



Full-Time Employee Benefit Package

Benefit	Financial Responsibility	Eligibility	Benefit Detail
		Insurance Benefits	
Health Insurance	GHS & Employee	1 st of the month after thirty days of continuous full-time employment	Outlined in Benefits Guide
Dental Insurance	Employee	1 st of the month after thirty days of continuous full-time employment	Outlined in Benefits Guide
Vision Insurance	Employee	1 st of the month after thirty days of continuous full-time employment	Outlined in Benefits Guide
Legal Insurance	Employee	First pay period following initial enrollment	Outlined in Benefits Guide
Flex Spending Account	Employee	Upon Employment	Allows employee to pay for medical/dental and dependent care expenses through pre-tax payroll deduction. Funds must be spent during the fiscal year (July 1-June 30).
Life Insurance	GHS/ Employee if Additional Coverage Added	1 st of the month following six months of continuous full-time employment	\$15,000 employer paid policy. Supplemental policy coverage is available for up to three times employee's annual salary. Spousal and dependent coverage is also available. Supplemental & Family coverage is at the expense of the employee.
Short-Term Disability	GHS	1 st of the month following six months of continuous full-time employment	Percent of Base: 50% salary continuation. Elimination period: Fifteenth day following documented notification of leave. Maximum Period: 12 weeks beginning with first day of leave. Maximum Payment: \$2,500 per pay period
Long-Term Disability	Employee	1 st of the month following six months of continuous full-time employment	Refer to Long-Term Disability Plan

Cancer Care	Employee	1 st of the month after thirty days of continuous full-time employment	Direct pay cancer care policy with portability and fixed premium. Multiple coverage options available.
Critical Illness Care	Employee	1 st of the month after thirty days of continuous full-time employment	Direct pay critical illness care policy with portability and fixed premium. Multiple coverage options available.
Accident Insurance	Employee	1 st of the month after thirty days of continuous full-time employment	Direct pay accident insurance policy with portability and fixed premium. Multiple coverage options available.
Hospital Indemnity	Employee	1 st of the month after thirty days of continuous full-time employment	Direct pay hospital indemnity policy with portability and fixed premium. Multiple coverage options available.
Universal Life Insurance	Employee	1 st of the month after thirty days of continuous full-time employment	Portable life insurance policy with the option of Long-Term Care coverage. Multiple coverage options available.
LifeLock	Employee	1 st of the month after thirty days of continuous full-time employment	Direct protection policy with portability and fixed premium. Multiple coverage options available.
Pet Insurance	Employee	1 st day following the direct enrollment	Direct enrollment with carrier and direct pay model. Multiple coverage options are available.
		Retirement	
401K Plan	GHS & Employee	1 st of the month after sixty days of employment. Must be at least 21 years of age.	Employees may contribute the maximum allowed by the IRS per plan year (calendar year). GHS will match the first 6% of the employee's contribution up to 3%. Must work 1,000 hours per year to receive vesting credit.
		Paid Time Off and Pay Differentials	
Paid Time Off	GHS	Upon Employment	Starting Accrual Rate: 0.07965 hours per hour worked. Accrual rates increase at benchmark service dates. Example: 80 hours worked per pay period x 0.07965 accrual rate = 6.37 hours earned per pay period

Bereavement Leave	GHS	Upon Employment	A paid leave of up to three scheduled working days upon the death of a member of the immediate family and one scheduled working day upon the death of a member of the extended family.
Shift Differential	GHS	Upon Employment	Hourly employees who work a minimum of three and a half hours between the hours of 3 p.m. and 7 a.m. will receive a shift differential premium.
Weekend Differential	GHS	Upon Employment	Hourly employees who work weekends will be awarded a premium of \$1.50 per hour worked between 11 p.m. Friday and 11 p.m. Sunday.
Holiday Differential	GHS	Upon Employment	Holiday differential (1.5 times employee's base rate) will apply for six major holidays for all hours worked from 11 p.m. the night prior to the holiday through 11 p.m. the evening of the holiday.
		Other Benefits	
Pharmacy	GHS & Employee	Upon Employment	Prescriptions & Over the Counter products available at cost plus dispensing fee.
Employee Assistance Program (EAP)	GHS	Upon Employment	The EAP provides personal and confidential assistance to eligible employees and family members who may be experiencing personal problems or concerns.
Daycare	GH & Employee	Upon Employment	Employees are offered the availability of enrolling children in a day care program at a reduced cost of 70% of the daycare's normal rate up to \$4,000. Participating programs include: YWCA, His Little Children, Lambs of God, and YMCA after-school program.
YMCA	Employee	Upon Employment	Employees are offered a YMCA membership at a reduced cost. Corporate discounts may vary by YMCA location.
Wellness Center	Employee	Upon Employment	Employees may purchase a membership to have 24/7 access to the Wellness Center for \$5 per pay period. Spouse memberships may be purchased for an additional \$10 per pay period.

