

# LEE MENTAL HEALTH CENTER, INC.

## BENEFITS AT A GLANCE

Effective April 1<sup>st</sup>, 2012 – March 31<sup>st</sup>, 2013

### MEDICAL

Aetna – High Deductible Health Plan w/ Health Savings Account (HSA): Regular employees who work 32+ hours a week are eligible for this benefit. This nontraditional health care coverage is designed to fund health care expenses in conjunction with a high deductible health plan. Once enrolled in the plan, employees may open a health savings account (HSA) with J.P. Morgan Chase Bank. This HSA is intended to secure pre-tax dollars in a fund for future medical needs and may assist in meeting the deductible for the plan. The, in-network, Calendar Year Deductible (CYD) is \$2,500.00 for an individual and \$5,000.00 for families. The Out-of-Pocket-Maximum (OPM) is \$5,000.00 for an individual and \$10,000.00 for families. This plan covers 80% of costs from in-network physicians once the CYD has been met. *This plan does not include out-of-network benefits.* The full cost of prescription drugs are applied to the deductible before any benefits are considered for payment under the pharmacy plan. The deductible may be waived for certain preventive medications which fall into one of three tiers: \$20.00 for formulary generic, \$40.00 for formulary brand and \$70.00 for non-formulary brand and generic. As a member of this plan, an employee may choose a Primary Care Physician (PCP), from within the network, to provide your primary health needs, but this is not required. Preventive care (ex: annual adult physical exams, well child exams, immunizations) is covered at 100% and the deductible is waived. *LMH will make quarterly contributions to an employee's HSA in the amount of \$75.00.*

### DENTAL

Aetna PPO: Regular employees who work 32+ hours a week are eligible for this benefit. Members may choose an in-network or out-of-network dentist, but staying in the network will generally cost less. Deductibles are \$75.00/individual and \$150.00/family. Preventive care (i.e.: check-up, cleanings) is covered at 100%. Aetna rewards members who see their dentist for preventive care by allowing them to pay less for preventive care in the following year.

### LIFE and AD&D

Aetna: Regular employees who work 32+ hours a week are eligible for this benefit. Eligible employees are covered for 1x annual salary or a minimum of \$30,000 for Life and 1x annual salary or a minimum of \$30,000 for AD&D. *Lee Mental Health pays the full cost of this benefit coverage.*

### SHORT TERM DISABILITY

Colonial Life: Regular employees who work 32+ hours a week are eligible for this voluntary benefit. The employee pays the full cost of coverage under this program. In addition to Short Term Disability, Colonial offers Personal Accident, Cancer, Medical Bridge/Hospital and Term/Life Insurance plans. The goal is to help members with salary replacement if an illness or accident should prevent them from working. The coverage amount is determined by the age and salary of the member. *For Short Term Disability only*: At time of enrollment, the member chooses the timeframe for availability of benefits (i.e.: 7 days, 14 days) once medically disabled.

### LONG TERM DISABILITY

UNUM: Regular employees, who are eligible for this voluntary benefit, pay the full cost of coverage under this program. The coverage amount is determined by age and salary. UNUM helps members with salary replacement if an illness or accident should prevent them from working. Benefits become effective 90 days after member is out on medical disability.

### SAVINGS/ RETIREMENT PLAN

Met-Life 403b: Employee contributions – After one hour of employment, regular employees who work 20+ hours/week are eligible to participate in this tax sheltered annuity plan. Employees can elect to contribute a fixed dollar amount or a % of salary. Maximum allowable annual contribution amount \$17,000.00 (for employees below age 50) or \$22,500.00 (for employees age 50+). Our MetLife Representative is available, on site, at least 1x a month. Employer contributions – For regular employees who worked 1,000+ hours during the plan year, LMH contributes 2% of base salary after 1 year of employment.

**CREDIT UNION**

Suncoast Schools Federal Credit Union: \$5.00 is all it takes for LMH employees to open an account with the SSFCU. With locations throughout the State of FL, employees can benefit from low interest loans, personal lines of credit, direct deposit, and a variety of trust and investment service options.

**EMPLOYEE ASSISTANCE PROGRAM**

LMH recognizes the challenges employees may face in their personal lives. We support the needs of our employees and their families by offering this confidential service. Offered through SWFEAP, this service consists of an assessment, counseling and/or referral for a myriad of personal issues. At no cost to themselves, employees and their families are eligible for up to 3 sessions per event. There is no limit to the # of events per year, per employee.

**CEU's**

Our valued part-time/full-time Licensed Clinicians, RN's, LPN's, CAP's and CAAP's can enjoy a convenient way to earn continuing education units (CEU's). Through LMH's contract with *Continued Learning/Netsmart University*, eligible employees can gain access to FREE web-based training!

**TUITION REIMBURSEMENT**

LMH offers financial assistance towards the cost of tuition for regular part time (20+ hrs/wk) and full time employees who have successfully completed 90 days of employment. This is available for undergraduate, graduate and specialized/technical-training classes related to the employee's position or for career advancement at LMH. LMH will reimburse a maximum of 2 classes per semester (up to the equivalent of 8 credits) at the State University rate for credit hours. Please see Operational Procedure HR-23 for details.

**HODGES UNIVERSITY**

As per our current agreement with Hodges University (formerly *International College*), if the requisite amounts of eligible employees register for classes, they each receive a \$100.00 discount (per credit hour) on cost of tuition. Hodges University has locations in Ft. Myers, Naples and Sarasota.

**HEROCARE**

All FT, PT and PRN employees are eligible to enroll for this unique benefit. Herocare has a network of affiliates that provide discounted prices or specialized services in a *wide range of housing and financial industries*. This can save members money on a typical home purchase or refinance. Includes credit repair and foreclosure and debt counseling services. Members also receive a Rewards discount card that can be used at participating locations.

**PAID TIME OFF**

Paid Time Off (PTO) is a combination of sick, personal and vacation leave. All full-time employees (and part time – 20+ hours a week) are eligible for PTO. The accrual rate is dependent on the employee's status and years of service at LMH. Please see Operational Procedure HR-46 for details.

**HOLIDAYS**

Days LMH is typically closed (with the exception of 24/7 programs) are as follows:

- New Year's Day
- Dr. Martin Luther King's Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day
- Additional Holiday (this may vary each year)

*Eligible employees may be paid for these days. Based on the days that the Holidays fall, the above list is subject to change from year to year. Please see Procedure HR-46 for details.*

**DIRECT DEPOSIT**

From the first day of employment, an employee may complete paperwork to begin receiving their pay directly deposited into as many as three bank accounts. This can be applied to any bank of the employee's choosing. Implementation is typically achieved by the second pay date following receipt of the signed Authorization Agreement for Direct Deposit.