHCS Network for nationwide coverage. All plans include prescription coverage.
<b>Flexible Spending Accounts</b>	Medical & Dependent Care FSA's available to pay for eligible expenses using pretax dollars.
<b>Dental and Vision Plans</b>	Two dental plans: one PPO and one HMO. A PPO plan for Vision is available.
<b>Life Insurance</b>	SPHS pays for benefit of one time employee's salary. Additional Optional Life is offered at ½, or 1 times annual salary at an additional cost to employee.
<b>Accidental Death &amp; Dismemberment</b>	Eligible employee may purchase coverage of ½, 1, 1½, or 2 times annual salary.
<b>Disability</b>	Short and Long Term Disability is provided at 60% of salary replacement. There is a 30 day elimination period for Health System employees and 14 day elimination period for School Scheduled and P.A. employees.
<b>Wellness Program</b>	Online Health & Behavior Change Assessments, one to one consultations, lifestyle coaching. Medical premium discounts. Nonsmokers' medical premium discounts.
<b>Work Week/Overtime</b>	40 hour work week usually with a 30 minute non-paid lunch break. Nonexempt employees are paid 1 ½ times their hourly rate for hours worked over 40 hours in a work week.
<b>Personal Leave Days</b>	Personal Leave (PL) days are provided up front twice a year to be used for personal and/or sick time. PL days are pro-rated for part-time employees and by date of hire.
<b>Holidays</b>	Twenty-five annual paid holidays.
<b>Bereavement Leave</b>	Pays up to three days upon death of an immediate family member.
<b>Retirement Account</b>	An annual contribution is made to this account equal to a percentage of compensation based upon a point value equal to the sum of your age & years of service.
<b>403(b) &amp; Savings Account</b>	Employees may make voluntary, pre-tax contributions to a 403(b) Plan.
<b>Tuition Assistance</b>	For approved job-related courses and based on available department funds. Employee must work at least 6 months prior to onset of course and 6 months following completion of course or re-payment must occur.
<b>Direct Deposit</b>	Available to all employees.
<b>Employee Assistance Plan</b>	Available to all employees as well as their eligible dependents.
<b>Parking</b>	Free parking.

*The explanation of benefits in this memo is only intended as an overview and can change at any time. If any information differs from the plan contract, the plan contract will prevail.*