



# **Insurance and Employee Benefits**

#### **Health Insurance**

Full-time/part-time employees (and qualified dependents) are eligible after one month of employment through payroll deduction. Employees have a choice of a Silver PPO Plan, Bronze PPO Plan, or HDHP plan. \*\*For Part-Time rates please contact Human Resources.

<b>Employee Premium</b>	Silver PPO Plan	Bronze PPO Plan	HDHP Plan
**Per Paycheck	FT	FT	FT
Employee Only	\$30.00	\$15.00	\$22.50

\*\*Shannon wants to recognize healthy lifestyles and will offer each benefit eligible employee and covered spouse who participates in the group health plan an opportunity to receive two wellness credits toward health premiums (per month: \$50 for Wellness and \$50 for Tobacco) Please contact Human Resources for details on the coverage available for eligible dependants and wellness credits.

#### **Annual Deductible**

In Network:

#### Silver PPO Plan

\$2,000 Ind./\$4,000 Fam. PCP Office Visits: \$35 Copay Specialist Office Visits: \$50 Copay

#### **Bronze PPO Plan**

\$4,000 Ind./\$8,000 Fam. PCP Office Visits: \$35 Copay (3); 20%\* Specialist Office Visits: Deductible; 20% Co-Insurance

#### **HDHP** Plan

\$2,500 Ind./\$5,000 Fam. PCP Office Visits: Deductible; 10% Co-Insurance Specialist Office Visits: Deductible; 10% Co-Insurance

\*After the deductible

#### Prescription card included with health insurance

FT \$5.00 \$15.00 \$15.00 \$22.50

	Silver PPO Plan	Bronze PPO Plan	HDHP Plan
Annual Deductible	\$100/Ind.; \$200/Fam.	\$250/Ind.; \$500/Fam.	Deductible is inclusive of Medical Plan Ded. \$2,500 Ind./\$5,000 Fam.
In-Network Pharmacies	\$7/\$25/\$75 copays	\$7/\$25/\$75 copays	\$7/\$25/\$75 copays
Injectable and Specialty Drugs:	25% co-insurance up \$250 OOP max*	<sup>¢</sup> 25% co-insurance up \$250 OOP max* (Shannon Pharmacy Only)	25% co-insurance up \$250 OOP max*
Other Network Pharmacies Injectable and Specialty Drugs:	\$15/\$50/\$150 copays No benefit	\$15/\$50/\$150 copays No benefit	\$15/\$50/\$150 copays No benefit

#### Dental

Full-time/part-time employees (and qualified dependents) are eligible after one month of employment through payroll deduction.

#### **Employee Premium for Dental**

**Per Paycheck		
Employee Only		
Emp. & Children		
Emp. & Spouse		
Emp. & Family		

Annual Deductible: Basic & Major Services		
	\$50 Ind./ \$100 Fam.	
	100% Preventative	
	\$2,500 maximum annual benefit	
Orthodontics:	\$100 deductible; 50% coverage, \$1,000 lifetime max benefit	

#### **Life Insurance**

All full-time associates are eligible for Basic Life Insurance after 90 days of employment. Shannon Medical Center pays the premium for this basic life policy valued at 1 x annual salary.

\*\* Employees are paid on a bi-weekly basis. However, insurance premiums are deducted from a 24 pay period year.



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### Retirement 401k

All employees with at least three months of service are eligible. An employee may contribute up to 50% or maximum IRS limit. All employees with at least 15 months of service will be eligible for a matching contribution. Shannon Medical Center matches dollar for dollar up to the first 3% - 50 cents on the dollar is given for the next 2%.

#### Leave Paid Time Off (PTO)

Full-time and part-time employees are eligible after 90 days of employment. PTO is used for time off for vacation, holidays, shortterm illness/injury or personal reasons. PTO is accrued each pay period based on years of service and hours paid.

#### **Extended Illness Bank (EIB)**

Full-time employees after 90 days of employment are eligible. EIB is used for time off for personal illness/injury after the 24th hour of work missed per occurrence. EIB is accrued each pay period based on years of service and hours paid.

#### **Bereavement Leave**

Full-time employees are eligible after 90 days of employment. If scheduled to work, up to three days paid leave after death of immediate family member.

## **Education**

Educational Assistance Program available, please contact Human Resources at 325-657-5243 for more information.

#### Miscellaneous Flexible Spending Accounts (F.S.A.)

## Health Savings Accounts (H.S.A.)

Both F.S.A. and H.S.A. (s) offer employees an opportunity to withhold funds on a pre-tax basis for eligible expenses. Please contact Human Resources for more information.

### **Employee Assistance Program**

All employees and dependents are eligible immediately for a confidential, off-site counseling program. Six free visits per calendar year. Please contact Human Resources for more information.

#### **Materials Management Discount**

Full-time and part-time employees are immediately eligible. The discount is hospital cost plus 20%. Payroll deduction only.

#### **Jury Duty**

While on jury duty full-time employees will be paid their base wages for scheduled work time.

#### **Cafeteria Discount**

All employees are immediately eligible for discounted meals in cafeteria for a discount of 25%.

#### **Special Shannon Discounts**

Shannon offers special employee discounts on the following items.:

YMCA (Wellness Initiative) Wireless phones Various amusement park tickets Uniforms Various HC Texas saving programs



120 East Harris Avenue For more information, please call Human Resources at (325)657-5243. www.shannonhealth.com