

# NMMC Employment Opportunities

## Benefits Summary

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***This electronic Benefits Summary booklet supersedes and voids all previous printed publications.***

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**Welcome** to North Mississippi Health Services. As an employee of this dynamic and growing organization, you are given the opportunity to receive an excellent variety of benefits. We hope that by participating in these benefits you are able to provide for your future as well as meet your current financial, educational, recreational and health needs.

North Mississippi Health Services (NMHS) is the parent corporation of many corporations. While very few employees are actually employed by NMHS, throughout this Benefits Summary, reference to North Mississippi Health Services or NMHS means the NMHS-owned corporation that employs you.

The following summary provides you with a listing and a brief description of these excellent benefits. This summary is not all-inclusive and is a quick reference guide only. If questions arise, please consult the Summary Plan Description or the Master Contract, or contact the Employment Services Office at (662) 377-3419.

Employees may find benefit and other general employment information available on our website. Please visit us at our NMHS Intranet site by choosing Employment Services.



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## **INSURANCE BENEFITS**

### **HEALTH PLAN (Health Benefit Plan SPD)**

Upon the first day of the month following the first full calendar month of employment, regular full-time employees are eligible to enroll in the NMHS Health Benefit Plan. The Plan has a \$1,000,000 lifetime maximum per member. Out-of-pocket maximum is \$1,000 per employee, \$3,000 per family per calendar year. Benefits quoted are in-network.

*Inpatient Care:*

The benefit pays 90 percent of charges in an NMHS facility, with the exception of Intensive Care which is paid at 100 percent. This excludes guest cots and meals.

*Outpatient Care:*

The benefit pays 90 percent at a NMHS facility.

*Emergency Care:*

The co-pay is \$50 for the ER fee, and the benefit pays 90 percent of other services.

*Physician Services:*

The co-pay is \$15 on office visits, and the benefit pays 90 percent of other services.

*Prescription Drugs:*

After meeting an individual \$50 in network deductible, employees pay for:

- *Generic prescriptions*, \$5 co-pay at any NMHS pharmacy
- *Preferred prescriptions*, the greater of 15 percent or \$10 co-pay
- *Premium prescriptions*, the greater of 30 percent or \$30 co-pay or cost if less than \$30.

Includes prescription contraceptives for employee/spouse only.

Regular part-time employees with one year of service and who have worked 1,000 hours can purchase the same benefits and options as above for a monthly premium during open enrollment.

Dependent coverage has the same benefits and options for immediate family members and can be purchased by participating employees. If you and your spouse are both currently employed full-time by NMHS or any of its subsidiaries, you are eligible for a family health discount.

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Upon the first day of the month following the first full calendar month of employment, regular full-time employees are eligible to enroll in the NMHS Dental Benefit Plan. Maximum benefit is \$1,200 yearly, with a \$50 individual deductible.

*Type A-Preventive & Diagnostic:*

Benefit pays 100 percent of usual, customary and reasonable charges with the deductible waived.

*Type B-Minor Restorative:*

Benefit pays 80 percent of usual, customary and reasonable charges.

*Type C-Major Restorative:*

Benefit pays 50 percent of usual, customary and reasonable charges. There is a one-year waiting period for dentures and bridges.

*Type D-Orthodontic:*

Benefit pays 50 percent of orthodontic usual, customary and reasonable charges, with a separate maximum lifetime benefit paid out of \$1,200. Deductible is waived. There is a one-year waiting period for orthodontic services.

Orthodontic benefit provided only to dependent children up to age 19 who meet the above eligibility requirements.

Regular part-time employees with one year of service and who have worked 1,000 hours can purchase the same benefits and options as above for a monthly premium during open enrollment.

Dependent coverage has the same benefits and options for immediate family members and can be purchased by participating employees. If you and your spouse are both currently employed full-time by NMHS or any of its subsidiaries you are eligible for a family dental discount.



## VISION PLAN

Upon the first day of the month following the first full calendar month of employment and also being enrolled in the Health Benefit Plan, regular full-time employees are eligible to enroll in the NMHS Vision Benefits Plan.



### *Covered Services:*

- Annual Exam has a \$15 co-pay, pays 100 percent up to the usual, customary and reasonable charges with no deductible.
- Frames have a \$15 co-pay, paying up to \$100 annually.
- Corrective Lenses:
  - Single pays 100 percent up to \$30 annually
  - Bifocal pays 100 percent up to \$40 annually
  - Trifocal pays 100 percent up to \$50 annually
- Contact Lenses have a \$15 co-pay, paying up to \$120 annually.

Providers of vision care include ophthalmologists, optometrists and vision care centers.

Regular part-time employees with one year of service and who have worked 1,000 hours can purchase the same benefits and options as above for a monthly premium during open enrollment.

Dependent coverage has the same benefits and options for immediate family members and can be purchased by participating employees provided they are enrolled in the Health Benefit Plan. If you and your spouse are currently employed full-time by NMHS or any of its subsidiaries, you are eligible for a family vision discount.

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## **LIFE INSURANCE**

On the first day of the month following the first calendar month of employment, regular full-time employees are provided by NMHS a term life insurance policy equal to their annual base salary, rounded to the nearest thousand dollars with a maximum of \$50,000. This is a double indemnity policy. Those eligible employees can purchase a \$10,000 term life policy for each dependent for one low price.

### *VOLUNTARY LIFE INSURANCE*

Regular full-time employees are given the opportunity to purchase additional life insurance for themselves and dependents at group rates during open enrollment.

### *DISABILITY INSURANCE*

After one year of full-time employment, NMHS provides regular full-time employees with disability insurance. After six months of disability, plan pays 50 percent of base pay up to \$5,000 a month and to age 65.

### *PROFESSIONAL LIABILITY INSURANCE*

Upon employment you are covered under a \$1,000,000 per person and \$3,000,000 per occurrence umbrella policy.

### *WORKER'S COMPENSATION*

Upon employment at NMHS, you are provided medical services and compensation for on-the-job-incurred accidents. These benefits are governed by state law.

### *UNEMPLOYMENT COMPENSATION*

As determined by state law, you are provided payments, while unemployed, by NMHS. The number and amount of which are governed by state law.

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## Changes to Full-time Status

If a part-time status employee is transferred to a regular full-time status position by a department manager, his/her eligibility for full-time status benefits begins as if a new hire. It is your responsibility to contact the Employment Services Department or the Human Resources Department of the community hospitals for benefit processing if this change occurs. Failure to sign-up for benefits within 10 days of status change will result in loss of eligibility until the next enrollment period. In order to receive full-time status benefits, you must be eligible under the plan requirements for these benefits and you must be enrolled in each of these benefit plans.

## PAID TIME OFF

### VACATION PAY

After completion of one year of regular full-time employment, employees receive 80 hours (two weeks) at base rate of pay for one to five years of service, an additional eight hours for each completed, full-time year following the 5th year up to 10 years, and an additional eight hours for each completed, full-time year following the 15th year up to 20 years. You may receive up to a maximum of 160 hours (four weeks) at 20 years. Full-time status must be maintained.

#### *Schedule of hours after year 5:*

6th – 88 hours/yr  
7th – 96 hours/yr  
8th – 104 hours/yr  
9th – 112 hours/yr  
10th – 120 hours/yr

#### *Schedule of hours after year 15:*

16th – 128 hours/yr  
17th – 136 hours/yr  
18th – 144 hours/yr  
19th – 152 hours/yr  
20th – 160 hours/yr

### PERSONAL TIME OFF PAY

After completion of the third month of employment (introductory period), regular full-time employees accrue PTO at a rate of 2.77 hours per pay period which is equal to 72 hours per year at their base rate of pay. Twenty-four hours of unused time may be carried over into the next year following their benefit accrual date.

### SICK PAY

REVISED: May 2006

Regular full-time employees are provided with the opportunity to be paid during periods of personal medical illness that cause time missed from work. This is available after the completion of the third month of

employment. Employees accrue 3.69 hours per pay period up to a maximum of 65 days. Except for noted exceptions as referred to in the Employee Guidelines Booklet, sick pay is not payable for the first or second day of an illness or the first 48 hours.

#### *FUNERAL LEAVE PAY*

After completion of the third month of employment (introductory period), regular full-time employees may receive up to three paid scheduled work days off due to death of an immediate family member, of which one of the days counted must be the day of the funeral. Immediate family members are defined as spouse, parents, children and siblings. One paid work day is also offered for the death of grandparents, grandchildren, and mother/father in-law if the day of the funeral is a scheduled work day.

#### *JURY DUTY PAY*

Regular full-time employees will be compensated for the difference in jury duty pay and their normal base earnings after completion of the third month of employment (introductory period).



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## **SAVINGS & INVESTMENT OPPORTUNITIES**

### **NMHS RETIREMENT PLAN(S)**

NMHS provides **three** different retirement opportunities for its employees. The Retirement and Retirement Savings Plan (s) require that you have at least one year of service with a minimum of 1,000 hours worked and be 21 years of age.

#### *Retirement Plan*

The Retirement Plan is a defined benefit plan that offers employees who participate, a monthly income paid upon retirement, after reaching at least age 55, with 10 years of participation. Your NMHS corporation contributes whatever amount is necessary to guarantee your monthly benefit at retirement. Your contribution is one percent of your salary each pay period. Participants will vest after five years.

### *Retirement Savings Plan*

The Retirement Savings Plan is a profit sharing plan. NMHS will match 50 cents for every dollar you contribute into your tax deferred annuity, up to 4 percent of your salary. Participants will vest after three years.

### *Tax Deferred Plan*

A Tax Deferred plan is available upon employment for both full- and part-time employees. You have the opportunity through payroll deduction to provide for retirement income while deferring current income taxes. Participants are 100 percent vested at all times.

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### **Clinic Retirement Plan(s)**

The Clinics, North Mississippi Medical Clinics, Inc., provide two retirement opportunities for its employees that have at least one hour of service, allowing them to be able to enroll in both upon hire.



### *Savings Plan*

The Savings Plan is available upon employment for both full- and part-time employees. Contributions are made available through payroll deduction to provide for retirement income while deferring current income taxes. Participants are 100 percent vested at all times.

### *Money Purchase Plan*

The Money Purchase Plan is funded by the clinic corporation you work for and is generally funded at 5.7 percent of gross earnings. Participants will vest after three years.

### **Credit Union**

Upon employment, you are provided the convenience of payroll deduction for savings. In November and December, you may join the Christmas Club which pays out the following November. You may also purchase Share Certificates for a 12 month or 182 day term.

The Credit Union offers a variety of loans through payroll deduction at competitive rates for items such as new or used cars. You may also have unsecured loans to assist you with your financial needs.

## **Cafeteria Plan**

Full-time employees can enroll in this voluntary plan that allows for payment of family health, dental and vision insurance premiums and child care at NMMC's Child Care Center on a non-taxed basis. You become eligible at enrollment into the plan(s).

## **Social Security**

Disability benefits, death benefits and financial assistance on retirement, as provided by federal law, are provided in part by NMHS upon employment for both regular full- and part-time employees.

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## **YOUR PAY**

### *PAY PERIODS*

All payroll stubs are disbursed each Friday of payroll week after 3 p.m. Payroll week ends on a Monday morning and employees are paid on the following Friday. There are 26 pay periods in a year.

### *DIRECT DEPOSIT*

All employees are required to sign up for direct deposit. You are provided the opportunity to have your pay automatically deposited into your checking or savings account at your bank. With direct deposit, your money is in your account on payday Friday at most banks.

### *MERIT INCREASES*

There is a potential increase for all employees annually in December. The percentage of increase depends upon

personal performance and position in range.

### *INCENTIVE BONUS*

You are provided opportunity to receive an annual incentive bonus when company goals are met. The bonus would be equal from zero percent to 5 percent of your gross earnings from October to September of the previous fiscal year.

### *WELLNESS PAY*

In the last pay period of September of each year, all sick hours accrued in excess of 520 hours (65 days) will be bought back at a rate of one hour's pay for each two hours accrued time. All regular full-time employees who are actively employed on October 1 of each year are eligible.

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## **RECOGNITION**

### *STARS ONLINE*

Voluntary peer recognition of NMHS employees that exhibit exceptional behaviors and deserve recognition for excellent work and "going that extra mile." Recipients are acknowledged online monthly via the NMHS Intranet.

### *ATTENDANCE AWARDS*

Effective after one calendar year of full-time, hourly employment, individual and group awards for good attendance are given

### *EMPLOYEE OF THE MONTH/ QUARTER*

Upon employment, all employees become eligible for recognition for outstanding job performance and a \$100 savings bond.



### *EMPLOYEE OF THE YEAR*

Opportunity to receive a \$200 savings bond and recognition for outstanding job performance. Chosen from Employee of the Month/Quarter award recipients.

### *SERVICE AWARDS*

Upon completion of milestones of service, there is a presentation of service pins for 5, 10, 15, 20, 25, 30, 35, 40 and beyond years of service.

### *SERVICE GIFTS*

Gifts are presented at 20, 25, 30, 40 and beyond years of service.

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## **WELLNESS INITIATIVES**

### *EMPLOYEE ASSISTANCE PROGRAM (EAP)*

Upon joining the Health Plan, employees are eligible for psychological, social and pastoral counseling that is confidentially provided for you and your eligible family members.



### *HEALTH PROMOTIONS*

Upon employment you receive free immunizations and testing of T.B. (also conducted on an annual basis). Periodic testing and screening of blood pressure, glucose and cholesterol are also conducted. Flu shots are given annually at no cost.

### *PHARMACY*

Upon employment you can purchase prescription and non-prescription items stocked in the Employee Pharmacy at a discount price. The NMMC Employee Pharmacy offers payroll deduction for prescription and non-prescription

items. The pharmacy offers a drive-through service seven days a week, mail order service and in-house pick-up service for payroll deducted items.

### *WELLNESS CENTER*

Upon completion of introductory period, full-time employees are eligible for membership discount and partial reimbursement of Wellness Center dues.

### *LIVE WELL INCENTIVE PLAN*

The health plan's mission is to continuously improve the health of the employees and beneficiaries of the health plan, and to do that, we encourage the following Live Well initiatives to promote employees living a healthy lifestyle:

- Weight Management
- Smoking Cessation
- Stress Management
- Exercise
- Preventative Care

Our focus will be supplemented by the utilization of a confidential Health Risk Assessment (HRA) effective January 1, 2009 for all employees participating in the health plan.

Each year, thereafter, employees will voluntarily complete a confidential on-line HRA which will include the biometrics that are done at the Live Well Health Fair (blood pressure, weight, cholesterol, and glucose). The purpose of the HRA is to provide you with information and education regarding maintaining/improving your health.

Beginning January 1, 2009, we will begin deducting \$25.00 per pay period for your employee health coverage. If you complete a HRA with biometrics, you will receive a \$25.00 per pay period discount for your health plan premium.

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## **EDUCATIONAL OPPORTUNITIES**

### *EDUCATIONAL REIMBURSEMENT*

After one year of full-time employment, you are eligible for tuition reimbursement for previously approved specified courses.

### *EXTENSION OF EDUCATION*

After one year of full-time employment, you become eligible for continuing credit for service during an absence to attend school, with no forfeiture of any accrued benefits.

### *RESOURCE CENTER*

Upon employment, you have access to information on health-related subjects located in the Education Department Resource Center. You may also obtain free CE hours through HSTN and Independent Study.

## **OTHER BENEFITS**

### *AUXILIARY GIFT & FLORAL SHOP*

Convenient shopping for employees. Free delivery on the hospital campus.

### *BREAKS*

Upon employment, you receive paid rest periods provided for each shift

### *CHILD CARE CENTER*

Upon employment, you are offered the opportunity to receive subsidized quality care for children six weeks old through age 12.

### *FOOD COURT*

Upon employment, you may receive meals at reduced cost.

### *HOLIDAY ACTIVITIES*

All employees receive a free holiday party and meal along with a gift from NMHS at Christmas. Also, a free meal is provided for all employees working on Thanksgiving and Christmas, in addition to any other activities.

### *PARKING*

Free parking is provided for you in an area designated for employees and medical staff.

### *HOSPITAL ACCOUNTS*

Employees are provided the opportunity to pay hospital bills through payroll deductions with no interest.

### *LEAVE OF ABSENCE*

Time off without interruption of services for qualified or approved leaves is available for you after one year of employment.

### *SECURITY*

Protection by Security Officers at all hours, both in the building and on the grounds.

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## **REGULAR PART-TIME BENEFITS**

As a regular part-time employee you play an integral role in the operation of this healthcare system. It is for this reason we want to provide you with certain benefits to reward your work.

Regular part-time shall mean any individual classified as such who has completed one year of service and worked 1,000 hours in the preceding 12-months prior to any October 1 or April 1.



### *Health Insurance*

Comprehensive health plan for you at a part-time single coverage rate per pay period and a part-time family coverage rate per pay period for your family.

### *Dental Insurance*

Comprehensive dental plan for you at a part-time single coverage rate per pay period and a part-time family coverage rate per pay period for your family.

### *Vision Insurance*

Comprehensive vision plan for you at a part-time single coverage rate per pay period and a part-time family coverage rate per pay period for your family.

### *Retirement*

Defined benefit plan based on years of service and average pay. Your cost is 1 percent of pay and NMHS contributes the rest.

### *Retirement Savings*

A tax deferred savings account that you may contribute up to 4 percent of pay and NMHS will match half of your contributions.

### *Cafeteria Plan*

Ability to purchase health, dental, vision, and child care on a pre-tax basis.

### *Leave of Absence*

FMLA Leave for designated reasons, must have worked 1,250 hours in the twelve-months preceding the beginning date of the leave.

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## **PART-TIME/ON-CALL BENEFITS**

As a part-time employee you play a key role in the operation of this healthcare system. The following benefits are an additional way we say thank you.

*Breaks*

Rest periods provided for each shift.

*Child Care*

Opportunity to receive subsidized quality care for children six weeks old through age 12.



*Credit Union*

Opportunity to save and borrow through payroll deduction.

*Direct Deposit*

Automatic deposit of your payroll check into your bank account.

*Education*

Eligible to attend most in-house education and training programs.

*Employee of the Month/Quarter*

Recognition for outstanding job performance.

*Employee of the Year*

Chosen from Employee of the Month/Quarter recipients.

*Food Court*

Meals at reduced cost.

*Health Promotions*

Free immunizations and testing.

*Hospital Accounts*

Opportunity to pay hospital bills through payroll deduction with no interest.

### *Holiday Benefits*

Free Thanksgiving and Christmas meals provided to employees who work those days.

### *Incentive Bonus*

Opportunity to receive an annual incentive bonus from zero to five percent of your gross earnings when company goals are met.

### *Merit Increases*

Based upon your job performance, an opportunity for potential increases annually.

### *Parking*

Free parking that is restricted to employees and Medical Staff - close to work, lighted and patrolled by security.

### *Pharmacy*

Prescription and non-prescription items stocked in the employee pharmacy at discount price.

### *Professional Liability Insurance*

\$1,000,000 per claim and \$3,000,000 aggregate.

### *Resource Center*

Information library on health-related subjects.

### *Security*

Protection by Security Officers at all hours, both in the building and on the grounds.

### *Service Awards*

Service pins presented for years of service.

### *Social Security*

Disability benefits, death benefits and financial assistance on retirement, as provided by federal law.

### *Tax Deferred Plan*

Ability to save on a tax deferred basis.

*Transfers*

Eligible to use the NMHS transfer system.

*Unemployment Compensation*

Payments while unemployed, the number and amount of which are governed by state law.

*Wellness Center*

Eligible to participate.

*Workers Compensation*

Hospital, physician and compensation for on-the-job incurred accidents.

