



NORTON SOUND HEALTH CORPORATION

EMPLOYEE BENEFITS SUMMARY

BENEFIT	WHO IS ELIGIBLE	ELIGIBILITY DATE	DETAILS			WHAT WE NEED FROM YOU
City of Nome Recreation Center & Swimming Pool Pass	All NSHC Employees	Date of Hire	NSHC pays 100% of the cost for the employee's daily passes. To use this benefit, present your employee ID badge to the attendant and sign the NSHC user log. Recreation Center and Swimming Pool schedules are issued each month. Check the Recreation Center and the Pool for schedules. *This benefit is available to employees only. Fee information for family members is available from the recreation center.			Simply obtain a picture ID for the City of Nome Recreation Center at the Human Resources Office
Direct Deposit	All NSHC Employees	Date of Hire	The first paycheck following submission of documents will be a paper check, as account information must be verified. Participants in the Direct Deposit program can access ADP for their account information and update any changes.			You must complete authorization forms and submit account information to HR.
Flex Leave	Regular Part-time and Full-time NSHC employees	Accruals begin on date of hire. Flex leave available for use after three months of employment.	Years of Service	Hours/Pay Period	Days/Year	Employees must follow NSHC guidelines for requesting time off and use of all paid-time off benefits. See personnel manual for details.
			0 -1	5.54 hours	18 days	
			1-3	7.08	23 days	
			3-5	8.00	26 days	
			5-7	8.62	28 days	
			7-10	9.23	30 days	
			10-15	10.15	33 days	
			15 +	10.77	35 days	
			*At the end of each fiscal year, accruals in excess of 300 hours will be reduced to 300 hours. * Upon termination or status change to relief/emergency/temporary, the maximum amount of hours to be distributed on a 'FLEX Check' will be 300 hours. *Hours above are based on full-time (80 hours/pay period). Accruals are pro-rate for eligible employees whose status is less than 80 hours/pay period.			
Extended Illness/ Subsistence Leave	Regular Part-time and Full-time Employees	Accruals begin on date of hire. Flex leave available for use after three months of employment.	This accrues at the rate of 1.54 hours per pay period. This type of paid leave may be used when an employee or employee's immediate family member has a disability or illness. This leave may also be used for Subsistence Leave (hunting/gathering). The maximum amount of leave available for Subsistence Leave is 40 hours per calendar year <u>and</u> an employee's extended illness bank must not be less than 16 hours after utilizing subsistence leave. *This leave cannot be cashed or transferred.			Employees must follow NSHC guidelines for requesting time off and use of all paid-time off benefits. See Employee Handbook for details.

Holiday Pay	Regular Part-Time and Full-time Employees	Immediately	New Year's Day, President's Day, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving, NSHC Anniversary, Christmas Day, and the Employee's Birthday *Holiday pay is provided on a pro-rated basis based on the employee's scheduled workday the day before and after the holiday. *Holidays can be accrued and used at a later date. The maximum holiday pay accrual is 24 hours, unless authorized by Corporate Officer. *Any accrued Holiday Pay must be used prior to any other paid -time off benefit.	Employees must follow NSHC guidelines for requesting time off and use of all paid-time off benefits. See Employee Handbook for details.
Jury Duty Pay	Regular Part-Time and Full-Time Employees	Immediately	Employees selected for Jury Duty will receive compensation at their regular rate of pay. Employees are required to provide as much advance notice to their supervisor as possible.	Employee must obtain a jury duty slip from the court clerk and submit any compensation received from the court to their immediate supervisor.
Volunteering	Regular Full-Time Employees	Immediately	Employees are eligible to volunteer up to 4 hours per month in a school (Head Start, Pre-School, and Grades K-12) or the Quyanna Care Center if approved by their supervisor after submitting a leave form and provided that the service does not conflict with job duties and department functions. Volunteer time shall be recorded as administrative leave and does not count toward overtime. Please refer to Employee Handbook section 8.50.	Employees must follow NSHC guidelines for requesting time off and use of all paid-time off benefits. See Employee Handbook for details.
Bereavement Leave	Regular Part-Time and Full-Time Employees	Immediately	Eligible employees <u>may</u> receive up to five (5) days of paid leave in the event of the death of an immediate family member of the employee. *Refer to the definition of Immediate Family Member in the NSHC Employee Handbook for details.	Employees must follow NSHC guidelines for requesting time off and use of all paid-time off benefits. See Employee Handbook for details.
Family Medical Leave (FMLA)	As defined by FMLA Laws	As defined by FMLA Laws	NSHC is subject to the requirements of the Family Medical Leave Act (FMLA) and is required to provide up to 12 weeks of unpaid, job protected leave to eligible employees for certain family and medical reasons, in a 12 month period. Eligibility requirements include: worked at least 1,250 hours in the last twelve months and employed for at least one year. Contact CareWorksUSA to submit a claim 1-888-436-9530.	Employees must notify their supervisor, HR, CareWorks and submit all required documentation as outlined by the FMLA.
Short – Term Disability	Regular, Part-Time .625 to Full-Time Employees	1 st day of the month following 30 days of employment	This is an employer-paid income protection program. Benefit payments are made after a 14 day elimination period for approved claims and after all accrued paid-time benefits have been exhausted. The benefit amount is equivalent to 60% of the employee's regular earnings, to a maximum of \$1,000 per week. Short-term benefits can continue for up to 11 weeks, disabilities beyond this time period will be transferred to the long-term disability plan.	Employees must complete all required claim application forms to apply for this benefit upon disability.

Long-Term Disability	Regular, Part-Time .625 to Full-Time Employees	1 st day of the month following 30 days of employment	This is an employer-paid income protection program. Benefits begin after 90 days of disability. The benefit amount is equivalent to 60% of the employee's regular earnings, to a maximum of \$5,000 per month.	Employees must complete all required claim application forms to apply for this benefit.
Life Insurance and AD&D	Regular, Part-Time .625 to Full-Time Employees	1 st day of the month following 30 days of employment	This is an employer-paid basic life insurance policy, equal to 2 ½ times the employee's annual earnings to a maximum of \$250,000. Benefits may also be available in the event of accidental death or dismemberment.	Employees must have on file a signed beneficiary designation.
Supplemental Life and AD&D	Regular, Part-Time .625 to Full-Time Employees	1 st day of the month following 30 days of employment	Supplemental Life and AD&D Insurance is coverage that the employee pays for. Supplemental Life and AD&D may be purchased in increments of \$10,000. The maximum amount you can purchase cannot be more than the lesser of 5 times your annual Earnings or \$500,000. Employees are eligible to enroll for coverage up to the guaranteed issued amount of \$100,000 (no medical information required). Employees who miss the deadline to enroll will have to wait until Open Enrollment, held in November of each year, to enroll.	Employees must complete and submit the Enrollment Form to the Human Resources Department within 30 days of hire or during yearly open enrollment. Employees must have on file a signed beneficiary designation.
Travel Accident Insurance	All NSHC employees, Board of Directors, Commissioned Officers	Immediately	This is an employer-paid accidental death policy in the amount of 1 times the employee's annual earnings. The minimum benefit is \$50,000 and the maximum benefit is \$90,000. Benefits are paid to the employee's designated beneficiary in the event of the employee's accidental death while traveling on NSHC business.	Employees must have on file a signed beneficiary designation.
Ability Assist	Regular, Part-Time .625 to Full-Time Employees	1 st day of the month following 30 days of employment	This is an employer-paid resource for professional consultations (personal, legal, or financial) for employees.	Employees must be covered by The Hartford's Long Term Disability coverage.
Funeral Benefit	Regular, Part-Time .625 to Full-Time Employees	Immediately	In the event of an employee's death, a \$1,000 benefit will be paid, to the employee's designated beneficiary, to be used toward the funeral costs of the employee.	Employees must have on file a signed beneficiary designation. The beneficiary for this benefit must be at least 18 years of age.
Cafeteria Benefit	All NSHC Employees, Student intern & Residents	Immediately	Sign up at the Dietary office for employee discounts and a meal card. Deductions will be made through payroll.	Show your NSHC ID badge.
Budget Car Rental	All NSHC Employees	Immediately	In order to receive the special discounts and benefits of the program please use the Budget Corporate Discount Number (BCD#) Z723922. For rates and reservations please contact the NSHC travel department or call toll free at 1-800-527-0700. To book online, please visit www.budget.com .	Show your NSHC ID badge.

Health Insurance	Regular, Part-Time to Full-Time Employees	1 st day of the month following 30 days of employment	<p>This benefit provides medical, dental, vision, and Rx insurance coverage.</p> <p>All Medical, Dental, and Vision Insurance Premiums are paid for by NSHC.</p> <p>The calendar year deductible is \$350.00 per person or \$1,050.00 per family.</p> <p>The calendar year out-of-pocket maximum is \$2,000.00 per person or \$6,000.00 per family.</p> <p>Employees who miss the deadline to enroll will have to wait until Open Enrollment, held in November of each year, to enroll.</p>	<p>Employees must complete and submit the Health Insurance Enrollment Forms to the Human Resources Department within 30 days of hire or during yearly open enrollment.</p> <p>*Participants no longer eligible for coverage may be eligible for COBRA coverage according to COBRA guidelines.</p>
Flexible Spending Account (FSA)	Regular, Part-Time .625 to Full-Time Employees	1 st day of the month following 30 days of employment	<p>The plan allows employees to pay for certain medical and childcare expenses using pre-tax dollars. The monies are withheld from each paycheck in equal installments and reimbursed once an employee shows proof that the service was rendered.</p> <p>The maximum contributions for the Health and Dependent Care Accounts changes annually. Please contact the Benefits Department for current year amounts.</p> <p>Employees who miss the deadline to enroll will have to wait until FSA Open Enrollment in November/December of each year to enroll for the next calendar year.</p> <p>Any funds contributed to FSA accounts, which are not used by the end of the calendar year, may be lost.</p>	<p>Employees must complete and submit the Flexible Spending Enrollment Form to the Human Resources Department on within 30 days of hire or during yearly open enrollment.</p>
Skechers	All NSHC Employees and Contract Staff	Immediately	<p>30% discount on select Skechers shoes. Look out for additional Special offers from SKECHERS throughout the year including Friends and Family discounts and other great offers. http://www.skechers.com/styles/b2b/norton-sound-health-corporation</p> <p>Promotional code: SKXNSHCORP</p> <p>Participation code: BBNSHCORP</p>	<p>If you plan to visit a Skechers retail store use retail code: ZL and show them your NSHC ID badge or paystub.</p>
Money Purchase Pension Plan	Regular, Part-Time to Full-Time Employees who are at least 18 years of age, completed at least 1,000 compensated hours and 1 year of service	At least quarterly, upon meeting eligibility requirements outlined in the plan	<p>NSHC pays a contribution equal to 7% of the employee's gross earnings into this plan. Annual maximums are determined by the Internal Revenue Service (IRS). Annual maximums and rules may change based on legislative actions. Please see NSHC Money Purchase Pension Plan documents for vesting schedule and other important information, located in HR.</p>	<p>Enrollment information is provided to employees from the retirement service provider, Charles Schwab, after an account is established by NSHC as the plan sponsor/employer.</p>

Tax Sheltered Annuity (TSA) Plans / 403(b) Retirement Accounts	Regular, Part-Time to Full-Time Employees	Immediately	Employees have the opportunity to participate in a long-term savings or investment plan through a pre-tax salary reduction plan on a bi-weekly basis. Employees can choose to contribute a dollar amount or percentage up to a maximum of 100% of their net pay. Annual maximums are determined by the Internal Revenue Service (IRS). Annual maximums and rules may change based on legislative actions.	Employees can complete enrollment paperwork to begin contributing to a 403(b) account.
Worker's Compensation/ Incident Reporting	ALL PERSONNEL	Immediately	<p>Alaska National Insurance Company is available to NSHC employees for work-related illnesses or injuries that qualify employees for benefits, which may include medical treatment and/or time loss compensation. Claims are subject to review and approval by the insurance company and The Worker's Compensation Board.</p> <p>Individuals who are employed through an agency or other employer are not required to call Medcor, as they are subject to their individual employer's processes.</p> <p>**ALL INCIDENTS (NEAR-MISSES, ACCIDENTS, INJURIES, OR ILLNESSES) MUST REPORT THROUGH A RISKPLUS+ REPORT ON THE NSHC INTRANET.</p> <p>***ANY INJURY, NO MATTER HOW MINOR, REQUIRES A CALL TO MEDCORE (800) 553-8041.</p> <p>(In the event an employee witnesses a work-related trauma or death, the employee must notify their unit supervisor and MEDCOR immediately.)</p>	As outlined in the NSHC Personnel Manual, NSHC employees are required to report injuries within 24 hours of the onset of a work-related injury or illness by calling MEDCOR and completing a RiskPlus+ report.

****Note: Plan booklets and descriptions are provided to employees for their reference as needed to access information about their eligibility for benefits.***

Any changes to the plan documents are communicated to employees through written notification.

Any conflict between this summary and plan documents will be resolved by the approved plan documents and the Benefits Plan Administrator.