



# Carteret General Hospital

Summary of Benefits for Employees

When considering Carteret General Hospital, you are considering a *Life Change*, not just a job change. In addition to working for the best community hospital in Eastern North Carolina, you will find our pay competitive and benefit plans designed to meet your needs.

## Employment Status Opportunities:

- ❖ **Regular Full-Time:** Employees who are budgeted to work a minimum of thirty-six (36) hours per week or seventy-two (72) hours per pay period or are designated as weekend option. These employees are entitled to receive all employee benefits and accrued PTO based on the hours paid.
- ❖ **Regular Part-Time:** Employees who are budgeted to work a minimum of twenty (20) to thirty-five (35) hours per week or forty (40) to seventy-one (71) hours per pay period. These employees are entitled to receive all employee benefits and accrued PTO based on hours paid.
- ❖ **Regular Full-Time No Benefits:** Employees who are scheduled to work thirty-six (36) hours per week or seventy-two (72) hours per pay period. These employees elect to waive welfare benefits in lieu of additional pay. This status is restricted to critical healthcare shortage positions. These employees are entitled to mandated employee benefits only, as well as the hospital retirement savings accounts. These employees do not accrue PTO, but will be allowed to take time off based on the current PTO policy; i.e. employees in the first year of employment are allowed 20 days of time off, including all sick, holiday and vacation time.
- ❖ **Regular Part-Time No Benefits:** Employees who are budgeted to work less than twenty (20) hours per week or forty (40) hours per pay period. These employees are entitled to mandated employee benefits only, as well as the hospital retirement savings accounts. These employees do not accrue PTO.
- ❖ **PRN (As Needed) -** Employees who are not budgeted to work any set amount of hours and are used on a called when needed basis. These employees are entitled to mandated employee benefits only, as well as the hospital retirement savings accounts. These employees do not accrue PTO.

## What's it worth?

What are employee benefits worth? The following formula gives you an idea of what Carteret General Hospital contributes on your behalf:

	\$Salary	Your Annual Salary
+	4%	CGH annual contribution to your Money Purchase Pension Plan*
+	2%	CGH 403(b) match*
+	\$5,526.00	CGH annual contribution to your medical premium ( <i>based on employee only rate</i> )
+	<i>hourly rate</i> *160	CGH Paid Time Off—20 days ( <i>or 160 hours</i> ) in your first year

*Carteret General Hospital also pays the premium for your Basic Life Insurance policy as well as your Long Term Disability.*

## Sample:

Someone who makes \$32,000 per year would receive an additional \$10,506.45 in benefits annually.

- \$2,240.00 annual contribution\* into their Money Purchase Pension Plan
- \$5,526.00 annual contribution towards their medical premium (*based on employee-only rate*)
- \$2,461.54 annual compensation for time off
- \$ 233.60 annual contribution for Long Term Disability Premium

\*Annual contribution into the Money Purchase Pension Plan & 403(b) is dependent upon eligibility requirements.



# Carteret General Hospital

## Summary of Benefits for Employees

Benefit	Who's Eligible	Who Pays	Effective Date	Benefit Summary															
Paid Time Off (PTO)  <i>PTO Carry-Over &amp; Buy-Back Available</i>	Regular Full-Time employees with benefits	CGH	1st day of work for holidays After 6 months for vacation or sick leave	1-12 months - 20 days/yr 1-3 years - 23 days/yr 4-9 years - 28 days/yr 10-14 years - 30 days/yr 15+ years - 33 days/yr															
Paid Time Off (PTO)  <i>PTO Carry-Over &amp; Buy-Back Available</i>	Regular Part-Time employees with benefits	CGH	Same as FT	1-12 months - 10 days/yr 1-3 years - 11.5 days/yr 4-9 years - 14 days/yr 10-14 years - 15 days/yr 15+ years - 16.5 days/yr															
Medical Insurance* 1-800-258-3334 www.bcbsnc.com          Medical Opt-Out Bonus of \$520/year is available for benefited employees with other health insurance coverage.	Regular Full-Time & Part-Time employees with benefits	CGH & Employee	1st of the month after 90 days	Carteret General Hospital offers three (3) options to choose from for Health Insurance:  ◇ Plan A features a \$500 deductible and \$20/\$40 co-pays. ◇ Plan B features a \$1000 deductible and \$25/\$50 co-pays ◇ Plan C is a High Deductible Health Plan with a Health Savings Account. <i>(Includes an Employer Contribution)</i>  <i>Bi-weekly Rates:</i> <table style="margin-left: auto; margin-right: auto;"> <tr> <td></td> <td style="text-align: center;"><b>Full Time Premium</b></td> <td></td> </tr> <tr> <td></td> <td></td> <td style="text-align: center;"><u>Plan A</u>      <u>Plan B/C*</u></td> </tr> <tr> <td>Emp Only</td> <td style="text-align: center;"><b>\$55.00</b></td> <td style="text-align: center;"><b>\$35.00</b></td> </tr> <tr> <td>Emp + Sp</td> <td style="text-align: center;"><b>\$176.50</b></td> <td style="text-align: center;"><b>\$141.50</b></td> </tr> <tr> <td>Emp + Ch(ren)</td> <td style="text-align: center;"><b>\$140.00</b></td> <td style="text-align: center;"><b>\$108.50</b></td> </tr> </table>		<b>Full Time Premium</b>				<u>Plan A</u> <u>Plan B/C*</u>	Emp Only	<b>\$55.00</b>	<b>\$35.00</b>	Emp + Sp	<b>\$176.50</b>	<b>\$141.50</b>	Emp + Ch(ren)	<b>\$140.00</b>	<b>\$108.50</b>
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Dental Insurance* 1-800-305-6638	Regular Full-Time & Part-Time employees with benefits	CGH & Employee	1st of the month after 90 days	<b>BlueCross BlueShield Dental Blue</b> Diagnostic & Preventative - 100% Basic Care - 80% after \$25 deductible Major Care after 6 months at 50%  <i>Bi-weekly rates</i> <table style="margin-left: auto; margin-right: auto;"> <tr> <td>Employee Only</td> <td style="text-align: right;">\$ 11.67</td> </tr> <tr> <td>Employee &amp; Child(ren)</td> <td style="text-align: right;">\$ 20.00</td> </tr> <tr> <td>Employee &amp; Spouse</td> <td style="text-align: right;">\$ 26.26</td> </tr> <tr> <td>Employee &amp; Family</td> <td style="text-align: right;">\$ 36.46</td> </tr> </table>	Employee Only	\$ 11.67	Employee & Child(ren)	\$ 20.00	Employee & Spouse	\$ 26.26	Employee & Family	\$ 36.46							
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Vision Insurance* 1-800-507-3800 www.communityeyecare.net	Regular Full-Time & Part-Time employees with benefits	Employee	1st of the month after 90 days	Community Eye Care No co-pay for in-network eye exam No co-pay on materials Eyewear Allowance up to \$150  <i>Bi-weekly rates</i> <table style="margin-left: auto; margin-right: auto;"> <tr> <td>Employee Only</td> <td style="text-align: right;">\$ 5.62</td> </tr> <tr> <td>Employee Plus One</td> <td style="text-align: right;">\$ 10.90</td> </tr> <tr> <td>Employee Plus Family</td> <td style="text-align: right;">\$ 16.04</td> </tr> </table>	Employee Only	\$ 5.62	Employee Plus One	\$ 10.90	Employee Plus Family	\$ 16.04									
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Flexible Spending Account* 1-800-654-6695 www.flexdirect.adp.com	Regular Full-Time & Part-Time employees with benefits	Employee	1st of the month after 90 days	Predetermined amount of pre-tax dollar withheld from an employee's check to pay for qualified health care/dependent care expenses															
Basic Life & AD&D 1-800-247-6875	Regular Full-Time & Part-Time employees with benefits	CGH	1st of the month after 90 days	Benefit equal to one (1) times annual salary															
Long Term Disability 1-800-247-6875	Regular Full-Time & Part-Time employees with benefits	CGH	181st Day	60% of salary															
Money Purchase Pension Plan 1-800-562-8838	Employed for 1 plan year with 1,000 hrs of service	CGH	3 year graded vesting schedule	A contribution equal to 4% of your annual base salary each year of creditable service															
Retirement Plan* 1-800-562-8838	All Employees	Employee	1st pay period	403b - tax-deferred retirement account 2% company match															
Aflac Cancer and Accident* Insurance Pre-tax benefit	Regular Full-Time & Part-Time employees with benefits	Employee	1st of the month after 90 days	Individual and family plans available. Coverage is portable.															
Disability and Critical	Regular Full-Time & Part-Time	Employee	1st of the month after 90 days	Coverage through UNUM. Individual and															