

# Benefit Highlights



Benefit	Who is Eligible?			Who Pays?		Eligibility/Benefit Details
	FT	PT	PRN/ TEMP	You	CVMC	
<b>Banking</b>						
• Direct Deposit	X	X	X			• <b>Eligible upon employment.</b> Employees are compensated by direct deposit into bank accounts of their choice.
• Payroll Deduction	X	X	X	X		• <b>Eligible upon employment.</b> Payroll deduction is available for the following items: uniforms, fundraisers, cafeteria meals, employee pharmacy, Fitness Plus dues, CVMC medical bill, Look Nook gift shop, badges, Employee Activity events, etc.
• Savings Bonds	X	X		X		• <b>Eligible upon employment.</b> Employees may payroll deduct any amount per pay period to purchase U.S. Savings Bonds.
• State Employee's Credit Union	X	X	X	X		• <b>Eligible upon employment.</b> All employees are eligible for membership in the State Employee's Credit Union. Contact your local branch for more information.
• BB&T@ Work	X	X	X	X		• <b>Eligible upon employment.</b> All employees are eligible for free checking with direct deposit, online banking, discounts on loans, etc. Contact your local branch or Human Resources for more information.
• Wachovia @ Work	X	X	X	X		• <b>Eligible upon employment.</b> All employees are eligible for free checking with direct deposit, online banking, discounts on loans, etc. Contact your local branch or Human Resources for more information.
<b>Disability Plans</b>						
• Short-Term Disability	X				X	• <b>Eligibility begins the first day of the month after one (1) year of full-time employment.</b> If approved, employees will receive 60% of their base salary commencing on the fifth day of disability or first day for accidents for a period up to a maximum of 26 weeks, as long as the employee is totally disabled and under the care of a healthcare provider.
• Long-Term Disability	X				X	• <b>Eligibility begins the first day of the month after one (1) year of full-time employment.</b> If approved, employees will receive 60% of their base salary after a six (6) month waiting period.

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<b>Insurance Plans</b>						
<ul style="list-style-type: none"> <li>Medical Insurance</li> </ul>	X	X		X	X	<ul style="list-style-type: none"> <li><b>Eligibility begins the first day of the month after the 30-day waiting period.</b> Employees and their dependents may participate in a group medical plan that covers hospital, physician, emergency room, and other services.</li> </ul>
<ul style="list-style-type: none"> <li>Dental Insurance</li> </ul>	X	X*		X	X	<ul style="list-style-type: none"> <li><b>Eligibility begins the first day of the month after the 90-day waiting period.</b> Employees and their dependents may participate in the group dental plan that covers preventive, basic, major, and orthodontic services up to a maximum of \$1000 per year. Late enrollee benefits are reduced to \$100 the first 12 months.</li> </ul>
<ul style="list-style-type: none"> <li>Medical Flexible Spending Account</li> </ul>	X	X*		X		<ul style="list-style-type: none"> <li><b>Annual enrollment.</b> Employees can elect to set aside funds from their paycheck pre-tax to reimburse them for qualified expenses for themselves, their spouse, and any dependents claimed on their federal tax return. Minimum annual amount \$500. Maximum annual amount \$5000. Employee is responsible for paying administrative fee (pre-tax).</li> </ul>
<ul style="list-style-type: none"> <li>Life Insurance</li> </ul>	X			X	X	<ul style="list-style-type: none"> <li><b>Eligibility begins the first day of the month after the 90-day waiting period.</b> Employees are covered one (1) multiple of their annual base salary free of charge.</li> </ul>
<ul style="list-style-type: none"> <li>Supplemental Life Insurance</li> </ul>	X			X		<ul style="list-style-type: none"> <li><b>Eligibility begins the first day of the month after the 90-day waiting period.</b> Employees may elect up to three (3) multiples of their annual base salary for .22 cents per thousand per month. Late applicants must complete a health questionnaire and be approved for coverage. Maximum of \$300,000.</li> </ul>
<ul style="list-style-type: none"> <li>Dependent Life Insurance</li> </ul>	X			X	X	<ul style="list-style-type: none"> <li><b>Eligibility begins the first day of the month after the 90-day waiting period.</b> Eligible employees may elect to cover dependents in a life insurance plan. Coverage is \$250 for children under 6 months, \$2500 for children over 6 months, and \$5000 for spouse. The cost is .58 per pay period for each dependent. Late applicants must complete a health questionnaire and be approved for coverage.</li> </ul>
<ul style="list-style-type: none"> <li>Prescription Plan</li> </ul>	X	X		X	X	<ul style="list-style-type: none"> <li><b>Eligibility begins the first day of the month after 30-day waiting period.</b> CVMC offers a prescription drug plan through the medical plan. Participants of the medical plan may utilize the employee pharmacy, a participating pharmacy or mail order program to have prescriptions filled. All employee pharmacy charges are payroll deducted.</li> </ul>

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<ul style="list-style-type: none"> <li>Voluntary Life Insurance</li> </ul>	X	X		X		<ul style="list-style-type: none"> <li><b>Annual enrollment.</b> Eligible employees may elect to participate in a voluntary universal life insurance program. Annual enrollment is in the fall each year.</li> </ul>
<ul style="list-style-type: none"> <li>Worker's Compensation</li> </ul>	X	X	X		X	<ul style="list-style-type: none"> <li><b>Eligible upon employment.</b> All employees are protected under worker's compensation while performing their job duties.</li> </ul>
<b>Paid Time Off</b>						
<ul style="list-style-type: none"> <li>Bereavement Pay</li> </ul>	X				X	<ul style="list-style-type: none"> <li><b>Eligible upon employment.</b> Employees may receive up to 24 hours of paid leave for the purpose of attending the funeral, comforting survivors, and/or settling family business resulting from the death of an immediate family member.</li> </ul>
<ul style="list-style-type: none"> <li>Jury Duty</li> </ul>	X				X	<ul style="list-style-type: none"> <li><b>Eligible upon employment.</b> Eligible employees will be compensated for time away from their job to serve as a juror.</li> </ul>
<ul style="list-style-type: none"> <li>PTO Accrual (Paid Time Off)</li> </ul>	X	X			X	<ul style="list-style-type: none"> <li><b>Accruals start upon employment; eligible to receive benefits after the 90-day waiting period.</b> Full-time employees accrue hours each pay period based on years of service; part-time employees accrue hours each pay period based on years of service and hours worked. Maximum number of hours allowed in bank is 320 hours.</li> <li><b>Full Time Accrual Rate:</b>                      Less than 1 year.....6.77 hrs per pay period                      1 to 5 years.....7.39 hrs per pay period                      6 to 15 years..... 8.31 hrs per pay period                      16 years or more.....9.23 hrs per pay period</li> <li><b>Part Time Accrual Rate:</b>                      Based on number of hours worked.</li> </ul>
<ul style="list-style-type: none"> <li>PTO Cash-In</li> </ul>	X	X			X	<ul style="list-style-type: none"> <li><b>Eligible after one (1) year of employment and a PTO balance of 120 hours.</b> Employees can cash-in PTO hours in any amount between 40 and 80 hours a pay period if they are unable to use them. A minimum of 80 hours must remain in your PTO bank after cash in.</li> </ul>
<b>Retirement</b>						
<ul style="list-style-type: none"> <li>Retirement Recognition</li> </ul>	X	X	X		X	<ul style="list-style-type: none"> <li><b>Eligible</b> at age fifty-five (55) after working 10 continuous years or at age sixty-five (65) after working 5 continuous years of service. Eligible employees will receive a monetary gift and a reception.</li> </ul>

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<ul style="list-style-type: none"> <li>Pension Plan</li> </ul>	X	X			X	<ul style="list-style-type: none"> <li><b>Eligible after one (1) year of employment and after working 1000 hours.</b> Employees are automatically enrolled in the pension plan upon working 1000 hours in a plan year. The hospital contributes 1% of the employee's annual salary for each year of service. Employees are fully vested after five (5) years of service.</li> </ul>
<ul style="list-style-type: none"> <li>457 Deferred Compensation Plan</li> </ul>	X	X		X	X	<ul style="list-style-type: none"> <li><b>Eligible upon employment.</b> Employees may elect to enroll in the CVMC 457 DCP Plan. Employees may contribute up to the allowable maximum on an annual basis as set forth by the IRS. CVMC matches employee contributions based on years of service:            1 to 5 years.....15.00%            6 to 10 years.....17.50%            11 to 15 years.....20.00%            16 to 20 years.....22.50%            21 years and over.....25.00%</li> </ul>
<b>Other Benefits</b>						
<ul style="list-style-type: none"> <li>Dependent Care Spending Account</li> </ul>	X	X*		X		<ul style="list-style-type: none"> <li><b>Annual Enrollment.</b> Employees can elect to set aside funds from their paycheck pre-tax to reimburse them for daycare expenses provided for their dependents so that they (and their spouse, if married) can work. Minimum annual amount \$500. Maximum annual amount \$5,000. Employee is responsible for paying administrative fee (pre-tax).</li> </ul>
<ul style="list-style-type: none"> <li>Blood Day</li> </ul>	X	X	X		X	<ul style="list-style-type: none"> <li><b>Eligible upon employment.</b> Employees receive 8 hours time off with pay for donating blood once per year</li> </ul>
<ul style="list-style-type: none"> <li>Educational Assistance Program</li> </ul>	X				X	<ul style="list-style-type: none"> <li><b>Eligible after 90-day probationary period.</b> Employees may receive up to \$1000 per fiscal year for study toward a graduate or under graduate degree or diploma at an accredited community college, 4-year college or university.</li> </ul>
<ul style="list-style-type: none"> <li>Employee Assistance Program -EAP</li> </ul>	X	X	X		X	<ul style="list-style-type: none"> <li><b>Eligible upon employment.</b> All employees and their family members are eligible to receive a total of six (6) no-cost sessions with a professional counselor.</li> </ul>
<ul style="list-style-type: none"> <li>Employee Recognition Programs</li> </ul>	X	X	X		X	<ul style="list-style-type: none"> <li><b>Eligible upon employment.</b></li> <li>Service Awards</li> <li>Educational Achievement Recognition</li> <li>Departmental/Occupational Recognition</li> <li>C.A.R.E. Awards</li> </ul>

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<ul style="list-style-type: none"> <li>Discounts &amp; Memberships</li> </ul>	X	X	X			<ul style="list-style-type: none"> <li><b>Eligible upon employment</b></li> <li><u>AAA of the Carolinas</u> – Eligible for membership with no joining fee. Payroll deduction available.</li> <li><u>Cafeteria</u> – 30% discount</li> <li><u>Catawba Science Center</u> – Free family membership.</li> <li><u>Carolina Ear, Nose &amp; Throat Head &amp; Neck Surgery Center</u>- 20% discount on all hearing aid purchases for CVMC staff and family members</li> <li><u>Dell Employee Purchase Program</u> – discount up to 12% on Dimension or Inspiron products.</li> <li><u>Gateway Employee Purchase Program</u> – discount up to 7%.</li> <li><u>Graystone Ear, Nose &amp; Throat</u>- 20% discount on all hearing aid purchases for CVMC staff and family members</li> <li><u>Graystone Eye</u> – 20% discount on eye exams not covered by insurance, 20% discount on eyeglasses, and 15% discount on contacts for employees; LASIK discount for employees and family members.</li> <li><u>Magnolia Square</u> – 10% discount on items over \$5.00 (excluding flowers, cards, candy, gum, and sale items)</li> <li><u>Sam’s Club Membership</u> – Employees can receive a \$10 discount on membership.</li> <li><u>Sprint</u> – Eligible for discounts on rate plans and applicable phones.</li> <li><u>Verizon Wireless</u> – Eligible for discounts on rate plans and applicable phones.</li> <li><b>Please contact Human Resources for more information.</b></li> </ul>
<ul style="list-style-type: none"> <li>Employee Health Management Plan</li> </ul>	X	X	X		X	<ul style="list-style-type: none"> <li><b>Eligible upon employment.</b> The Wellness Coalition America conducts voluntary health screenings with employees. Participation in program also includes a portable health record and wellness program.</li> </ul>
<ul style="list-style-type: none"> <li>Fitness Plus Membership</li> </ul>	X	X	X	X	X	<ul style="list-style-type: none"> <li><b>Eligible upon employment.</b> Employees are eligible to join the Fitness Plus (Health &amp; Fitness Center) at a discounted membership rate.</li> </ul>
<ul style="list-style-type: none"> <li>YMCA Membership</li> </ul>	X	X	X	X		<ul style="list-style-type: none"> <li><b>Eligible upon employment.</b> Employees are eligible to join the YMCA at Work corporate membership program. Please contact Human Resources for more information.</li> </ul>
<ul style="list-style-type: none"> <li>Employee Health Program</li> </ul>	X	X	X		X	<ul style="list-style-type: none"> <li><b>Eligible upon employment.</b> All employees will receive free blood work once a year. If available, employees may also receive a flu vaccine each year and updated immunizations.</li> </ul>

\* Part-time employees must be scheduled to work 20 hours a week to be eligible for these benefits.