

2009 benefits summary

A SUMMARY OF **EMPLOYEE BENEFITS** FROM
INTERMOUNTAIN HEALTHCARE



Rewards beyond your paycheck

- ■ **THE FINANCIAL REWARDS OF WORKING FOR INTERMOUNTAIN HEALTHCARE GO FAR BEYOND A PAYCHECK.** There is another significant source of financial value that's often overlooked—employee benefits. At Intermountain, the average value of benefits represents 35% of an employee's overall total compensation. Many benefits are available to all employees; others are available to those who are scheduled and regularly work 48 hours or more per two-week pay period. In addition to health, dental, life, and disability, Intermountain offers many other benefits to help employees balance their personal and professional life.

On-site exercise facilities exist at many Intermountain locations. Many community fitness center discounts are also available. Free flu shots, when available, are provided to all employees annually.

Health and Wellness

- **Health Insurance Benefits:** Intermountain's health insurance plans (SelectCare, SelectCare Plus, SelectMed and SelectMed Plus) provide a broad range of services through a network of participating physicians, hospitals and urgent care facilities. The plans provide catastrophic coverage, and benefits for eligible inpatient and outpatient services, rehabilitation services, preventive care, pharmacy, mental health and adoptions. Intermountain Healthcare pays a significant portion of the premium for health insurance benefits; employees' contribution toward the premium is paid on a pre-tax basis.

Intermountain also offers HealthSave, a High Deductible Health Plan which offers the lowest premiums but the highest deductible. When you enroll in the HealthSave health insurance plan, you qualify to contribute to a Health Savings Account (HSA).
- **Health Insurance Benefits:** SelectHealth dental insurance offers 100% coverage for preventive services and provides partial benefits for restorative work as well as orthodontia for subscribers under age 24.
- **Vision Insurance:** Save on the cost of eyeglasses, contact lenses, and other vision services by enrolling in vision insurance.
- **Health Care Flexible Spending Account (FSA):** Save on taxes by using this before-tax account to pay for up to \$5,000 in eligible healthcare expenses each year.
- **Health Savings Account (HSA):** Available only for those enrolled in HealthSave, our high deductible health plan. These tax-advantaged accounts allow you to pay for eligible out-of-pocket medical expenses with pre-tax dollars. Any unused funds can stay in your Health Savings Account and rollover from year to year.
- **Intermountain Employee Assistance Program (EAP):** Our Intermountain EAP is available to all employees and their immediate family members. It is staffed by licensed healthcare professionals who offer confidential counseling, elder care services, crisis intervention, and training and education to address a variety of issues at no cost to employees.
- **Healthy Balance Program:** Healthy Balance is Intermountain's wellness program developed to encourage healthy lifestyles and promote work/life balance. All employees are given the opportunity to obtain a free personal wellness profile with personalized results.



family *benefits*

■ **Child Care Centers and Benefits:**

Six child development centers are located on site or near site for children ages 0-6. Discounts are offered for commercial day care centers, and information and referrals are available to help identify quality child care alternatives.

■ **Elder Care:** Elder Care services are available through the Intermountain Employee Assistance Program. This service provides advice, referrals, information, and caring support to individuals and their families who are going through or planning for the care-giving experience. Each situation is treated as unique and confidential, and the services are free.

■ **Adoption Benefits:** A cash benefit is available to parents who place an adopted child in their home within 90 days of birth. In addition, employees have an extra benefit when the adoption of a child up to age 18 is finalized.

■ **Dependent Care Flexible Spending Account (FSA):**

Save on taxes by using this account to pay pre-tax for eligible child care or elderly dependent care expenses incurred while you work.



Life and Disability

■ **Life Insurance:** Intermountain offers Basic Life insurance of \$50,000. Basic Life family coverage is also available. All Basic Life coverage is guaranteed. Optional Life insurance is also available up to a maximum of \$750,000. The first \$100,000 of Optional Life is guaranteed*. Dependent coverage is available up to \$150,000 for spouses and up to \$10,000 for children. The first \$25,000 of coverage for spouses and all coverage for children is guaranteed*. Voluntary Accidental Death and Dismemberment coverage is available for employees and their dependents in amounts ranging from \$25,000 to \$200,000.

** Unless recently hospitalized, see plan for details. Available only for new hires and those newly-eligible for benefits.*

■ **Long-Term Care Insurance:**

Group rates are available to employees, spouses, adult children, parents, grandparents and in-laws. Long-term care insurance provides benefits for nursing homes, assisted living or homecare for help with activities of daily living such as eating, getting dressed, bathing, toileting, etc., due to an accident, illness or advanced age.

■ **Short-Term Disability Insurance:**

This insurance protects your income when you are away from work due to a serious illness or off-the-job injury for more than two weeks, but not longer than six months. The plan provides a 60% income replacement benefit. Intermountain pays the premium for full-time employees.

Part-time employees can enroll in a separate, slightly different Short-Term Disability Insurance Plan on a self-pay basis.

■ **Long-Term Disability Insurance:**

This plan provides non-taxable income replacement benefit throughout the period of disability potentially up to age 65. There are two levels of coverage available: 50% income replacement or 60% income replacement. You also have continuation of your Intermountain life insurance benefits at no cost, and you will continue to receive credit in the Intermountain Pension Plan throughout the period of disability.

at different times *in your life*

At Intermountain Healthcare, we offer a benefit package designed to meet a variety of employee needs. We know that different benefits will be important at different times of your life. Our goal is to provide employee benefits to help you stay healthy, protect you when you are sick or injured, and provide a level of security if the unexpected occurs.





Retirement and Savings

Employee Contributions	Intermountain Matching Contribution
1%	1%
2%	2%
3%	2.5%
4%	3%
5% or more	4%

■ Savings Plus 401(k) Plan:

Employees who are age 21 or older can save a percentage of their pre- and/or after-tax earnings toward retirement beginning on their first day of employment. Then, beginning on the January 1 or July 1 after one year of employment, Intermountain will begin matching* contributions up to 4% of your earnings based on the table to the left. Savings Plus features a variety of investment choices, including pre-set Diversified Portfolios and a full range of mutual funds. Loans are available.

■ Intermountain Pension Plan:

The pension plan for Intermountain employees provides a monthly benefit at retirement or termination based on earnings and years of service with Intermountain.

An option to receive your pension benefit as a one-time, lump sum payout is also available. The entire cost of the plan is paid by Intermountain Healthcare. Employees vest in the plan after five years of service.

■ Tax Deferred Savings 403(b)

Plan: The 403(b) plan is an additional savings program that features a variety of investment choices. All employees, regardless of age, can save a percentage of earnings on a pre- and/or after-tax basis, starting with their first day of employment. There are no matching contributions from Intermountain Healthcare in this plan. Loans are available.

**Due to the current economic situation, matching contributions have been suspended during 2009.*

discounts

and services

■ **Intermountain Employee Discount Program:** Employees and their immediate family members receive discounts at hundreds of businesses by showing the employee's ID badge or a family discount card.

■ **Credit Union:** Membership in the Health Care Credit Union or a local hospital credit union offers a variety of services, including payroll deduction, direct deposit, share draft checking, competitive loan rates, and life insurance.

■ **Group Home and Auto Insurance:** Discounted group rates are available to employees.

Time Off Benefits

■ **Paid Time Off (PTO):** Full-time employees accrue up to 25 days of paid time off per year starting on the first day of work for vacation, holidays, short-term illness, and personal business. This amount increases with length of service. PTO is paid at the base rate. Part-time employees accrue PTO on a pro-rated basis based on average hours worked.

■ **Leaves of Absence:** Intermountain offers paid and unpaid medical and personal leaves of absence.

■ **Funeral Leave:** Paid funeral leave is available to full-time employees who lose a family member. Up to 3 days (24 hours) for loss of an immediate family member and one day (8 hours) for attending the funeral of a relative may be taken.

■ **Jury/Witness Duty:** Full-time and part-time employees are eligible to receive pay to replace scheduled hours when called to jury or witness duty in response to a court order.

Education Benefits

■ **Educational Assistance:** The Intermountain Educational Assistance Program offers up to \$2,000 per year for eligible expenses for employees who are continuing their career development through formal education. Enhanced benefits with reimbursement up to \$3,000 are also available for specific degrees, based on staffing needs.

■ **Intermountain University:** Our own "university" offers a broad range of clinical, self-help, leadership, and communication training at several "campuses" throughout the organization. Most courses are free to employees.

educational assistance

ELIGIBLE EMPLOYEES MAY RECEIVE EDUCATIONAL ASSISTANCE FOR APPROVED COURSES UP TO AN ANNUAL MAXIMUM.



Rewards *beyond your paycheck*

- ■ INTERMOUNTAIN HEALTHCARE SUPPORTS YOUR PERSONAL AND PROFESSIONAL GROWTH through education with the Educational Assistance Program. Our Educational Assistance Program offers financial reimbursement to eligible employees.

To learn more about career opportunities:

- Visit us online at **intermountainhealthcare.jobs**
- Call **888.655.3429**

Standard Program

Following six months of employment, eligible employees may receive 70% up to \$2,000. Courses must be directly related to the employee's current job or help prepare them for a readily employable job at Intermountain Healthcare.

To be eligible for the Standard reimbursement, employees must:

- Have successfully completed a six-month initial employment period prior to the beginning classes.
- Be eligible for Intermountain Healthcare's Benefit Program.
- Have received managerial approval based on satisfactory job performance.

Enhanced Option

Following their date of hire, eligible employees may receive 100% up to \$3,000 per year for course of study from the enhanced degree list (see below).

To be eligible for the Enhanced reimbursement, employees must:

- Begin classes on or after their hire date.
- Be eligible for Intermountain Healthcare's Benefit Program.
- Have received managerial approval based on satisfactory job performance.
- Make a one-year commitment to work benefits-eligible hours (budget, scheduled, and working 24 hours or more a week) at an Intermountain Healthcare facility following each semester/class for which reimbursement is made.

enhanced degree list ▶

The *Enhanced Option* restrictions apply only to these degrees.

- Dietetics
- Laboratory
- Medical Physics (Masters only)
- Nursing
- Pharmacy
- Radiologic Sciences
- Rehabilitation
- Respiratory Therapy