



Health Coverage – Priority Health Network or Mercy Option

Full-time and part-time employees scheduled at least 30 hours each pay period are eligible for health coverage plans on the first of the month following hire. Coverage is available through payroll deduction. Four different plans are offered or you can cash out.

Prescription Drug Program – RxAmerica

A prescription drug program also covers employees enrolled in the Priority Health Network. The program establishes co-pays and maximum out-of-pocket amounts for prescriptions. The use of generic and mail order prescriptions is encouraged to reduce overall costs.

Dental Insurance – Delta Dental of Iowa

Full-time and part-time employees in positions scheduled 30 or more hours each pay period are eligible for the Delta Dental Plan on the first of the month following hire. Coverage is available through payroll deduction. Two different plans are available.

Life Insurance

Mercy Services pays for term life insurance to the nearest \$1,000 of the employee's annual salary for full and part-time employees with scheduled hours of 40 or more per pay period. Coverage is also provided for Accidental Death & Dismemberment. Eligible employees may also choose coverage at 50 percent of annual salary and receive the difference in premiums or may choose to buy up to an additional 1 or 2 times their annual salary. Coverage begins on the first of the month following 90 days of employment. Optional supplemental life insurance for employee and family are available.

Long Term Disability Insurance

Mercy Services pays for long-term disability coverage at 60 percent of annual salary for full-time and part-time employees with scheduled hours of 40 or more per pay period. Coverage begins the first of the month after 90 calendar days of employment and, if disabled, may provide 60 percent of the employee's base salary after a 90-day elimination period. Eligible employees may also choose lesser coverage at 50 percent annual salary and receive the difference in premiums or buy up to 66 2/3 percent annual salary.

Vision Insurance

Vision insurance is offered to employees each year at open enrollment. Full-time and part-time employees scheduled at least 30 hours each pay period are eligible.

Vacation Sell

The sale of PTO hours is offered each year at open enrollment. Hours are sold on a pre-tax basis and may be used to reduce monthly insurance premiums.

Voluntary Insurance

Mercy offers a variety of voluntary insurance products, once a year, which an employee may purchase through payroll deduction. The products include long-term care through Metropolitan Life Insurance, family life insurance through Boston Mutual, and supplementary health insurance for cancer and emergency care through AFLAC.

Pension

Mercy pays 100 percent of the cost of the defined benefit pension. Benefits are based on salary and years of credited service. Employees are vested after five years (minimum of 1,000 hours/calendar year required).

401(k)

Mercy offers a payroll deduction for retirement savings in a 401k plan.

Savings bonds are also available through payroll deduction.

Paid Time Off (PTO)

Paid time off for full and part-time employees combines vacation days, holidays, personal days, and short-term illness in one unit of measure, providing great flexibility. PTO accrual is based on hours worked. Accrual increases with length of employment, from 24 days the first year for a full-time employee, to 29 days after four years, to 34 days after nine years, prorated for part-time employees.

Service	Per Hour	Per 80 Hours Worked	Per 2080 Hours Worked	Full-time limit	Per 40 Hours Worked	Part-time limit
0-4 th	.0923	7.38 hrs.	192 hrs.	364 hrs.	3.69 hrs.	192 hrs.

Family Medical Leave/Discretionary Leave

Family and Medical Leave permits up to 12 weeks per year with job security. PTO/Sick Bank usage, if available and applicable, will be required during any or all leave. With management approval, discretionary leave without pay may be granted for up to 90 days after exhaustion of PTO or sick leave time with the possibility of reinstatement at Mercy Services without loss of continuous service.

Other Benefits		
Retirement/financial benefits <ul style="list-style-type: none">✓ Credit Union✓ Social Security	Other health, medical, disability and unemployment benefits <ul style="list-style-type: none">✓ Pharmacy discounts✓ Employee assistance program (EAP)✓ Health Insurance Portability and Accountability Act (HIPAA) preexisting waiting period waiver✓ Workers' compensation✓ Unemployment compensation insurance✓ Flexible Spending Accounts	Food <ul style="list-style-type: none">✓ Cafeteria discount Education <ul style="list-style-type: none">✓ Access to medical library Transportation <ul style="list-style-type: none">✓ Free parking✓ Subsidized bus passes Miscellaneous <ul style="list-style-type: none">✓ Service awards✓ Notary service
Child care <ul style="list-style-type: none">✓ Community coordinated child care (4Cs)		

¹Provided to all employees working 1,000 or more hours per year

²Offered to full- and part-time employees only; includes paid time off for holidays, vacation, family medical leave and short-term sickness