



## Health & Dental Benefits

\*Coverage begins the first day of the month following three months of employment. † Including domestic partners and their children

### Health Insurance/Prescriptions \*

Our PPO plan, Blue Options through Blue Cross/Blue Shield of Florida, gives flexibility to see the doctors and providers with whom our staff are most comfortable. Full Time staff contribute to cost of dependent coverage only.†

### Dental Plan \*

Our PPO plan through Guardian with out-of-network benefits gives the flexibility to see any dentist. Preventative care covered at 100%. This quality benefit aids with preventative and restorative care. Full Time staff contribute to cost of dependent coverage only.†

## Biweekly Rates

### HEALTH

#### Full-Time

Employee Only	Paid 100%
Employee/Spouse	\$114.36
Employee/Child(ren)	\$73.29
Employee/Family	\$209.49

#### 32 Hour

Employee Only	\$40.09
Employee/Spouse	\$154.45
Employee/Child(ren)	\$113.38
Employee/Family	\$249.58

#### 24 Hour

Employee Only	\$50.11
Employee/Spouse	\$193.06
Employee/Child(ren)	\$141.73
Employee/Family	\$311.98

#### 20 Hour

Employee Only	\$62.64
Employee/Spouse	\$241.33
Employee/Child(ren)	\$177.16
Employee/Family	\$389.97

### DENTAL

#### Full-Time

Employee Only	Paid 100%
Employee/Spouse	\$11.52
Employee/Child(ren)	\$11.52
Employee/Family	\$18.94

#### 32 Hour

Employee Only	\$2.47
Employee/Spouse	\$13.99
Employee/Child(ren)	\$13.99
Employee/Family	\$21.41

#### 24 Hour

Employee Only	\$3.09
Employee/Spouse	\$17.49
Employee/Child(ren)	\$17.49
Employee/Family	\$26.76

#### 20 Hour

Employee Only	\$3.86
Employee/Spouse	\$21.86
Employee/Child(ren)	\$21.86
Employee/Family	\$33.45

## Disability & Insurance Benefits

\*Coverage begins the first day of the month following three months of employment.

### Short Term Disability (STD) \*

This excellent plan, provided by Hope at no cost, ensures wage replacement if an individual becomes ill or injured. Staff receive 60% of wages (up to a maximum eligibility of \$1,500 per week). Benefit begins on the 15<sup>th</sup> day of disability for up to 180 days.

### Long Term Disability (LTD) \*

Another exceptional benefit, provided by Hope at no cost, LTD protects staffs' paychecks in the event of disability from illness or injury. Staff receive 60% of wages up to a maximum eligibility of \$8,000 per month. This benefit begins after 180 days of disability and continues as long as the individual is disabled or until normal retirement age.

### Life Insurance \*

This plan provides \$25,000 coverage plus AD&D (Accidental Death & Dismemberment) for family and loved ones when a staff member passes. Staff may purchase additional Voluntary Life Insurance Coverage for themselves with guarantee issue and also for their dependents.

### Long Term Care Insurance \*

This staff-paid plan provides a financial buffer for ongoing personal assistance for an individual who, as the result of an accident, illness or age, needs help performing daily activities or maintaining their health. Coverage is available should care be provided at home or in a facility, for a few months or a few years. This benefit is available on a guaranteed issue basis; there are no medical underwriting requirements to satisfy (except for lifetime extension of coverage). Extended family (parents, siblings, adult children) can also purchase this coverage at the group rates by providing evidence of insurability.



## Vacations, Holidays, Sick Leave

### **Paid Time Off (PTO)**

Paid Time Off begins to accrue upon employment and can be used immediately. Staff receive .10 hours of accrual for each hour worked for up to 26 days in first year. Accrual rates increase incrementally through years of employment with a maximum potential of 36 days per year. Holidays are included as part of the PTO account.

## Retirement Plan

### **403(b) Retirement Plan (Individual Contribution)**

Staff may begin this important benefit the first day of employment. Contributions for this retirement savings benefit are set up on a pre-tax basis, and staff may contribute up to \$16,500 per year during 2009 (additional \$5,500 can be contributed by individuals age 50 and over). Staff may choose from a variety of investment funds - including a professional money manager - and may change investment options daily. This can be done easily through the Internet, 800 number, or fax number. Staff receive a combined detailed Quarterly Report of investment activity to track progress.

### **Retirement Plan (Hope Contribution)**

This discretionary contribution is determined annually by Hope's Board of Directors. Staff become eligible January 1<sup>st</sup> or July 1<sup>st</sup> after one year of employment (working at least 1000 hours). Staff vest at 20% per year and are fully vested after five years of participation.

## Optional Medical Benefits

### **Vision Plan \***

This staff-paid benefit can provide coverage for the entire family<sup>†</sup> and provides low cost access to quality eye care. Plan highlights include \$10 co-pay for eye exam and \$25 co-pay for lenses and frames.

### **AFLAC \***

Staff may opt for value-added supplemental insurance that covers deductibles, loss of earning power, and other out-of-pocket expenses associated with illness or accident. AFLAC pays cash benefits directly to the individual to use as they deem appropriate. Several plans also provide wellness benefits.

## Employee Health

Hope has medical professionals dedicated to occupational health providing free required screenings and immunizations such as TB and Hepatitis B. Our professional Employee Health staff also are a point of contact for individuals with work-related injuries and illnesses.



## Financial Benefits

### **Direct Deposit**

This convenient benefit includes the flexibility of choosing to deposit employee paychecks to a checking account, savings or both. Direct deposit is available to any financial institution.

### **Flexible Spending Accounts**

Section 125 Cafeteria Plan: Staff have an opportunity to set aside money on a pre-tax basis for planned or predictable medical and/or dependent day care expenses. An annual amount is elected each fiscal year and funded via payroll deductions. IRS rules govern the types of expenses that are eligible for coverage. Examples include office visits, prescription co pays, dental expenses, vision expenses and over-the-counter medicines. An optional debit card is available for convenient accesses to funds.

### **Prepaid Legal Services**

This staff-paid benefit can provide coverage for the entire family. Membership provides access to legal advice, active monitoring of credit reports, and access to over 60,000 legal forms online.

### **Group Auto Insurance**

Through a special partnership with AAA Auto Club South and Travelers Insurance, Hope staff can receive significant group savings on auto insurance. As an added convenience, premiums are paid via payroll deduction with no service charge.

More! →





## Education Benefits

### Continuing Education Credits

Hope provides a timely and convenient means of meeting continuing education requirements. Our Department of Learning and Culture is pleased to offer free classes designed to meet licensure requirements. There are both on-line options and face-to-face events.

In addition to required classes like AIDS, Alzheimer's, Medical Errors, etc., Hope offers specialized courses in complementary and alternative therapies such as art and music therapy, massage and aromatherapy as well as beginning and advanced classes in hospice and palliative care.

### Educational Assistance Program

Hope values and encourages continuing education through the Educational Assistance Program. Staff seeking job-related degrees or taking job-related courses may be eligible for up to \$2,500 assistance each year.

Hope reimburses 50% of tuition, books and lab fees for courses directly related to an individual's job. A passing grade of at least a 2.0 or greater qualifies for this benefit. Individuals studying to become a PCS, LPN or RN are reimbursed at 100%.

## Special Occasions

### Staff Recognition

Hope greatly values the contributions of its staff. Occasions such as birthdays, professional appreciation days, and employment anniversaries are routinely recognized and celebrated.

### Sunshine Fund

Our Sunshine Fund is a way for staff to give back to each other. This valuable fund goes towards gifts throughout the year for various life events that affect our staff such as illnesses, births, deaths, weddings and much more. Contributions are through payroll deduction and completely voluntary.

## Mental Health Benefits

### Employee Assistance Program (EAP)

Inevitably, we all face challenges that disrupt our life. Without resolution, these issues can eventually affect work as well as our personal life. This Hope benefit offers free employee assistance in coping with life's challenges through professional, external counseling services. Our EAP provides confidential assessment, treatment, referral and follow-up for staffs' personal and family support needs.

## Life Enhancement Series

Our Life Enhancement Series includes ideas for whole person wellness. A special section of our Hope Weekly Newsletter features ideas for healthy living and helpful tips to enhance your personal life. A few benefits include:

### Yoga

Hope offers free yoga classes at various office locations.  
Exercise - Breathing - Relaxation - Meditation

### Massage

Decrease stress and increase alertness. Hope's staff massage therapist travels to each office location, providing free, 15-minute chair massages.

### Career Wear

First impressions are lasting. To assist you in presenting a polished professional image and to instill confidence in those we serve, embroidered Hope Career Wear garments are provided at no cost and/or at discounted rates.

### Café Discount Card - "Be Our Guest"

After 10 purchases of \$3.75 or more, you can receive a free lunch at one of our Hope Hospice House Cafés. Enjoy great food at a low cost.

### Perks and Discounts

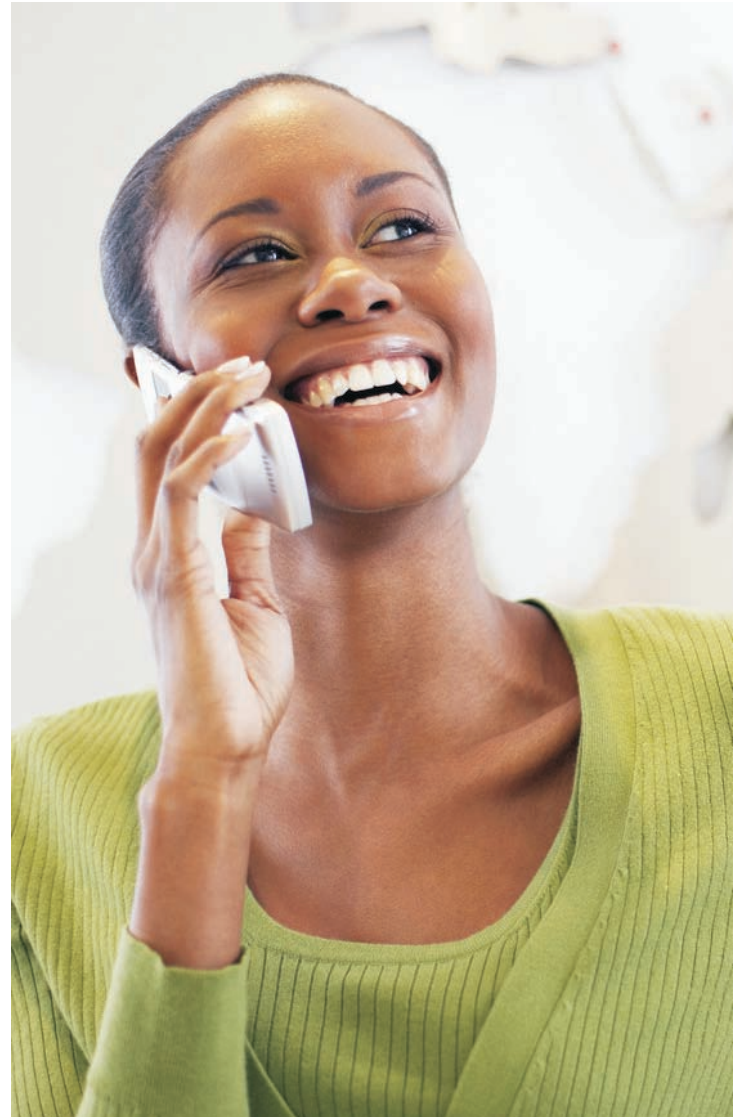
A variety of special offers - from discounted theme park tickets to housing assistance - is available to Hope staff and their family.

# Benefits for Part Time Staff

Hope recognizes and values the contributions of our part-time staff members. Providing these important benefits to you is our way of sharing with you how valuable you are to our organization and to the community that we serve.

The following benefits are available for part time employees. Please review this Benefits Guide for details on each.

- Health Insurance
- Dental Insurance
- Long Term Disability
- Short Term Disability
- PTO
- Retirement Plan
- Vision Insurance
- AFLAC
- Employee Health
- Direct Deposit
- Flexible Spending Accounts
- Prepaid Legal
- Group Auto Insurance
- Continuing Education
- Educational Assistance Program
- Staff Recognition
- Sunshine Fund
- Employee Assistance Program (EAP)
- Life Enhancement Series
- Yoga
- Massage
- Career Wear
- Cafe Discount Card
- Perks and Discounts



## Minimum Hour Requirements

The following benefits have minimum hour requirements:

- Life Insurance - 32 hours
- Short term disability - 32 hours
- Long term disability - 32 hours
- Flexible Spending Accounts - 25 hours