

LMW HealthCare Inc.
Westerly Hospital
BENEFITS SUMMARY - 2019

Please note: *This document is intended for informational purposes only. It is not intended to create a contractual promise or an obligation to provide the below-referenced benefits. Unless otherwise noted, benefits are effective the first of the month following 30 days of employment.*

Eligibility

- Employees who are scheduled 24 hours a week or more are eligible to participate in various benefits. Single coverage, Employee +1 or Family coverage is available.

Medical Insurance

- Primary medical plan offered through Anthem Blue Cross & Blue Shield; HDHP with HSA Plan is a high deductible health plan paired with a health savings account. Prescription drug coverage through CVS Caremark is included in the plan. Employees do not have to use a CVS pharmacy to receive prescription benefits. Modest employee contribution is required.

Dental Insurance

- CIGNA Dental plan with a \$50 individual deductible and maximum yearly benefit of \$1,200. Modest employee contribution is required.

Life Insurance

- Basic Group Term Life Insurance up to a maximum benefit of \$200,000 for full time (36-40 hrs) employees, Non Union employees (30+ hrs), Prof/Tech Union employees (24+ hrs). Employer paid.
- Supplemental Life Insurance, option to purchase in increments of 1, 2, or 3 times your salary to maximum of \$300,000. Available if enrolled in Basic Group Term Life. Modest employee contribution is required. Evidence of insurability (EOI) may apply depending on level of coverage.
- Dependent Life Insurance available to those enrolled in the Supplemental Life plan. Provides \$10,000 for spouse; \$5000 for children 6mos to 19 (25 if full-time student); \$500 for infants birth to 6 mos. Modest employee contribution is required.

Flexible Spending Accounts

- Medical reimbursement and dependent care reimbursement accounts are available. The maximum annual amount available for medical reimbursement accounts is \$2,500; dependent care accounts have an annual limit of \$5,000.

Vision

- Vision Service Plan (VSP) provides coverage for eye exams, frames, lenses, and contact lenses through a network of providers, access to non-network providers, and other discounts. This is an employee paid benefit.

Hyatt Legal Plan

- Hyatt Legal Plan provides a network of attorneys covering unlimited telephone advice and office consultations for personal legal matters. This is an employee paid benefit.

Long Term Disability

- Group long-term disability insurance is offered through UNUM and is a 60% salary replacement benefit. Guaranteed issue at new hire enrollment. Evidence of insurability (EOI) will apply if selected at a future open enrollment.

401(k) Plan

- The Lawrence & Memorial Hospital 401(k) Plan is provided through Fidelity Investments. L&M makes 100% matching contribution (dollar for dollar) up to the first 4% of pay you contribute. This contribution is funded monthly; you must be employed at month-end to receive this match. The company match vests on a five-year graduated schedule at 20% each year. This benefit is open to all employees. Sign up online at www.fidelity.com/atwork. You may also schedule a 1:1 appointment with a fidelity representative online or by calling 800-642-7131.

Sick Time

- Eligible to use PAID SICK LEAVE following three month anniversary. Sick time is accumulated based on your scheduled hours, and can earn up to a max of 64 hours per year. Up to 1 day per year may be used by employees for illness of immediate family.

Vacation Time

- Accrued for each hour worked per pay period.
- 0-3 years of service = .0384 (2 weeks accrued)
- 4-10 years of service = .0576 (3 weeks accrued)
- 11-25 years of service = .0769 (4 weeks accrued)
- 25+ years of service = .0961 (5 weeks accrued)

Other Non-Flexible Benefits

- Education Assistance, Bereavement Leave, Cafeteria, Free Parking, Direct Deposit, Employee Assistance Program (EAP)

If you need assistance or have questions, please call Suzanne DiScuillo at extension 3254.