

2016 Resident Benefits Summary

Benefits Eligibility

Chandler Regional Medical Center (CRMC), Mercy Gilbert Medical Center (MGMC), St. Joseph's Hospital and Medical Center (SJHMC), and St. Joseph's Westgate Medical Center (SJWMC) offer a comprehensive benefits package to full-time and part-time benefits-eligible employees as part of their total compensation package. Residents (and their eligible dependents) become eligible for benefits on the first day of their contract.

Medical Plans

Employees have two medical plan options to choose from: The Dignity Health Arizona Preferred Plan and the Dignity Health Arizona Premier Plan. The Dignity Health Arizona Preferred Plan is a "no premium" plan. The employee and employer share the cost for coverage under the Dignity Health Arizona Premier Plan. Each medical plan offers a broad array of services, including hospital and physician services, prescription drugs and preventive benefits.

Tier	Dignity Health Arizona Premier	Dignity Health Arizona Preferred
Employee	\$58.37	\$0
Employee & Child(ren)	\$95.30	\$0
Employee & Adult	\$127.63	\$0
Employee, Adult, & Child(ren)	\$175.44	\$0

Dental Plans

There are three dental plans to choose from. The Preventive Option Plan is a "no premium" plan. This means there is no premium cost to employees and their covered dependents. It provides 100% coverage for exams, cleanings and x-rays. The High Option Plan and the Delta 2500 Plan include preventive, restorative and prosthetic coverage, as well as orthodontia coverage. The employee and employer share the cost for coverage under these two plans. Annual and lifetime maximums apply.

Tier	Delta 2500	Delta High Plan	Preventative Plan
Employee	\$30.54	\$14.84	\$0
Employee & Child(ren)	\$50.50	\$34.89	\$0
Employee & Adult	\$53.51	\$30.45	\$0
Employee, Adult, & Child(ren)	\$76.65	\$44.04	\$0

Vision Plans

There are two vision plans to choose from: The Dignity Health Vision Plan is a "no premium" plan and offers a comprehensive eye exam once per calendar year and frames, lenses or contact lenses every other calendar year. The Dignity Health Vision Plus Plan provides a comprehensive eye exam, frames, lenses or contact lenses once per calendar year. The employee and employer share the cost for this coverage.

	Vision Plan	Vision
Tier	Plus	Plan
Employee	\$3.37	\$0
Employee & Child(ren)	\$5.45	\$0
Employee & Adult	\$5.34	\$0
Employee, Adult, & Child(ren)	\$8.82	\$0

Employee Life Insurance

Company paid benefit of 2 times annual base pay for residents. Residents may purchase additional coverage in the amount of \$50,000 or 1, 2, 3, 4 or 5 times annual base pay. Proof of good health may be required for certain levels of coverage.

Dependent Life Insurance

Residents may purchase life insurance coverage for spouse and dependent child(ren). Spouse: \$5,000, \$10,000, \$25,000 or \$50,000. Child(ren): \$2,000, \$5,000 or \$10,000. Proof of good health may be required for certain levels of coverage.

Accidental Death & Dismemberment

Company paid benefit of 2 times annual base pay for residents. Residents may purchase additional coverage in the amount of \$10,000, 1, 2, 3 or 4 times annual base pay.

Long Term Disability

Company paid benefit of 66 2/3% of annual base salary for residents, up to a \$15,000 maximum monthly benefit

Flexible Spending Accounts

Minimum annual contribution for Health Care Spending Account: \$100. Maximum annual contribution: \$2,550. Minimum annual contribution for Dependent Care Spending Account \$100: Maximum annual contribution: \$5,000.

Professional Liability

Professional Liability coverage for residents is provided at no cost under the Dignity Health Self-Insurance Trust.

Pension Plan

The Pension Plan is fully funded by CRMC, MGMC and SJHMC. It provides employees a monthly pension when they retire on or after age 65, or as early as age 55, if they have 10 years of service. Employees automatically become participants after one year of employment in which they work at least 1,000 hours. Employees become vested in their accrued benefits after 5 years of qualifying service.

Savings Plan

The Savings Plan, also known as a 403(b) plan, is administered by Fidelity Investments. Residents are eligible to participate immediately. Contributions are made through salary reductions. The company will match residents' contributions after one year of employment in which they work at least 1,000 hours. Matching contributions are \$.50 on each dollar up to 6% of pay.

Tuition Assistance Program

Tuition Assistance is provided for those employees who want to enhance their career opportunities through education. Benefits-eligible employees are eligible after 180 days of continuous employment, to help cover the cost of certain work-related courses at accredited institutions, or a course of study leading to a degree. Annual maximum: \$5,250 for full-time employees and \$2,625 for part-time employees.

Adoption Reimbursement Program

After 30 days of continuous employment, benefitseligible employees may receive reimbursement for certain expenses related to an adoption. Expenses will be reimbursed to a maximum of \$5,000 per child, with a lifetime maximum of \$15,000.

Employee Assistance Program

Free, confidential counseling and referral services are available through Interface EAP. Employees are eligible for up to 8 visits per family member, per situation, per year.

Paid Time Off (PTO)

Residents are entitled to 23 days personal time off per academic year. This personal time off may be used for vacation or sick leave. Personal time off does not accrue from year to year.

Leave of Absence

Residents may request leaves of absence in accordance with the Family and Medical Leave Act of 1993, after 12 months of continuous service and 1,250 hours worked in previous 12 months. The first 3 weeks of a leave of absence are paid from the Resident's Paid Time Off (PTO) and then an additional 3 weeks may be approved with pay. Leaves of absence beyond the 6 weeks described above or for other reasons may be approved without pay up to 12 weeks in a 12-month rolling calendar year.

Personal Plans® Voluntary Program

The PersonalPlans® Voluntary Program offers benefitseligible employees a variety of optional employee benefit plans designed to meet their insurance and financial needs. The following voluntary plans are offered through Dignity Health:

- Accident Insurance
- Critical Illness Insurance
- Group Auto/Homeowner Insurance
- Group Legal
- Group Universal Life
- Identity Theft
- Individual Long-Term Care
- Pet Insurance VPI
- Short-term Disability
- Computer Purchase Program Purchasing Power