HOSPICE OF THE CHESAPEAKE
EMPLOYEE BENEFITS

Hospice of the Chesapeake offers a number of benefits to staff who work a minimum of 24 hours per week. Please check with the Human Resources Department if you have any questions about our benefits.

MEDICAL COVERAGE
Comprehensive medical coverage is available through Aetna. HMO and HMO/CDHDP plans are available. Hospice of the Chesapeake and the employee share the cost of premiums for the employee’s coverage. The employee pays 100% of any dependent coverage. Employees may enroll their Domestic Partners for dependent health coverage.
Eligible – all staff working 24 or more hours per week
Eligibility date – 1st of the month following 60 days of employment

DENTAL AND VISION COVERAGE
Dental coverage is available through Aetna. Pre-paid DMO benefit and PPO plans are available. Vision benefits are available through Aetna. For Dental benefits, Hospice of the Chesapeake and the employee share the cost of premiums for the employee’s coverage. The employee pays 100% of any dependent coverage. For Vision benefits, the employee pays 100% of all coverage. Employees may enroll their Domestic Partners for dependent health coverage.
Eligible – all staff working 24 or more hours per week
Eligibility date – 1st of the month following 60 days of employment

FLEXIBLE SPENDING ACCOUNT (FSA) & HEALTH SAVINGS ACCOUNT (HSA)
Flexible spending accounts are available through TASC for pre-tax savings on out-of-pocket medical expenses and dependent care.
For those enrolled in the Aetna HSA-qualified group health plan may enroll in the PayFlex HSA plan, for pre-tax savings on out-of-pocket medical expenses. HOC contributes $80/month to the HSA.
Eligible – all staff working 24 or more hours per week
Eligibility date – 1st of the month following 60 days of employment

TERM LIFE AND AD&D INSURANCE
Hospice of the Chesapeake employees are covered at 1x the annual salary up to a maximum of $50,000. HoC pays the entire premium for the policy and coverage is dependent on employment with Hospice of the Chesapeake. The Basic Life, AD&D policy is not portable.
Eligible – all staff working 24 or more hours per week
Eligibility date – 1st of the month following 60 days of employment

RETIREMENT PLAN
A 401(k) retirement plan is available, with an employer match* of up to 3% of employee’s salary.
(* match amount as approved annually by Board of Directors)
Employees are fully vested after three years of continuous service.
Eligible – all staff
Eligibility date – 1st of the month following 60 days of employment
OPTIONAL WHOLE LIFE INSURANCE AND SHORT TERM DISABILITY COVERAGE
Whole and Term Life insurance coverage is available through New York Life Insurance Company. Short Term Disability and other health coverage policies can be obtained through AFLAC and Colonial Life. With the representative’s assistance, the employee selects a plan that meets his/her needs and pays the premium (post-tax) through Hospice of the Chesapeake’s payroll deduction system. These policies are portable upon leaving employment.
Eligible – all staff working 24 or more hours per week
Eligibility date – 1st of the month following 90 days of employment

COBRA
Terminating employees are eligible to elect continuation of health and dental coverage (COBRA) if leaving employment or if eligibility changes due to a change in hours. The employee and each family member who is covered at the time of the termination have continuation privileges. In addition, if the family experiences another qualifying event while receiving COBRA, an additional period of coverage the family member may be requested. Under COBRA guidelines, the individual electing continuation of coverage is responsible for a maximum of 102% of the total premium.

VACATION LEAVE
Hospice of the Chesapeake employees eligible to accrue leave will accrue annual vacation beginning with the effective date of hire. Vacation days may be used beginning on the 91st day of employment, at which time it is "earned." The accruals listed below are based on an employee who works 40 hours a week. Employees working less than 40 hours will accrue on a pro-rated basis. The maximum accruable paid vacation leave by an employee is 200 hours for regular full time or part time employees.

- During 1st, 2nd, 3rd years continuous service: 18 days (5.538 hours per pay period)
- After three years continuous service: 23 days (7.076 hours per pay period)
- After seven years continuous service: 28 days (8.625 hours per pay period)

SICK LEAVE
Paid sick leave will accrue to a total of 80 hours or ten days per calendar year for regular full time employees and proportionately for part time employees. The maximum accruable paid sick leave by an employee is 720 hours (90 days) for regular full time or part time employees. Sick days may be used beginning on the 91st day of employment, at which time it is "earned", only when an employee is unable to work due to his/her illness, illness of his/her child, spouse, significant other, or other extenuating circumstances. Paid sick leave may be used for routine medical and dental appointments planned in advance with his/her Supervisor. If the duration of the illness extends beyond total accrued paid sick leave, vacation leave may be requested. If all leave is exhausted, an employee may apply for a leave of absence. Family Medical Leave may apply for any serious health condition in conjunction with paid sick leave or unpaid sick leave when all leave is exhausted.

HOLIDAYS
Hospice of the Chesapeake observes the following holidays: New Year’s, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day and Christmas.
HOC observes holidays falling on a Saturday on the preceding Friday. Holidays occurring on a Sunday are observed on the following Monday. If you work on a holiday, your compensation will depend on your role and department.

BEREAVEMENT LEAVE
In the event of a death in an employee’s immediate family, all eligible employees may have time needed up to five working days, with pay, to handle family affairs and attend the funeral. “Immediate family” is defined as current spouse, significant other, child, grandchild, parent, grandparent, brother, sister, mother-
in-law or father-in-law.

EMPLOYEE ASSISTANCE PROGRAM (EAP)
Hospice of the Chesapeake’s Employee Assistance Program (EAP) provides an employee with confidential counseling service. Every effort will be made to keep these contacts confidential.

LEAVE DONATION POLICY
The organization has a policy for donating or requesting accrued vacation leave for staff that have exhausted their own leave because of a health crisis of their own or a family member.

DIRECT DEPOSIT
Arrangements can be made to have your payroll check automatically deposited in your own bank.

CREDIT UNION
All employees are eligible to join the NASA Credit Union.

MILEAGE REIMBURSEMENT
Staff will be reimbursed for hospice-related travel at the IRS rate per mile, according to Federal guideline. Commuting mileage (to and from home) will not be reimbursed unless on-call.

WORKER'S COMPENSATION
All employees are covered from their first day of employment for expenses and loss of earnings for work-related injuries compensable under Maryland’s State Worker's Compensation law.

CERTIFICATION OF HOSPICE NURSES, LICENSED PRACTICAL NURSES, CERTIFIED NURSING ASSISTANTS & SOCIAL WORKERS
The organization encourages certification in hospice and palliative care in those disciplines with approved certification processes. The National Board for Certification of Hospice and Palliative Nurses certifies, through national examinations, registered nurses and LPNs (CHPLN) and nursing assistants (CHPNA). A $1.00/hour salary increase will be awarded upon certification. Social Workers who become certified as Advanced Certified Hospice and Palliative Social Worker (ACHP-SW) through the credentialing process of the National Association of Social Workers are also eligible for a $1.00/hour pay increase.

CONTINUING EDUCATION AND TUITION REIMBURSEMENT
Hospice of the Chesapeake promotes professional development related to the mission of the organization and provides continuing education programs for all employees through education, training and development, and in-service classes. Attendance at professional conferences and training for the improvement of job related skills is encouraged when work schedules permit, and upon prior approval of management.

Within budgetary limits, active regular part-time employees working a minimum of 24 hours per week and active full time employees are eligible for tuition reimbursement of up to $1,000 for undergraduate and graduate course work course work that is job-related and degree-focused. Staff are eligible for tuition reimbursement after 1 year of active service in a benefits-eligible status.

(Benefit offerings are in effect as of this date. Hospice of the Chesapeake reserves the right to change these benefits at any time.)
EMPLOYEE PREMIUMS

The following plan rates are in effect July 1, 2017 through June 30, 2018.

YOUR DEDUCTION PER PAY PERIOD* WOULD BE:

<table>
<thead>
<tr>
<th>PLAN</th>
<th>Annual Plan Deductibles</th>
<th>EMPLOYEE ONLY</th>
<th>EMP + SPOUSE</th>
<th>EMPLOYEE+ CHILDREN</th>
<th>FAMILY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna Medical HNOnly 250</td>
<td>$250 single $500 family</td>
<td>47.68</td>
<td>400.05</td>
<td>311.03</td>
<td>782.09</td>
</tr>
<tr>
<td>Aetna Medical HNOnly 500</td>
<td>$500 single $1000 family</td>
<td>19.20</td>
<td>455.25</td>
<td>304.31</td>
<td>633.02</td>
</tr>
<tr>
<td>Aetna Medical HNOnly HSA**</td>
<td>$4000 single $8000 family</td>
<td>7.35</td>
<td>343.21</td>
<td>226.95</td>
<td>480.13</td>
</tr>
<tr>
<td>Aetna Dental DMO</td>
<td>$0 single $0 family</td>
<td>0.00</td>
<td>5.43</td>
<td>7.80</td>
<td>12.20</td>
</tr>
<tr>
<td>Aetna Dental PPO</td>
<td>$50 single $150 family</td>
<td>5.54</td>
<td>18.07</td>
<td>22.89</td>
<td>35.42</td>
</tr>
<tr>
<td>Aetna Vision</td>
<td>N/A</td>
<td>3.21</td>
<td>6.10</td>
<td>5.92</td>
<td>7.49</td>
</tr>
</tbody>
</table>

* Hospice of the Chesapeake processes health benefit deductions 24 times per year. On months with 3 pay dates, health benefit deductions are only taken on the first 2 pay dates.

** Hospice of the Chesapeake will continue contributing $80/month to any employee enrolled in the Aetna HSA plan, with an active HSA account with PayFlex. The contributions will be made directly to the employee account on the 2nd pay period of each month.