

CHI BENEFITS


at a glance

St. Anthony Hospital



† CATHOLIC HEALTH
INITIATIVES[®]

A spirit of innovation, a legacy of care.



Our mission to create healthier communities extends to our own workplace. Not only do we want all employees and their families to enjoy good health, we want them to have affordable health care and adequate savings when they retire. That's why we offer a competitive and sustainable benefits program, including affordable health care, wellness programs, retirement savings options and more. These programs help you care for yourself and your family — physically, financially, mentally and spiritually.

This booklet contains a benefit eligibility summary followed by an overview of the benefits for St. Anthony Hospital employees. Additional information is available on HR/Payroll Connection.

Benefit Eligibility

Employee eligibility may vary, based on the benefit. Read below to learn about eligibility and when coverage begins.

<p>A full-time employee (regularly scheduled to work at least 70 hours per two-week pay period) or a part-time employee (regularly scheduled to work at least 48 hours per two-week pay period), is eligible on the first day of the month following 90 days of employment.</p>	<ul style="list-style-type: none"> ■ Catholic Health Initiatives Medical Plan* ■ Catholic Health Initiatives Dental Plan* ■ Vision Plan* ■ Employee Basic Life and Accidental Death and Dismemberment (AD&D) Insurance ■ Employee Supplemental Life and Accidental Death and Dismemberment (AD&D) Insurance ■ Spouse and Child Life Insurance* ■ Adoption Assistance ■ Health Care Flexible Spending Account ■ Dependent Care Flexible Spending Account
<p>All employees are eligible on date of hire.</p>	<ul style="list-style-type: none"> ■ Military Leave ■ Catholic Health Initiatives Employee Savings Plan ■ Employee Assistance Program
<p>An employee is eligible after 12 months of service if at least 1,250 hours are worked during that 12-month period.</p>	<ul style="list-style-type: none"> ■ Family and Medical Leave Act (FMLA)
<p>An employee becomes a participant on January 1 following the first 1,000 hours paid in a calendar year.</p>	<ul style="list-style-type: none"> ■ Catholic Health Initiatives Retirement Plan
<p>A full-time employee (regularly scheduled to work at least 70 hours per two-week pay period) or a part-time employee (regularly scheduled to work at least 48 hours per two-week pay period), begins to accrue paid time off immediately. An employee is eligible to take paid time off on the first day of the month following 90 days of employment.</p>	<ul style="list-style-type: none"> ■ Paid Time Off (PTO)
<p>A full-time employee (regularly scheduled to work at least 70 hours per two-week pay period) or a part-time employee (regularly scheduled to work at least 48 hours per two-week pay period), is eligible on first day of the month following 90 days of employment.</p>	<ul style="list-style-type: none"> ■ Extended Illness Bank
<p>A full-time employee (regularly scheduled to work at least 70 hours per two-week pay period), is eligible on the first day of the month following 90 days of employment.</p>	<ul style="list-style-type: none"> ■ Long-term Disability
<p>A full-time employee (regularly scheduled to work at least 70 hours per two-week pay period) or part-time employee (regularly scheduled to work at least 48 hours per two-week pay period), is eligible on date of hire.</p>	<ul style="list-style-type: none"> ■ Tuition Assistance ■ Business Travel Accident Insurance

* Eligible dependents include a legal spouse, unmarried children up to age 19, full-time students who attend accredited U.S.-based post-secondary institutions up to age 25. Unmarried children of any age who are physically or mentally handicapped and financially dependent on an employee may be eligible.

Benefit

Description

Health and Welfare Plans

Catholic Health Initiatives Medical Plan

Comprehensive medical and prescription drug coverage through a Blue Cross Blue Shield PPO plan with an extensive network of physicians, hospitals and pharmacies across the country. Four benefit options are available to meet employees' specific needs.

Medical Plan	Enhanced 500	Core 1000	Basic 1500	HD/HSA*
Deductible	\$500 Individual/ \$1,000 Family	\$1,000 Individual/ \$2,000 Family	\$1,500 Individual/ \$3,000 Family	\$2,000 Individual/ \$4,000 Family
Coinsurance for Office Visits	80%	75%	70%	75% AD
Coinsurance for Other Services	80% AD	70% AD	60% AD	70% AD
CHI Facility Coinsurance**	95%	90%	85%	90% AD
Out-of-Pocket Maximum	\$2,000 Individual/ \$4,000 Family	\$3,500 Individual/ \$7,000 Family	\$5,000 Individual/ \$10,000 Family	\$5,500 Individual/ \$11,000 Family
Prescription Drug	Enhanced 500	Core 1000	Basic 1500	HD/HSA*
Retail (30-day supply)				
Retail Generic	\$10	\$10	\$10	\$10 AD
Retail Formulary Brand	90% (\$25 min/\$50 max)	80% (\$30 min/\$75 max)	70% (\$35 min/\$100 max)	80% AD (\$30 min/\$75 max)
Retail Nonformulary Brand	80% (\$40 min/\$100 max)	60% (\$50 min/\$125 max)	50% (\$60 min/\$150 max)	60% AD (\$50 min/\$125 max)

*The High Deductible with Health Savings Account (HD/HSA) plan is available for employees earning \$165,000 or more in base pay.

**If an employee visits a CHI facility, the CHI facility coinsurance will apply to any services billed as a facility charge. The annual deductible does not apply to CHI facility coinsurance, except under the HD/HSA plan. Note: AD means after deductible.

In-network benefit levels and costs are shown. Out-of-network services and prescriptions are covered at the applicable out-of-network benefit levels and costs.

Preventive care is covered 100 percent. For most other services (including office visits), the Plan will pay a percentage of the cost. Office visits do not apply to the annual deductible, except under the HD/HSA plan. However, some services will require the employee to pay the deductible first.

The Catholic Health Initiatives Medical Plan defines:

- Deductible: the amount an employee pays for covered services before the Catholic Health Initiatives Medical Plan benefits subject to coinsurance begin.
- Copay: a specified dollar amount an employee pays each time covered services subject to copays are received (i.e., ER visits).
- Coinsurance: the percentage of an eligible charge an employee is required to pay when covered services subject to coinsurance are received.

Additional information about the Medical Plan, including a provider directory, may be located on the Blue Cross Blue Shield Web site at www.bcbsil.com.

Catholic Health Initiatives Dental Plan

MetLife administers a comprehensive dental plan with open access to any dentist and orthodontist across the country. There is one option available to meet employees' needs, which pays 100 percent for preventive and diagnostic services.

The Traditional option provides an orthodontic benefit for children under the age of 19, and includes a \$50 individual/\$150 family deductible and a \$1,500 annual maximum.

Additional information about the Dental Plan, including a provider directory, may be located on the MetLife Web site at www.metlife.com.

Please refer to the appropriate plan documents or contracts for full benefit details, exclusions and limitations.

Benefit	Description										
Health and Welfare Plans Continued											
Vision Plan	<p>A vision plan is provided to ensure optimal eye health. The vision plan is administered by Vision Service Plan (VSP). An enhanced benefit is available if employees and their dependents receive care from a provider within the VSP network.</p> <p>When visiting a VSP network provider, you'll receive:</p> <table border="0"> <thead> <tr> <th data-bbox="594 516 797 537">Vision Plan Coverage</th> <th data-bbox="1057 516 1127 537">Benefit</th> </tr> </thead> <tbody> <tr> <td data-bbox="594 548 646 569">Exam</td> <td data-bbox="1057 548 1414 600">\$15 copay; limited to one exam every 12 months</td> </tr> <tr> <td data-bbox="594 604 1024 625">Lenses (single, lined bifocal and lined trifocal)</td> <td data-bbox="1057 604 1365 657">\$15 copay; limited to once every 12 months</td> </tr> <tr> <td data-bbox="594 661 662 682">Frames</td> <td data-bbox="1057 661 1471 735">\$120 allowance, plus 20% discount available for out-of-pocket expenses; limited to once every 24 months</td> </tr> <tr> <td data-bbox="594 739 732 760">Contacts Exam</td> <td data-bbox="1057 739 1479 812">\$105 allowance; contacts and contact lens exam in lieu of glasses; limited to once every 12 months</td> </tr> </tbody> </table> <p>Additional information about the Vision Plan, including a provider directory, may be located on the Vision Service Plan Web site at www.vsp.com.</p>	Vision Plan Coverage	Benefit	Exam	\$15 copay; limited to one exam every 12 months	Lenses (single, lined bifocal and lined trifocal)	\$15 copay; limited to once every 12 months	Frames	\$120 allowance, plus 20% discount available for out-of-pocket expenses; limited to once every 24 months	Contacts Exam	\$105 allowance; contacts and contact lens exam in lieu of glasses; limited to once every 12 months
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Catholic Health Initiatives Flexible Spending Account	<p>Two flexible spending account options are offered to enable employees to use tax-free dollars to pay for out-of-pocket health care and dependent care expenses for themselves and individuals who qualify as dependents based on Internal Revenue Service requirements. Employees can deposit up to \$5,000 in each of the health care and dependent care flexible spending accounts.</p>										
Employee Basic Life and Accidental Death and Dismemberment (AD&D) Insurance Business Travel Accident Insurance	<p>Basic life and AD&D insurance protects an employee's loved ones from loss of income in the event of an employee's death.</p> <ul style="list-style-type: none"> ■ Basic life and AD&D insurance is provided at one times an employee's base pay. ■ Business Travel Accident insurance is provided at three times an employee's base pay, up to \$750,000. <p>Basic life and AD&D insurance and Business Travel Accident insurance are available at no cost to the employee.</p>										
Employee Supplemental Life and Accidental Death and Dismemberment (AD&D) Insurance Spouse and Child Life Insurance	<p>Employee supplemental life and AD&D insurance is available for purchase in increments of \$10,000. The combined plan maximum for basic and supplemental life is five times an employee's base pay or \$750,000, whichever is less.</p> <p>Life insurance for your spouse is available for purchase in increments of \$10,000 up to \$200,000. Life insurance for your child(ren) is available for purchase in increments of \$2,000 up to \$20,000.</p>										

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Benefit	Description						
Disability Plans							
Extended Illness Bank	The extended illness bank is a managed disability benefit that provides employees with replacement income if a sickness or injury prevents them from working their scheduled hours. Employees accrue 56 hours of extended illness bank every year, up to a maximum of 90 days. After a three day elimination period, employees will be paid at 100 percent of base pay, up to the maximum hours accrued.						
Long-term Disability	The long-term disability plan provides a monthly benefit to full-time employees if they are continually disabled due to illness or injury beyond 26 weeks. The monthly payments are equal to 50 percent of an employee's base pay, up to a maximum of \$10,000 per month.						
Paid Time Off							
Paid Time Off (PTO)	<p>Paid time off is available to provide employees with time away from work for rest, relaxation and leisure, as well as to cope with short-term illness, to care for dependents or to fulfill other personal commitments.</p> <p>Below are the new hire PTO accrual levels based on 80 hours per pay period.</p> <table border="1" data-bbox="597 1192 1507 1270"> <thead> <tr> <th data-bbox="597 1192 889 1224">Employee Status</th> <th data-bbox="889 1192 1279 1224">Hours Earned (annually)</th> <th data-bbox="1279 1192 1507 1224">Days per Year</th> </tr> </thead> <tbody> <tr> <td data-bbox="597 1224 889 1270">Staff</td> <td data-bbox="889 1224 1279 1270">184*</td> <td data-bbox="1279 1224 1507 1270">23</td> </tr> </tbody> </table> <p>PTO hours are accrued based on the hours worked in a pay period. Employees can view the complete PTO accrual schedule by logging on to HR/Payroll Connection from Inside CHI, clicking on "My Handbook" tab, selecting "Benefits & Time Off," then selecting "Employee Time Off" and clicking on "Paid Time Off."</p> <p>Once an employee accrues the maximum amount of PTO, the employee will stop accruing PTO until the employee takes time off.</p> <p>* Contact Human Resources for PTO carryover maximums. Managers and above should also contact Human Resources for PTO annual maximum accruals.</p>	Employee Status	Hours Earned (annually)	Days per Year	Staff	184*	23
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Staff	184*	23					
Holidays	<p>Designated holidays are included in PTO accruals and are provided to employees for a time of celebration or relaxation. The following holidays are observed during the year:</p> <ul style="list-style-type: none"> ■ New Year's Day ■ Memorial Day ■ Fourth of July ■ Labor Day ■ Thanksgiving Day ■ Christmas Day <p>Employees must use PTO in order to get paid.</p>						

Please refer to the appropriate plan documents or contracts for full benefit details, exclusions and limitations.



Benefit	Description																						
Retirement Program																							
Catholic Health Initiatives Retirement Plan	<p>The Catholic Health Initiatives Retirement Plan is designed to help employees prepare for the years beyond their careers. Each year, Catholic Health Initiatives will make a contribution varying from 5 percent to 10 percent to the employee's retirement plan account. The contribution varies based on years of vesting service and annual eligible pay. Employees also earn interest on their account balance. Employees receive one year of vesting service for each calendar year in which the employee is paid for at least 1,000 hours of service. After five years of vesting service, the employee is vested in the CHI Retirement Plan account.</p> <table data-bbox="594 583 1224 800"> <thead> <tr> <th data-bbox="594 583 821 609">Years of Vesting Service</th> <th data-bbox="967 583 1224 609">Annual Retirement Credits</th> </tr> </thead> <tbody> <tr> <td data-bbox="594 617 646 642">1 – 5</td> <td data-bbox="967 617 1065 642">5% of pay</td> </tr> <tr> <td data-bbox="594 648 662 674">6 – 10</td> <td data-bbox="967 648 1065 674">6% of pay</td> </tr> <tr> <td data-bbox="594 680 675 705">11 – 15</td> <td data-bbox="967 680 1065 705">7% of pay</td> </tr> <tr> <td data-bbox="594 711 675 737">16 – 20</td> <td data-bbox="967 711 1065 737">8% of pay</td> </tr> <tr> <td data-bbox="594 743 675 768">21 – 25</td> <td data-bbox="967 743 1065 768">9% of pay</td> </tr> <tr> <td data-bbox="594 774 643 800">26+</td> <td data-bbox="967 774 1081 800">10% of pay</td> </tr> </tbody> </table> <p data-bbox="594 814 878 840">Additional Retirement Credits</p> <p data-bbox="594 842 1479 1003">An employee's account may also receive additional retirement credits based on the employee's level of pay and is designed to work with Social Security. Social Security benefits replace a greater portion of pay for workers at lower pay levels. As an employee's pay increases, the portion of pay replaced by Social Security benefits decreases. Additional retirement credits offset this decrease. The additional credits are tied to the Social Security Wage Base, which is the amount of an employee's pay subject to Social Security taxes and is adjusted on an annual basis.</p> <p data-bbox="594 1012 1081 1037">There are two levels of additional retirement credits:</p> <table data-bbox="594 1052 1487 1178"> <thead> <tr> <th data-bbox="594 1052 813 1077">If pay is greater than...</th> <th data-bbox="1000 1052 1455 1077">Employees receive additional credits equal to...</th> </tr> </thead> <tbody> <tr> <td data-bbox="594 1085 919 1110">1/2 the Social Security Wage Base</td> <td data-bbox="1000 1085 1487 1110">2% of pay above 1/2 the Social Security Wage Base</td> </tr> <tr> <td data-bbox="594 1117 643 1142">AND</td> <td data-bbox="1000 1117 1049 1142">AND</td> </tr> <tr> <td data-bbox="594 1148 886 1173">Full Social Security Wage Base</td> <td data-bbox="1000 1148 1455 1173">3% of pay above the Social Security Wage Base</td> </tr> </tbody> </table> <p data-bbox="594 1188 732 1213">Interest Credit</p> <p data-bbox="594 1215 1471 1331">In addition to the annual retirement credit, an employee will receive an annual interest credit to help protect future retirement benefits from inflation. The interest credit is based on the change in the Consumer Price Index (CPI) as of the previous October 31, plus 3 percent. Interest will be calculated on the account balance as of January 1, prior to the addition of the annual retirement credit.</p>	Years of Vesting Service	Annual Retirement Credits	1 – 5	5% of pay	6 – 10	6% of pay	11 – 15	7% of pay	16 – 20	8% of pay	21 – 25	9% of pay	26+	10% of pay	If pay is greater than...	Employees receive additional credits equal to...	1/2 the Social Security Wage Base	2% of pay above 1/2 the Social Security Wage Base	AND	AND	Full Social Security Wage Base	3% of pay above the Social Security Wage Base
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Catholic Health Initiatives Employee Savings Plan	<p>The Catholic Health Initiatives Employee Savings Plan, a 403(b) plan, enables employees to save for retirement now and pay taxes later by investing a portion of their eligible pay in the plan. The plan offers a wide array of investment options, including:</p> <ul data-bbox="594 1499 1386 1587" style="list-style-type: none"> ■ Five Profile Portfolios that range from conservative to aggressive investment mixes ■ Fifteen variable mutual fund investment options ■ One fixed return option <p data-bbox="594 1604 1438 1650">A Catholic Health Initiatives investment committee selects and monitors these investment options to ensure that the plan provides viable investment options now and in the future.</p>																						

Please refer to the appropriate plan documents or contracts for full benefit details, exclusions and limitations.



Benefit	Description
Additional Benefit Options	
Tuition Assistance	Tuition assistance is designed to encourage and assist employees to pursuing educational objectives that will aid the employee in their current position or a future position. <ul style="list-style-type: none">■ Full-time employees have a maximum annual reimbursement of \$3,000.■ Part-time employees have a maximum annual reimbursement of \$1,500. Employees who receive this benefit are obligated to maintain employment with St. Anthony Hospital for the following 12 months.
Adoption Assistance	Adoption assistance is designed to provide reimbursement to employees for some of the financial obligations related to adopting a child. <ul style="list-style-type: none">■ Full-time employees are eligible to receive up to \$2,000 for each child being adopted.■ Part-time employees are eligible to receive up to \$1,000 for each child being adopted.
Employee Assistance Program	The Employee Assistance Program is intended to help all employees and their family members access confidential, professional counseling that can make it easier to cope with a variety of personal issues and life challenges.



A spirit of innovation, a legacy of care.

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Suite 400
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www.catholichealthinitiatives.org