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For Your Benefit



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**This booklet serves as a summary of some of the key benefits provided by Freeport Health Network for eligible employees. Full detail on each of the benefits described is contained in the official plan document. In case of a conflict between this summary and the plan document, or if a situation arises that is not covered by this summary, the terms of the plan document will govern.**



## Dear Freeport Health Network Colleague:

At Freeport Health Network, we recognize how important your benefits are to you and your family. Just as we count on you to help us fulfill our Network Mission and strive to reach our Workforce Standards, you rely on us to provide you with a well thought out benefits program. You look to us for help in managing your health care, planning for your retirement, enjoying time off with your family, and in meeting the unforeseen costs of disability or death.

We are especially proud of our Freeport Health Network benefits program because it offers a wider range of benefits — with more employee and family-friendly policies and programs — than most employers of our size, or in our area. Our employee reward and recognition benefits, such as EXCELS and Partners In Excellence, are unique. We have designed the total benefits program to be flexible, with lots of choices to respond to your changing needs as you build your career with the Network. Each year, we carefully evaluate the benefits we will offer for the coming year, and provide you with up-to-date communications.

In this booklet, you will find a guide to our total benefits package. To help you learn what benefits will impact you at major life events, we've included a special "For Your Reference" section at the back of the booklet. If you need more information about a particular program, or have a question, please contact Human Resources.

Whether you are thinking about joining us or have worked with us for a while, we want you to know and understand the depth and variety of the benefits we provide. Benefits are a vital part of every family's well-being, and we ask that you read your materials carefully so you can make informed choices.

Sincerely,

A handwritten signature in blue ink that reads "Dennis".

Dennis L. Hamilton  
President/CEO

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# Introduction

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## Our Mission

### *Freeport Health Network holds as its Mission:*

The Freeport Health Network, together with those we serve, improves health and provides superior quality health care services. Respect, dignity, and compassion guide our interactions, while leadership and wise stewardship of resources direct the process.

*To fulfill this Mission, we have created a unique and Mission focused health care employment environment. We have set our standards and our expectations high, and we recognize that it takes every individual within the Network working together to meet the goals we have set for ourselves.*



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## Our Workforce Standards

*Our Workforce Standards describe who we are and what each of us must accomplish if we are to be successful in achieving our Mission:*

- Patient Focused  
The patient is the most important person in our business.
- Integrity  
We are respectful, honest, and trustworthy to our commitment and service.
- Proactive  
We anticipate and listen to determine customer needs and expectations. We take action to implement changes to improve customer service and our processes.
- Compassionate  
We interact with extraordinary patience, kindness, and respect.
- Creative  
We are flexible and innovative in our delivery of all services.
- Competent  
We know our job and do it well. We seek new opportunities and experiences that will improve and expand our knowledge and skills.

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### Mission Focused Employment

Freeport Health Network, in striving to fulfill our Mission, uses strategic workforce balancing to maintain its commitment to employees while adapting to changes in work volumes, resources, and patient needs.

What this means to employees is that we take a number of different approaches to support our commitment to employment security. For example, we may offer flexible status in certain roles, cross-training and multi-skilled positions, varying length workweeks, job sharing, and training for current employees to help them fulfill new roles.

We look for creative solutions to avoid staff reductions. We ask our employees to recognize these efforts on their behalf, and demonstrate a spirit of mutual commitment to our Mission.

*For more information...* contact your Department/Practice Director.

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### Our Benefits Program

As a Freeport Health Network employee, you can expect a supportive work environment, a competitive compensation and benefits program, and a quality work life. We also encourage your contributions to quality service through our reward and recognition programs. In exchange, we ask that you share in our commitment to our standards.

The benefits program described in this booklet is designed to play a role during the key life events you may experience while working at the Freeport Health Network. It has been structured to offer you flexibility and help you meet your family's changing needs. You are eligible for benefits on your first day of employment. This booklet is designed to provide you with an overview of the benefits you receive as a Freeport Health Network employee.

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# For Your Achievements



**F**reeport Health Network recognizes that our employees are the cornerstone of our continued success. To reward your quality work and dedication, we offer a number of creative programs, including:

- EXCELS
- Partners In Excellence
- Service Awards

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## EXCELS

EXCELS, which stands for Exceeding Customer Expectations and Leading in Service, is a program designed to reward eligible employees for helping to make our Mission a reality. A gainsharing program, EXCELS encourages all Freeport Health Network employees to think creatively, find better ways of working, and use our financial resources in the most effective way possible. If the Network's objectives are met, everyone is rewarded.

How EXCELS works:

- Each year, the Network sets specific and measurable objectives for improvement in areas such as financial performance and customer service
- If the goals are met, all eligible employees receive a cash award, distributed at the end of the year
- To be eligible, you must be employed either full-time or part-time on the last day of the year; work at least 520 hours during the fiscal year; receive an overall rating of Meets Expectations or higher during your most recent performance appraisal in that year, and not be on the initial provisional status on December 31
- Management Team members and physicians are not eligible to participate in EXCELS

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### Partners In Excellence

To complement EXCELS, which rewards the accomplishments of all eligible Network employees as a group, Freeport Health Network also rewards individual employees who demonstrate excellence in areas of customer service, teamwork, and quality. Employees are nominated by their co-workers for this award.

The Partners In Excellence award includes:

- The opportunity to motivate your co-workers by your example
- A check for \$250
- The choice of attending a college course or professional seminar valued up to \$250
- A lapel pin, commemorative plaque, and recognition in the local media

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### Service Awards

Our Service Awards Program recognizes and celebrates your achievements and dedication to the Freeport Health Network as you reach each five-year service milestone. These awards honor you for your years of service with the Network, and are our way of saying 'thank you' for your loyalty, your hard work, and the overall contribution you have made to our continued success.

The Service Awards Program includes:

- An invitation to the Annual Employee Recognition Dinner where you will receive your award
- The opportunity to be honored for your achievements and recognized publicly for your dedication and service to the Network
- The option of choosing which service award you would prefer

*For more information...* contact your Department/Practice Director.

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# For Your Well-Being



**T**o help our employees take care of themselves and their families, Freeport Health Network offers you the following benefits to help maintain your good health:

- Medical
- Prescription Drug
- Dental
- Vision
- Health Care Flexible Spending Account (FSA)
- Employee Assistance Program (EAP)
- Sports Medicine Facility



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## Medical Benefits

The Freeport Health Network, through the Freeport Regional Health Plan (FRHP), provides you with a Preferred Provider plan that allows you to choose between an in-network or out-of-network provider each time you need care. When choosing where you will receive care, it's important to know that the plan pays more for services you receive in-network.

Your Medical benefits include:

- Preventive office visits and services, such as health screenings, immunizations, and wellness education programs
- Certain in-network services covered at 100% with a low co-payment and no annual deductible; otherwise, services are covered at 80%, after an annual deductible
- Out-of-network services covered at 60%, after an annual deductible
- Annual out-of-pocket maximum and lifetime maximum benefit for protection against catastrophic illness or accident

Your Medical benefits do *not* cover items such as:

- Services that are not medically necessary
- Cosmetic surgery or procedures
- Services or treatment not specifically covered under the plan

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## Prescription Drug Benefits

Your Prescription Drug benefits are part of your Freeport Regional Health Plan. You pay a small co-payment for prescriptions filled at one of the many participating pharmacies in the national network.

Your Prescription Drug benefits include:

- No annual deductible
- Low co-payment of \$5 per prescription or refill for generic drugs and \$10 for name brand drugs (80% coinsurance for insulin and diabetic supplies)
- No claim forms to submit
- Mail order prescription service for maintenance medications

Your Prescription Drug benefits do *not* cover items such as:

- Weight loss drugs
- Infertility drugs
- Hair loss drugs

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## Dental Benefits

Through FRHP Dental Preferred Provider Organization (PPO), the Network provides you with comprehensive Dental benefits designed to promote preventive dental care. You may receive benefits from either in-network or out-of-network providers. However, the plan pays more for services that you receive in-network.

Here is a summary of your Dental benefits:

Your Dental benefits do *not* cover items such as:

- Cosmetic services
- Services or supplies to correct congenital deformities
- Services or supplies for appliances, such as nightguards
- Services covered under any other plan or program

Benefit	In-Network	Out-of-Network
Annual Deductible	\$25 per person/\$50 per family	\$50 per person/\$100 per family
Maximums	\$1,000 per person per year for Diagnostic/Preventive, Basic, and Major Services \$2,000 per person per lifetime for Orthodontic Services	
Diagnostic and Preventive Services	100% with no deductible	50% with no deductible
Basic Services	80% after the deductible	50% after the deductible
Major Services	50% after the deductible	25% after the deductible
Orthodontic Services	50% after the deductible	25% after the deductible

Please Note: The reimbursement is based on the maximum allowable table of the FRHP Dental PPO.

## Vision Benefits

Through FRHP Vision PPO, the Network offers a vision care plan to meet your needs and those of your family. You may receive benefits from either in-network or out-of-network providers. However, the plan pays more for services you receive in-network.

Your Vision benefits include:

Service	Your Co-pay	Frequency of Service	
		Children	Adults
Eye Exam	\$10 co-pay exam	12 months	24 months
Lenses/Frames/Contacts	\$25 co-pay materials	12 months	24 months

Schedule of Benefits	In-Network	Out-of-Network
Lenses/Frames	100%	80%
Contact Lenses Elective	\$125	\$75

Please Note: The percentage of reimbursement is based on the FRHP Vision PPO compensation schedule.

Your Vision benefits do *not* cover items such as:

- Plano (non-prescription) lenses
- Two pairs of glasses instead of bifocals
- Replacement for broken or lost lenses or frames, except when you would normally be eligible for benefits
- Additional charges for oversized or tinted lenses; coated, laminated, or polished lenses

## MEDICAL, DENTAL, AND VISION FAST FACTS

### Who is eligible

All regular Freeport Health Network employees who work at least 17 1/2 hours each week and their eligible dependents.

### Who pays for these benefits

Freeport Health Network and you share the cost for your medical (including prescription drug), dental, and vision benefits.

### When benefits begin

On your first day of employment.

### How to enroll

You must complete an enrollment form within 30 days of your employment date, if you are a new employee, indicating your elections for medical (including prescription drug), dental, and vision benefits. You may change your elections during Open Enrollment or when you have a family status change.

### Where to go for more information

For the complete details of these programs, please see: *Your Member Handbook* for your medical and prescription drug benefits; *Your Freeport Health Network Dental Program* brochure; *Your Freeport Health Network Vision Program* brochure.

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## Health Care Flexible Spending Account (FSA)

The Health Care FSA offers you a way to pay for eligible health care expenses for you and your covered dependents with tax-free dollars. If you choose to participate, you contribute a certain amount of your pay on a pre-tax basis to a Health Care FSA. Then, you use those contributions to pay for non-reimbursable health care expenses, such as deductibles and coinsurance.

Your Health Care FSA benefits include:

- Contribution limits: \$130 minimum and \$2,500 maximum per year (\$5 and \$96.15 per pay period)
- Reimbursement from your account for out-of-pocket costs for glasses and contact lenses, prescription drugs, doctor visits, and other services or treatments not completely covered under your other health care benefits

You may *not* use your Health Care FSA to pay for items such as:

- Your or your spouse's health insurance premium
- Health club dues or weight reduction programs
- Cosmetic surgery
- Non-prescription drugs or cosmetics

## HEALTH CARE FSA FAST FACTS

### Who is eligible

All regular Freeport Health Network employees who work at least 17 ½ hours each week.

### Who pays for this benefit

Your contributions fund your account. Freeport Health Network pays the cost of administering employees' Health Care Flexible Spending Accounts.

### When benefits begin

On the January 1 after you enroll during the annual Open Enrollment, or from your first day of employment, provided you enroll within 30 days of your date of employment.

### How to enroll

You must complete an enrollment form indicating how much you want to contribute to the account per pay period. The form must be returned to Human Resources within 30 days of your employment date, if you are a new employee, or by the Open Enrollment deadline.

### Where to go for more information

For the complete details of this program, please see *Your Flexible Spending Account Workbook*.

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### Employee Assistance Program (EAP)

Freeport Health Network has contracted with HealthNet EAP to provide you with free short-term professional assistance to identify and resolve personal problems that may interfere with your well-being and job performance. EAP counselors are available by phone 24 hours a day, seven days a week to offer you confidential assistance or referral information.

The EAP offers help for a wide range of concerns, including:

- Family and marital issues
- Emotional strains and stress
- Chemical dependency
- Financial and legal concerns

The EAP is the preferred first point of contact to access mental health and substance abuse benefits covered by the Freeport Regional Health Plan.

*For more information...* see the Freeport Health Network EAP brochure, the FRHP Member Handbook for medical benefits, or contact the HealthNet EAP at 1-800-220-9668.

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### Sports Medicine Facility

All employees have free access to Freeport Health Network's on-site Sports Medicine Facility, located on 1-South in the Hospital. You may use the exercise equipment after a brief orientation session. For a small annual fee, your spouse may also use the facility.

*For more information...* see the Sports Medicine Institute orientation flyer or contact the Sports Medicine Institute at 235-0156 (external) or ext. 2156 (internal).

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## For Your Family



**F**reeport Health Network recognizes that it can be challenging to balance your work and family demands. That is why we offer you the following benefits to help you with your family's needs:

- Sick Child Care
- Adoption Assistance Program
- Dependent Care and Elder Care Flexible Spending Account (FSA)

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### Sick Child Care

Freeport Memorial Hospital's Pediatrics Department TLC Program provides child care services for employees who might otherwise have to stay home due to their child's illness. The service is available 24 hours a day for \$2 per hour.

*For more information...* see the TLC Program orientation flyer or contact the Pediatrics Department at 235-0219 (external) or ext. 2219 (internal).

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### Adoption Assistance Program

Freeport Health Network offers the Adoption Assistance Program to help you pay for some of the expenses associated with adopting a child. The Program has two components: Freeport Health Network-paid reimbursement for up to \$2,500 for eligible adoption-related expenses, and an Adoption Assistance Account, which is similar to the Dependent Care FSA.

Your Adoption Assistance Program benefits include:

- Network-provided reimbursement for approved expenses related to adoption, such as agency fees, lawyer's fees, court costs, processing fees, and immigration fees, if applicable
- Reimbursement, using your tax-free contributions to the Adoption Assistance Account, for an additional \$5,000 for IRS-approved expenses

Your Adoption Assistance Program benefits are limited in the following ways:

- Expenses associated with the care of a special needs child can only be reimbursed from the Network-provided portion of the Program
- You may not use your Adoption Assistance Account to pay for the adoption of your spouse's child or the expenses of a surrogate mother
- The amount of tax-free reimbursements from your Adoption Assistance Account are limited, depending on the amount of your modified adjusted gross income

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## ADOPTION ASSISTANCE FAST FACTS

### Who is eligible

All regular Freeport Health Network employees who work at least 17 ½ hours each week.

### Who pays for this benefit

Freeport Health Network pays the full cost of the Network-provided portion and the cost of administering employees' Adoption Assistance Accounts; your contributions fund the Adoption Assistance Account.

### When benefits begin

On your first day of employment for the Network-provided benefit.

For your contributions, on the January 1 after you enroll during the annual Open Enrollment, or from your first day of employment, provided you enroll within 30 days of your employment date.

### How to enroll

To establish an Adoption Assistance Account, you must complete an enrollment form indicating how much you want to contribute to the account per pay period. The form must be returned to Human Resources within 30 days of your employment date, if you are a new employee, or by the Open Enrollment deadline.

### Where to go for more information

For the complete details on this program, please see: *Your Flexible Spending Account Workbook* and *Your Freeport Health Network Adoption Assistance Program* brochure.

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## Dependent Care and Elder Care Flexible Spending Account (FSA)

The Dependent Care and Elder Care FSA offers you a way to use tax-free dollars to pay for certain daycare expenses for your eligible dependents. Eligible dependents include your child(ren) under age 13, your elderly parents, or disabled dependents who live in your home for at least eight hours each day. If you choose to participate, you contribute a certain amount of your pay on a pre-tax basis to a Dependent Care and Elder Care FSA. Then, you use those contributions to pay for eligible expenses, such as daycare centers or private home daycare.

Your Dependent Care and Elder Care FSA benefits include:

- Contribution limits of \$130 minimum and \$5,000 (\$2,500, if you are married and file a separate tax return) maximum per year (\$5 and \$192.31 per pay period)
- Reimbursement for daycare (in your home or outside your home), day camp, or preschool expenses for anyone you claim as a dependent on your tax return while you and your spouse (if you are married) work, attend school full-time, or are mentally or physically incapable of self-care



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You may *not* use your Dependent Care and Elder Care FSA to pay for items such as:

- School tuition for your child(ren) in first grade and up
- Overnight camp for your dependent children
- Full-time nursing homes for your elderly dependents
- Care given while you or your spouse are not at work or attending class

## DEPENDENT AND ELDER CARE FSA FAST FACTS

### Who is eligible

All regular Freeport Health Network employees who work at least 17 1/2 hours each week.

### Who pays for this benefit

Your contributions fund the account; Freeport Health Network pays the cost of administering employees' Dependent Care and Elder Care Flexible Spending Accounts.

### When benefits begin

On the January 1 after you enroll during the annual Open Enrollment, or from your first day of employment, provided you enroll within 30 days of your employment date.

### How to enroll

You must complete an enrollment form indicating how much you want to contribute to the account per pay period. The form must be returned to Human Resources within 30 days of your employment date, if you are a new employee, or by the Open Enrollment deadline.

### Where to go for more information

For the complete details on this program, please see *Your Flexible Spending Account Workbook*.

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# For Your Time Off



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## Flex Time Off (FTO) Benefits

Your FTO benefits provide you with paid time off for vacations, holidays, personal time, and minor illnesses. You accrue FTO based on your employment status (full- or part-time).

Your FTO benefits include:

FTO Days Per Year, Based On Employee Status			
Years of Service	Full-time	Part-time (64 hours)	Part-time (48 hours)
0-4	22	14.5	12.5
5-9	27	18.5	15.5
10-24	32	22.5	18.5

- Accrual up to a maximum of 1½ times your annual accrual schedule
- Coordination with your Salary Continuation benefits for illnesses lasting five days or longer (see page 22)
- If you leave Network employment, any accrued but unused FTO hours are automatically included in your last paycheck

Please note that you may use your FTO benefits as you accrue them.

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### Cash-in Provision

During scheduled times in May and December of each year, you may sell back any unused FTO for cash. The minimum you may cash-in is eight hours, and all cash-ins are in eight-hour increments.

Your available cash-in hours, based on your years of service, are:

Years of Service	Cash-in Hours
0-4	32
5-9	64
10+	80

Your cash-in benefits are limited in the following ways:

- You may not reduce your FTO hours below 40 hours
- You must pay taxes on the money you receive for cashed-in FTO

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### Other Leave of Absence Benefits

Depending on your situation, Freeport Health Network may provide you with other leave benefits, in the event of an extended absence for medical reasons, to care for a new child or sick family member, active military duty, education, or other personal reasons.

Pay may be continued under the provision of the FTO program until those benefits are exhausted, and certain programs, such as health care insurance, may be available to be continued for a period of time.

In the event of a death in your immediate family, up to three scheduled shifts will be paid so that you may attend funeral activities.

If you are called to serve on a jury, the Network will provide jury duty leave with pay for up to 10 days per year.

Other reasons a leave may be granted include two-week military duty and registry exams.

## FLEX TIME OFF AND CASH-IN FAST FACTS

### Who is eligible

All full-time and benefit-eligible part-time Freeport Health Network employees.

### Who pays for these benefits

Freeport Health Network pays the full cost of your FTO benefits and the Cash-in Provision.

### When benefits begin

On your first day of employment.

### How to enroll

You automatically accrue FTO when you begin working at Freeport Health Network.

### Where to go for more information

For the complete details of this program, see the Freeport Health Network Administrative Policy number 3.951.018, FTO/Holidays/SCP.

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# For Your Retirement



**T**o help you build a solid nestegg for a more secure retirement, Freeport Health Network provides you with a program of retirement benefits. These benefits, combined with your personal savings and benefits from Social Security, will help provide you with a lifetime income during your retirement years:

- Pension Plan
- Retirement Savings Plan
- Tax Sheltered Annuity Program
- U.S. Savings Bonds

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## Pension Plan Benefits

Through its Pension Plan, Freeport Health Network provides you with an income after you retire. At retirement, you'll receive a monthly benefit, based on your years of service, age, and compensation.

You are 100% vested in your Pension Plan benefits after five years of service. Vesting means that you earn the right to receive a benefit at retirement — even if you leave the Network before you retire.

Your Pension Plan benefits include:

- A benefit based on a formula that uses your service, age, and compensation
- A variety of payment options to meet your needs
- The choice to retire as early as age 55, with five years of service
- The choice to continue working and retire after age 65

Please note that the Pension Plan does not pay benefits if you leave the Network before you are fully vested with five years of service.

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## PENSION PLAN FAST FACTS

### Who is eligible

All Freeport Health Network employees who are age 21 or more with one year of service in which you complete 1,000 or more hours.

### Who pays for these benefits

The Network pays the full cost of your Pension Plan benefits.

### When benefits begin

On the 1st of the month after you reach age 21 and work 1,000 hours or more in one year.

### How to enroll

You enroll in the Pension Plan on your first day of employment.

### Where to go for more information

For the complete details of this program, please see *The Freeport Health Network Retirement Program* booklet.

which are amounts distributed to you from another tax-qualified employee benefit plan, which are maintained in a separate account. You may choose to invest your rollover account either in selected mutual funds or a fund of self-directed assets.

You are 20% vested in your Retirement Savings Plan for each year of service up to five years. After five years of service, you are 100% vested, and have the right to receive all of the money in your account when you retire. You are always 100% vested in your rollover contributions.

Your Retirement Savings Plan benefits include:

- Vesting, if you die or become disabled while employed by the Network, but before you complete five years of service
- A feature allowing you to roll over contributions from another employer's qualified plan
- If you leave Network employment, you have the right to receive your own rollover contributions and any vested portion of Freeport Health Network contributions to your account

Your Retirement Savings Plan benefits are limited in the following ways:

- If you leave Network employment within five years of your employment date, any non-vested portion of your Freeport Health Network - contributed account will be forfeited
- Distributions from your Retirement Savings Plan account depend on the account balance

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## Retirement Savings Plan Benefits

To help you save for your retirement, Freeport Health Network provides all eligible employees with a Retirement Savings Plan. Freeport Health Network contributes 1% of your total compensation to the plan each year. Freeport Health Network contributions are invested by the Plan Trustees in a group annuity contract. You do not make any contributions to your Retirement Savings Plan except for "rollover" contributions,

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## RETIREMENT SAVINGS PLAN FAST FACTS

### Who is eligible

All Freeport Health Network employees who are age 21 with one year of service in which you complete 1,000 or more hours.

### Who pays for these benefits

Freeport Health Network pays the full cost of your Retirement Savings Plan, except any rollover contributions you may make.

### When benefits begin

On the 1st of the month after you reach age 21 and work 1,000 hours or more in one year.

### How to enroll

You enroll in the Retirement Savings Plan on your first day of employment.

### Where to go for more information

For the complete details on this program, please see *The Freeport Health Network Retirement Program* booklet.

You can also receive a contribution from the Network when you elect to save through this program.

Your TSA benefits include:

- A dollar-for-dollar Network match of up to 1% of your total compensation
- A feature allowing you to roll over contributions from another employer's qualified plan
- The choice of several investment options
- A loan feature which allows you to borrow a portion of your TSA balance on a tax-free basis in case of financial hardship
- The full right to your own, as well as all Network contributions to your TSA, as they are made (100% immediate vesting)

Your TSA benefits are limited in the following ways:

- The annual amount you can contribute is limited by Federal tax law to about 20% of your salary or \$10,000, whichever is less
- Although you can take your investments with you in the event you leave Network employment, you will not be able to make future contributions if you go to work for an employer that is not eligible to participate in the program

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## Tax Sheltered Annuity (TSA) Program Benefits

In addition to the Retirement Savings Plan, Freeport Health Network offers you another program to help you save money — on a tax-deferred basis — for your retirement. By contributing a portion of your salary to a Tax Sheltered Annuity, you can reduce your current taxes and increase your retirement savings.

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## TSA FAST FACTS

### Who is eligible

All Freeport Health Network employees who are age 21 with one year of service in which you complete 1,000 or more hours.

### Who pays for this benefit

Freeport Health Network pays the full cost of providing employees with the Tax Sheltered Annuity Program; both you and Freeport Health Network contribute to the program.

### When benefits begin

On your first day of employment. The 1% match begins once you have completed 1,000 hours of service.

### How to enroll

You must complete an enrollment form indicating the percentage of your salary you want to contribute to the TSA and return the form to Human Resources.

### Where to go for more information

For the complete details on this program, please see: *The Freeport Health Network Retirement Program* booklet and *What You Should Know About Your Tax Sheltered Annuity Program* brochure.

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## U.S. Savings Bonds

Freeport Health Network provides you with the opportunity to save money by purchasing U.S. Savings Bonds through payroll deductions.

U.S. Savings Bonds provide you with:

- A risk-free way to save money for education or retirement
- State and local tax-exemption on the interest you earn

Your U.S. Savings Bonds are limited in the following ways:

- A three-month interest penalty on bonds cashed in before five years
- A purchase limit of \$15,000 per person each calendar year

## U.S. SAVINGS BONDS FAST FACTS

### Who is eligible

All regular Freeport Health Network employees who work at least 17½ hours each week.

### Who pays for this benefit

Freeport Health Network pays the full cost of providing employees with the U.S. Savings Bond purchase program. You pay for any bonds you purchase.

### When benefits begin

On your first day of employment.

### How to purchase

You may enroll to purchase Savings Bonds through payroll deduction.

### Where to go for more information

For the complete details on this program, please see *Invest Today...Enjoy Tomorrow (U.S. Savings Bonds Payroll Savings Plan)* brochure.

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# For Your Financial Protection



**F**reeport Health Network provides you with the following benefits designed to protect your income in the event of your illness or death:

- Salary Continuation
- Long-Term Disability
- Life Insurance
- Supplemental Life Insurance
- Accidental Death & Dismemberment Insurance

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## Salary Continuation Benefits

Freeport Health Network's Salary Continuation Program offers you short-term disability benefits to protect your income in case you cannot work due to an illness or injury.

Your Salary Continuation benefits include:

- Coverage from the first day of disability (if your disability lasts at least five scheduled work days or longer)
- Coverage for your *Base Salary* and *Base Hours*
- Up to 480 hours of coverage per occurrence for full-time staff and up to 240 hours of coverage per occurrence for benefit-eligible part-time staff
- Coordination with Flexible Time Off (FTO) and Long-Term Disability (LTD) benefits

Your Salary Continuation benefits are limited in the following ways:

- You must apply for benefits
- Approval to receive benefits and the length of time you will be covered are based on information provided by both your physician and the disability benefit coordinator
- You are eligible for salary continuation benefits only while under a physician's care



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## SALARY CONTINUATION FAST FACTS

### Who is eligible

All full-time and benefit-eligible part-time Freeport Health Network employees.

### Who pays for this benefit

Freeport Health Network pays the full cost of your Salary Continuation benefits.

### When benefits begin

On your first day of employment.

### How to enroll

You are automatically enrolled in the Salary Continuation Program on your first day of employment.

### Where to go for more information

For the complete details of this program, please see: *Your Freeport Health Network Salary Continuation Program* brochure and Freeport Health Network Administrative Policy number 3.951.018, FTO/Holidays/SCP.

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## Long-Term Disability (LTD) Benefits

Freeport Health Network provides “Core” LTD benefits to all full-time employees who have used up their Salary Continuation benefits and are disabled for longer than three months. “Core” LTD benefits are paid entirely by Freeport Health Network. You may increase your “Core” benefits by purchasing the “Flex-Up” LTD Plan, which offers greater benefits.

Your LTD benefits include:

- Freeport Health Network-provided “Core” benefits of 60% of your monthly base salary, up to a maximum of \$10,000, and six months of survivor benefits (if you die while disabled and receiving monthly LTD benefits)
- Optional “Flex-Up” benefits of 70% of your monthly base salary, up to a maximum of \$10,000, and 24 months of survivor benefits

Your LTD benefits do *not* cover:

- Any disability caused by a pre-existing condition, and which begins in the first 12 months after your benefits became effective
- Any disability due to war, intentionally self-inflicted injuries, or active participation in a riot

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## LTD FAST FACTS

### Who is eligible

All full-time Freeport Health Network employees.

### Who pays for this benefit

Freeport Health Network pays the full cost of your "Core" LTD Plan; you and Freeport Health Network share in the cost of your "Flex-Up" LTD Plan.

### When benefits begin

On your first day of employment.

### How to enroll

To receive LTD benefits, you must complete an enrollment form within 30 days of your employment date, if you are a new employee. You may change your elections during Open Enrollment or when you have a family status change.

### Where to go for more information

For the complete details of this program, please see *The Freeport Health Network Long-Term Disability Plan* booklet.

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## Life Insurance Benefits

Freeport Health Network provides you with Network-paid term life insurance to help protect your family's financial security. Your Life Insurance benefits include:

- A benefit amount for you of two times your annual salary, up to \$450,000
- Payment in the event of your death from any cause
- A conversion feature which allows you to convert your Freeport Health Network Life Insurance policy to an individual policy if you leave Network employment

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## Supplemental Life Insurance Benefits

You may also purchase Supplemental Life Insurance for yourself and your dependents. If you leave the Network, you can take your Supplemental Life Insurance with you. Your Supplemental Life Insurance benefits include:

- A Term Life Insurance option
- A Universal Life Insurance policy which includes riders for accidental death, home health, and long term care
- Life events coverage for long term care, home health, adult daycare, critical illness, terminal illness, and death

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## Accidental Death & Dismemberment (AD&D) Insurance Benefits

Freeport Health Network provides you with AD&D insurance to help protect your financial security in case of serious injury or death.

Your AD&D benefits include:

- A benefit amount of two times your annual salary, up to \$450,000
- Payment in the event of your death, dismemberment, or loss of sight based on the benefits schedule

Your AD&D benefits do *not* cover:

- Intentionally self-inflicted injury, attempted suicide, or suicide
- Injury or loss while engaged in an illegal activity or while flying in an aircraft
- Injury or loss due to bodily or mental infirmity or disease

## LIFE, SUPPLEMENTAL LIFE, AND AD&D FAST FACTS

### Who is eligible

All full-time and benefit-eligible part-time Freeport Health Network employees.

### Who pays for these benefits

Freeport Health Network pays the full cost of your basic Life Insurance and AD&D benefits. You pay the cost of your voluntary Supplemental Life Insurance.

### When benefits begin

On your first day of employment for basic Life and AD&D Insurance.

On the 1st of any quarter after you enroll for Supplemental Life Insurance.

### How to enroll

To receive Life Insurance and AD&D benefits, you must complete an enrollment form within 30 days of your employment date, if you are a new employee. Supplemental Life Insurance can be purchased on a quarterly basis.

### Where to go for more information

For the complete details on these programs, please see: *Your Freeport Health Network Life Insurance Plan* booklet, the *Trustmark Protector Universal Life Insurance Plan* brochure, the *Trustmark Protector 15-Year Term Alternative Plan* brochure, and the *Trustmark LifeEvents* brochure.

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# For Your Education



**F**reeport Health Network supports your educational goals for yourself and your family by providing the following benefits:

- Network Training Programs
- Education Resources
- Education Assistance Program
- Student Loans
- ConSern Loans Program

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## Network Training Benefits

The Network offers a comprehensive training program for all staff. Some of the programs can be accessed through satellite television and live interactive training teleconferences. These programs are offered through the Health & Sciences Television Network (HSTN). The Network also offers self-directed multi-media education programs including the m3 computer-based training system.

*For more information...* contact Education Services at 235-0234 (external) or ext. 2234 (internal).

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## Education Resources

Freeport Health Network offers a variety of education resources for your use, including a Health Sciences Library containing journals, reference materials, and books that may be checked out. Freeport Health Network also provides you with computer searches.

*For more information...* contact the Health Sciences Library at 235-0132 (external) or ext. 2132 (internal).

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### Education Assistance Benefits

Freeport Health Network reimburses employees regularly scheduled to work a minimum of 35 hours per pay period for the cost of tuition and books when enrolled in an accredited course, or other program described in Freeport Health Network Administrative Policy number 3.951.015, Education Assistance.

The maximum reimbursement per calendar year is \$1,000 for an Associate Degree and \$1,500 for a Bachelor's Degree or above.

*For more information...*contact the Human Resources Department at 235-0336 (external) or ext. 2336 (internal).

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### Student Loans

Freeport Health Network offers loans to help you pay for tuition. You repay these loans through payroll deduction.

*For more information...*contact the Human Resources Department at 235-0336 (external) or ext. 2336 (internal).

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### ConSern Loans

This national student loan program offers competitive loans to help you finance the costs of tuition, room and board, books, computers, travel, and other related expenses for yourself or family members.

*For more information...*see the ConSerned About the Cost of Education brochure or contact ConSern at 800-767-5626, ext. 380.

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## For Your Convenience



**M**eeting the demands of your career and your family can be very time-consuming. To help make your life a little easier, Freeport Health Network offers the following services:

- Credit Union
- Premium Conversion
- Group Auto and Homeowners Insurance
- Dry Cleaning Service

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### Credit Union Services

Freeport Health Network employees may become members of the Healthcare Association Credit Union (HACU), a national credit union affiliated with the Illinois Hospital and Health Systems Association. Freeport Health Network offers convenient payroll deduction to employees through a broad selection of banks and credit unions, including the HACU. Payroll deduction allows you to pay some of your regular bills through an automatic deduction from your paycheck.

*For more information...*see the *HACU Credit Union Services Guide* or contact the HACU's main office at 708-505-9390 or 800-942-0158.

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### Premium Conversion

Premium conversion enables you to pay for certain Freeport Health Network benefits, such as medical, dental, vision, and the "Flex-Up" LTD plan, using pre-tax deductions. This will allow you to save money since these deductions are not subject to Federal, State, or Social Security taxes.

*For more information...*contact the Human Resources Department at 235-0336 (external) or ext. 2336 (internal).

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### Group Auto and Homeowners Insurance

Freeport Health Network provides benefit-eligible employees with the ability to buy auto, boat, home, and/or rental insurance coverage at reduced rates from MetLife through payroll deduction.

*For more information...*see the *Introducing MetPay and MetLife Auto and Home Insurance* brochures or contact MetLife at 800-438-6388.

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### Dry Cleaning Service

An in-house dry cleaning service is available to all Freeport Health Network employees at a discounted rate. You can drop your items off and generally pick them up within 24 hours.

*For more information...*contact the Human Resources Department at 235-0336 (external) or ext. 2336 (internal).

# For Your Reference

## Life Events & Your Benefits

If...	You/Your covered dependents may want to...	Benefits to check...
You are a new Freeport Health Network employee	Read this booklet for information on the benefits available to you and how to enroll for them.	<ul style="list-style-type: none"> <li>▪ All</li> </ul>
You get married	<p>Add your spouse to your coverage and establish a Flexible Spending Account or increase your contributions, if you already participate.</p> <p>Add your spouse to dependent coverage under the Supplemental Life Insurance Plan.</p>	<ul style="list-style-type: none"> <li>▪ Medical</li> <li>▪ Dental</li> <li>▪ Vision</li> <li>▪ Health Care FSA</li> <li>▪ Sports Medicine Facility</li> <li>▪ Life Insurance</li> <li>▪ Auto/Homeowners Insurance</li> <li>▪ Supplemental Life Insurance</li> <li>▪ Flex-Up LTD coverage</li> <li>▪ Credit Union</li> </ul>
You get separated or divorced	Remove your spouse from your coverage (your spouse may be eligible for COBRA*).	<ul style="list-style-type: none"> <li>▪ Medical</li> <li>▪ Dental</li> <li>▪ Vision</li> <li>▪ Health Care FSA</li> <li>▪ Life Insurance</li> <li>▪ Supplemental Life Insurance</li> <li>▪ Flex-Up LTD coverage</li> <li>▪ Credit Union</li> </ul>
You have a baby or adopt a child	<p>Add your new child to your coverage and establish a Flexible Spending Account or increase your contributions to your Flexible Spending Account, if you already participate.</p> <p>Add your new child to dependent coverage under the Supplemental Life Insurance plan.</p>	<ul style="list-style-type: none"> <li>▪ Medical</li> <li>▪ Dental</li> <li>▪ Vision</li> <li>▪ Health Care FSA</li> <li>▪ Dependent Care &amp; Elder Care FSA</li> <li>▪ Adoption Assistance Program</li> <li>▪ Life Insurance</li> <li>▪ Supplemental Life Insurance</li> <li>▪ Flex-Up LTD coverage</li> <li>▪ Credit Union</li> </ul>
Your elderly parent or a disabled dependent moves in with you	Establish an FSA during the next Open Enrollment period.	<ul style="list-style-type: none"> <li>▪ Dependent Care &amp; Elder Care FSA</li> </ul>
You take an extended leave of absence	Contact the Human Resources Department for information about continuing your benefits while on leave.	<ul style="list-style-type: none"> <li>▪ Medical</li> <li>▪ Dental</li> <li>▪ Vision</li> <li>▪ Health Care FSA</li> <li>▪ Dependent Care &amp; Elder Care FSA</li> <li>▪ Adoption Assistance Program</li> <li>▪ Life Insurance</li> <li>▪ Flex-Up LTD Coverage</li> <li>▪ Auto/Homeowners Insurance</li> </ul>

\* Contact the Human Resources Department for information on COBRA continuation coverage and information on the Celtic Conversion program which offers short-term health care coverage.



If...	You/Your covered dependents may want to...	Benefits to check...
You have a prolonged injury or illness	Determine which benefits you need to use, depending on the circumstances.	<ul style="list-style-type: none"> <li>▪ Salary Continuation Program</li> <li>▪ Long-Term Disability</li> <li>▪ AD&amp;D</li> </ul>
You leave Network employment	<p>Determine which benefits you may continue through COBRA* and if you are vested in your retirement benefits.</p> <p>Determine if the Celtic Conversion program, which offers short-term health coverage, is right for your situation.*</p>	<ul style="list-style-type: none"> <li>▪ Medical</li> <li>▪ Dental</li> <li>▪ Vision</li> <li>▪ Health Care FSA</li> <li>▪ Dependent Care &amp; Elder Care FSA</li> <li>▪ Adoption Assistance Program</li> <li>▪ Flex Time Off</li> <li>▪ Life Insurance</li> <li>▪ Supplemental Life Insurance</li> <li>▪ Pension Plan</li> <li>▪ Retirement Savings Plan</li> <li>▪ Tax Sheltered Annuity Program</li> </ul>
Your dependent loses coverage	<p>Add your spouse to your coverage within 30 days, if he or she lost coverage from his or her employer.</p> <p>If your dependent children lose their Freeport Health Network coverage due to their age, they may be able to continue coverage through COBRA*.</p>	<ul style="list-style-type: none"> <li>▪ Medical</li> <li>▪ Dental</li> <li>▪ Vision</li> <li>▪ Supplemental Life Insurance</li> </ul>
You retire	<p>Determine which benefits you are eligible for, depending on your age at retirement and other circumstances.</p> <p>Your dependents may be able to continue their coverage through COBRA*.</p>	<ul style="list-style-type: none"> <li>▪ Medical</li> <li>▪ Dental</li> <li>▪ Vision</li> <li>▪ Health Care FSA</li> <li>▪ Dependent Care &amp; Elder Care FSA</li> <li>▪ Flex Time Off</li> <li>▪ Life Insurance</li> <li>▪ Pension Plan</li> <li>▪ Retirement Savings Plan</li> <li>▪ Tax Sheltered Annuity Program</li> </ul>
You die	<p>Continue their coverage through COBRA*.</p> <p>Your spouse may receive death benefits.</p>	<ul style="list-style-type: none"> <li>▪ Medical</li> <li>▪ Dental</li> <li>▪ Vision</li> <li>▪ Health Care FSA</li> <li>▪ Dependent Care &amp; Elder Care FSA</li> <li>▪ Life Insurance</li> <li>▪ Supplemental Life Insurance</li> <li>▪ AD&amp;D Insurance</li> <li>▪ Pension Plan</li> <li>▪ Retirement Savings Plan</li> <li>▪ Tax Sheltered Annuity Program</li> </ul>
Your dependent dies	Change your benefit coverage levels.	<ul style="list-style-type: none"> <li>▪ Medical</li> <li>▪ Dental</li> <li>▪ Vision</li> <li>▪ Health Care FSA</li> <li>▪ Dependent Care &amp; Elder Care FSA</li> <li>▪ Life Insurance</li> <li>▪ Supplemental Life Insurance</li> </ul>

\* Contact the Human Resources Department for information on COBRA continuation coverage and the Celtic Conversion program which offers short-term health care coverage.

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## Important Phone Numbers

To contact...	Call...
ConSern (Loans for Education) . . . . .	800-767-5626 Ext. 380
Freeport Health Network Career Line . . . . .	815-235-0103
Freeport Health Network Education Services . . . . .	815-235-0234 (external) Ext. 2234 (internal)
Freeport Health Network Health Management (pre-certification) . . . . .	877-388-0888
Freeport Health Network Health Sciences Library . . . . .	815-235-0132 (external) Ext. 2132 (internal)
Freeport Health Network Human Resources . . . . .	815-235-0336 (external) Ext. 2336 (internal)
Freeport Regional Health Plan Member Services . . . . .	815-297-0235 or 800-723-0202
HealthCare Associates Credit Union (HACU)	
Main Office (Naperville): . . . . .	708-505-9390 or 800-942-0158
Branch Office (Des Plaines): . . . . .	847-803-2400
STATline (Simple Telephone Automated Teller): . . . . .	708-505-HACU (4228) or 800-213-6445
Loan-By-Phone: . . . . .	800-841-4660
FAX-A-Loan: . . . . .	708-505-1355 or 800-554-2478
United Buying Service (UBS): . . . . .	708-215-7000 or 800-666-7887
HealthNet EAP . . . . .	815-231-7173 or 800-220-9668
Integrated Pharmacy Services (Mail Order Prescription Drug benefits) . . . . .	800-633-7928
MetPay (Group Auto/Homeowners) . . . . .	800-438-6388
National Bond & Trust (U.S. Savings Bonds) . . . . .	800-426-9314
For current recorded rate information . . . . .	800-487-2663
National Pharmaceutical Services (for participating pharmacy information) . . . . .	800-546-5677
SISCO	
(Claims Administrator/Health/Prescription Drug/Dental/Vision/Flex Benefits) . . . . .	800-457-4726
Trustmark (Supplemental Life Insurance) . . . . .	800-918-8877



FREEPORT HEALTH NETWORK