

**Broadlawns Medical Center
Employee Benefit Summary – 2009**

Medical Insurance (pre-tax)

Principal Financial Group – PPO

Tier I – BMC	\$10.00 office co-pay	No deductible	\$1000/\$2000 Out of Pocket
Tier II – In Network	\$15.00 office co-pay 20% eligible expenses	\$400/\$800 deductible	\$1500/\$3000 Out of Pocket
Tier III – Out of Network	30% eligible expenses	\$500/\$1000 deductible	\$2000/\$4000 Out of Pocket

Deductible and out of pocket per calendar year. Deductible and out of pocket amounts are not combined.

<u>Rates</u>	<u>Full time</u>	<u>BMC Contribution</u>	<u>Part Time</u>	<u>BMC Contribution</u>
Employee only	\$101.86	\$ 517.74	\$162.76	\$ 456.84
Family	\$203.10	\$1,091.40	\$331.52	\$ 962.98

Dental Insurance (pre-tax)

Delta Dental – Preventative 100%; Restorative – 20%; \$25/75 deductible per calendar year; \$1200 maximum per person

<u>Rates</u>	<u>Full time</u>	<u>BMC Contribution</u>	<u>Part Time</u>	<u>BMC Contribution</u>
Employee only	\$ 9.37	\$ 21.86	\$ 12.49	\$ 18.74
Family	\$ 24.96	\$ 58.14	\$ 33.23	\$ 49.84

Basic Life and Accidental Death & Dismemberment Insurance (Term Life) – Employer Paid

BMC provides 1X annual salary. Spouse term life \$2,000; dependent's term life \$2,000.

Long Term Disability – 60% of month income – Maximum \$7,500/\$12,500 – Employer Paid

BMC provides all full-time employees with coverage after one year of employment. Department directors, vice presidents and physicians receive coverage the first of the month following date of employment (must work 20 hours per week to be eligible).

Supplemental Term Life Insurance

Supplemental term life insurance is available up to an additional 3X annual salary for \$.26/\$1000. The maximum term life insurance cannot exceed \$400,000 total.

Supplemental term life insurance is available for dependents. Plan A and B combine with basic dependent insurance provided by Broadlawns Medical Center.

Plan A	Spouse	\$ 5,000	\$1.40 per month
	Dependent	\$ 2,500	
Plan B	Spouse	\$10,000	\$2.80 per month
	Dependent	\$ 5,000	

Short Term Disability Insurance – 60% of weekly income – Maximum 13 weeks

Full time employees may elect coverage effective the first of month following six months employment

IPERS (Iowa Public Employees' Retirement System) – pre-tax

(Mandated participation by the State of Iowa for all State and public employers/employees)

Employee contributions	3.90% of gross earnings
Employer contributions	6.05% of employee's gross earnings

Employee Assistance Program (EAP) is provided to eligible employees.