

“2007 Benefits at a Glance”

Health First Associates



Benefits Effective 1st of the month following 30 days of employment except where otherwise noted

Health Insurance	Health First Health Plans -Open-Access for Primary Care Physicians & Specialists -EPO Primary, EPO Plus, EPO Choice, HDHP -Prescription & vision riders	Employee Assistance Program (EAP)	Atlantic Psychiatric Center -Short term counseling and referral for longer term services for a variety of needs. -- -All Health First associates and their dependents are eligible for up to six free & confidential sessions per incident.
Dental Insurance	Delta Dental -Basic Plan, Plus Plan, Premium Plan -Orthodontic coverage available for Plus and Premium plans	Compassionate Leave	Paid time off for <i>scheduled</i> work days for a death of family member - up to 3 days (full-time associates) & up to 2 days (part-time associates) - Maximum of 24 hrs of paid time off
Life Insurance	Liberty Mutual -Basic Term Life 1x annual salary (employer paid) -Supplemental Term Life: 1 to 4 times annual salary (associate paid) -Dependent Life insurance – spouse and child/ren *Evidence of Insurability required if Life Insurance is over \$400,000 (\$30,000 for spouse) and for annual open enrollment increases and status changes. **Maximum coverage allowable - \$1,000,000	Recognition Program	-Service Awards -Significant Contributor Award -Formal Recognition Awards -Corporate Awards -Team Awards -Retirement recognition
Short-Term Disability	Liberty Mutual -Full-time associates only -60% benefit (associate paid)	Jury Duty	-Paid time off for jury time served
Long-Term Disability	Liberty Mutual -Full-time associates only -Basic 40% benefit (employer paid) -Supplemental (optional) purchase: 50% or 60% benefit (employee paid) **Evidence of Insurability required for increases to 50% or 60% during open enrollment and status changes.	Leaves of Absence	FMLA – eligible after 1 yr & 1000 hrs of employment Medical – eligible after 90 days of employment Personal – eligible after 1yr of employment Military – available anytime associate has to be absent for active duty Educational – eligible after 1yr of employment
Health Care & Dependent Care FSAs	Flexible Corporate Plans -Associates are able to set aside through payroll deduction pre-tax money to pay for eligible medical or daycare expenses. -Health Care Spending Account (eligible after 1 yr of employment & next open enrollment) -Dependent Care Spending Account (eligible upon hire)	Pro Health & Fitness Centers	-Membership fee of \$100 is waived. -25% discount for associate membership. Payroll deduction available for full- & part-time associates monthly dues. -Locations: Melbourne, Merritt Island, Palm Bay
Retirement Savings Plan 401(k)	Milliman, Inc. -1 – 100% tax free savings available at hire -Maximum \$15,500 a year; Age 50+ maximum \$20,500 per year -Employer contributions begin after one year, 1000 hours and at next semi-annual open enrollment (January and July): -2% basic retirement contribution -Matching contribution of 50%, up to a maximum of 8% of associate contribution	Tuition Reimbursement	-Available after 3 months of employment in a benefits eligible position -Must maintain full- or part-time status -Must be a Health First approved institution (degree-seeking) or program (non-degree or technical) -Annual Reimbursement benefit (per calendar year) -Full-Time: \$1500 – Undergraduate/Technical.....\$4600 -- Graduate -Part-Time: \$ 750 – Undergraduate/Technical.....\$2300 – Graduate -Reimbursement based on letter grade (A,B, or C only)
Personal Leave	-Associates hired on or after 1/1/99 -25 days/ 0–5 years -28 days/5-10 years of service -31 days/10–15 years of service -34 days/15–20 years of service -37 days/21 years & above -Cash-in available up to four times a year.	Other Benefits Available:	-Section 529 CollegeBound Fund -Direct deposit of paycheck into bank institution of your choice (when available) -Automobile Insurance payroll deduction feature (ChoicePlusAdvantage) -Pet Insurance (payroll deduction) – Voluntary Pet Insurance -AAA Auto Club South (payroll deduction of initial annual dues) -Cancer Insurance (Colonial Life) -Child Care services at Melbourne Pro-Health & Fitness Center -Legal Plan – Hyatt Legal Plan -Associate discount of 25% in the cafeteria and gift shop
Disclaimer	This is a summary and does not provide all the details of the plans. The actual terms of the plans are contained in the plan documents or certificates of coverage.		