

Norton Sound Health Corporation *Employee Benefits*

Bereavement Leave is available to all full and part-time REGULAR employees upon hire. Eligible employees will receive up to five (5) paid days of leave when a death occurs in the employee's immediate family. Part-time employees receive bereavement leave on a pro-rated basis.

Extended Illness/Subsistence Leave is available to all full and part-time REGULAR employees (part-time employees receive extended illness on a pro-rated basis). Extended illness leave is accrued from date of hire and is accessible after 90 days. If an employee or immediate family member has a disability/illness lasting more than 3 working days, extended illness is used on the 4th day. Immediate access is available for employee to assist immediate family members for medical care out of their community or region. Subsistence leave is 40 hours per calendar year using extended illness. The accrual rate for extended illness/subsistence leave is 1.54 hours per pay period or 40 hours every year.

Flex Leave is available to all full and part-time REGULAR employees (part-time employees receive flex leave on a pro-rated basis). Flex leave is accrued from date of hire and is available after 90 days. Flex Leave is accrued per the following: years of service, 0-1, 5.54, hours (18 days per yr.), 1 year or more, 7.08 (23 days per yr.), etc. Flex leave may be accumulated to a maximum number of 300 hours per year. Excess hours will be zeroed the beginning of each fiscal year (September 30).

Holiday Pay is available to all full and part-time REGULAR employees (part-time employees receive holiday on a pro-rated basis) on the first day the employee becomes a REGULAR employee. The holidays are: New Year's, President's Day, Seward's Day, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving, Christmas and the Employee's Birthday.

Jury Duty Pay is available to all full and part-time REGULAR employees serving on jury duty during a regularly scheduled shift. The employee must turn over a jury duty slip and any pay received from the court to NSHC.

Direct Deposit is available to all employees from date of hire as an opportunity to utilize direct deposit for checking or savings through the payroll deduction plan with approved banking institutions.

Social Security is available to all employees from date of hire for retirement and/or disability benefits.

Unemployment Compensation for temporary income payments is available to all employees after date of termination if employee meets eligibility requirements.

Worker's Compensation for medical care and/or compensation for work-related illness or injury, is available to all employees from the date of hire. Claims are subject to review and approval by the Worker's Compensation Board.

Accidental Death & Dismemberment Insurance is available to part-time .625 to full-time REGULAR employees. AD&D is equal to 2 ½ times the annual regular earnings to a maximum of \$250,000. Scheduled benefit payments will be made in the case of

dismemberment. NSHC pays the premiums and coverage begins at the first of the month following one full month of service.

Funeral Benefit is available to REGULAR part-time to REGULAR full-time employees. Funeral benefit pays \$1000 towards the funeral costs.

Life Insurance is available to part-time .625 to full-time REGULAR employees. Life insurance is equal to $2\frac{1}{2}$ times the annual regular earnings to a maximum of \$250,000. NSHC pays the premiums. The coverage begins the first of the month following one full month of service.

Medical Insurance is available to part-time .625 to full-time REGULAR employees. Eligible dependents will receive medical, dental and vision coverage as well. The coverage begins at the first of the month following a 90 day waiting period. Double Coverage is available if both spouses are working for NSHC in a part-time .625 to full-time status. Cost to employee per pay period is \$16, employee and child(ren) \$32, employee and spouse \$34, family \$50. Deductible per calendar year is \$200.00 for single employees and \$600 for family.

Travel Accident Insurance is available to all employees, Board of Directors, Commissioned Officers and temporary duty personnel (TDY) from their date of hire or appointment. It is calculated by the annual regular earnings with a minimum benefit of \$50,000 and a maximum benefit of \$90,000. Benefits are paid to the beneficiary if accidental death occurs while traveling on NSHC business.

Short-term Disability Insurance is available to part-time .625 to full-time REGULAR employees who are disabled due to accident or illness. Sixty (60) percent of the employee's regular earnings are paid to a maximum of \$500 per week. Benefits begin the 14th day of accidental injury or illness. NSHC pays the premiums and coverage begins at the first of the month following one full month of service.

Long-term Disability Insurance is available to part-time .625 to full-time REGULAR employees who are disabled for more than 26 weeks. Sixty (60) percent of the employee's regular earnings are paid to a maximum of \$5,000 per month. Benefits begin on the 181st day of disability. Benefits are payable to the age of 65 (if disabled prior to age 59) or recovery, whichever comes first.

American Family Life Assurance Company (AFLAC) is available to part-time to full-time REGULAR employees. AFLAC is guaranteed-renewable insurance. The option of receiving cash payments directly. Full policy benefits regardless of any other insurance. Personal control over benefit dollars to help cover leftover medical expenses, living costs and loss of income. Individual ownership – probable and guaranteed-renewable at the same payroll rate.

Money Purchase Pension Plan is available to part-time .625 to full-time REGULAR and relief employees who have completed a 12-month waiting period. All eligible employees enter the plan on a quarterly basis. Contribution is equal to 7% of the employee's annual earning and is reportable for Federal Income Tax purposes (including overtime and bonuses) which are made quarterly. The employee is 100% vested after five (5) years of service. NSHC pays the premiums. This plan also sponsors a TSA program (see explanation below on TSAs).

Tax Sheltered Annuity Plans are available to REGULAR and relief employees. This is an opportunity for employees to participate in a pre-tax, long-term savings program through a pre-tax salary reduction plan. The employee pays the premiums and all costs on a bi-weekly payroll deduction.

Employee Assistance Program is available to all employees from date of hire. New Direction is a toll-free telephone resource and referral service available to the employees and their family 24 hours a day, 365 days per year. Employees discuss concerns with a counselor and receive immediate assistance or will be referred to a specialist. NSHC pays the premiums.

Recreation Center and Swimming Pool Pass is available to all employees on the date of hire. NSHC pays the cost for this benefit.

Military Leave is available to all full and part-time REGULAR employees who are active Military Personnel. Eligible employees may receive supplementary pay if their military pay is less than the employee's regular base pay. The purpose is for tours of duty that are two weeks or less. (Part-time employees receive military leave on a pro-rated basis). Unpaid leave of absence will be granted for tours of duty in excess of two weeks.