



John C. Lincoln Benefits-At-A-Glance



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Benefits-at-a-Glance*

Benefit/Provider	Eligibility Requirements	Cost	Additional Information
Health Benefit Blue Cross Blue Shield of Arizona (BCBSAZ)	First of the month following date of hire	Employee only premium approximately \$55/month Family premium approximately \$230/month Waive amount: \$70/month, full-time; \$40/month, part-time	BCBSAZ Network: \$20 office visit co-pay; John C. Lincoln DV or NM hospital facility benefit at 100% coverage (no deductible or coinsurance); John C. Lincoln DV or NM hospital professional services: 10% coinsurance after \$300 deductible. Blue Preferred PPO hospitals and professional services: 10% coinsurance after \$300 deductible.**
High Deductible Health Plan (HDHP)	First of the month following date of hire	Employee only premium approximately \$30 Family plan approximately \$155	BCBSAZ network, \$2500 deductible. Preventive Care covered at 100%. 100% coverage after deductible is met.
Health Savings Account (HSA)	First of month following date of hire	Matching contribution depends on HDHP election, between \$550 and \$1,100	Pre-tax Health Savings Account (HSA) is available to save towards the deductible. JCL will match employee contribution up to certain levels. An HSA is a special account owned by the participant where contributions to the account are used to pay for current and future medical expenses.
Employee Assistance Program (EAP)	Available to all employees immediately upon hire	None	All employees and their dependents are eligible for the EAP counseling benefit immediately upon hire at no cost.*** The program is designed to help employees and their families with personal or family problems too difficult or complex to handle alone.
Behavioral Health/ Substance Abuse	First of the month following date of hire	\$300 deductible plus 10% Co-insurance for facility based services	Employees enrolled in the John C. Lincoln medical plan are eligible for the Behavioral Health benefit. \$35 per visit.
Dental Plan Assurant Dental Delta Dental	First of the month following date of hire	Assurant: employee only premium approximately \$5/month, family plan approximately \$20/month. Delta: Level II employee only premium approximately \$15/month, family plan approximately \$55/month, Level I employee only premium approximately \$20/month, family plan approximately \$70/month. Waive amount: \$12/month, full-time; \$10/month, part-time	Assurant Dental: \$10 office visit; remaining charges based upon co-pays. Delta Dental preventative coverage 90-100%; 60-80% basic service; and 40-60% for major services depending on plan choice.** A discount vision option is available with both Dental plans.
Vision Plan United Healthcare Vision	First of the month following date of hire	Standard employee only premium approximately \$6/month, family plan approximately \$20/month, deluxe employee only premium approximately \$10/month, family plan approximately \$30/month	Standard Plan: \$15 eye exam copay, \$30 copay for frames with \$130 allowance, certain lenses and options are covered at 100% - discounts on other options, contact lens allowance up to \$150. Deluxe Plan: \$0 eye exam copay, \$130 frame allowance, lenses and lens upgrades are covered at 100%, contact lens allowance up to \$150. Discounts available on refractive eye surgery.
Income Security Plan (ISP)	Available after six months of benefit eligible service	None	ISP covers illnesses or disabilities extending beyond 32 hours and up to 180 days. ISP pay is pro-rated based on years of benefit eligible service.
Long Term Disability (LTD)	First of the month following date of hire	Premium for increased protection from 50% to 60% based upon monthly salary	50% of basic monthly salary protection provided by JCLHN.**
Life Insurance	First of the month following date of hire	Premium for supplemental life insurance above the \$25,000 basic level is based upon age & base annual salary	\$25,000 basic life insurance coverage provided by JCLHN.** May purchase supplemental life insurance benefits up to five times base annual salary to a maximum of \$600,000.* Includes AD&D benefit.

The medical, dental and vision plans allow for four tiers of coverage: 1. employee only, 2. employee + one dependent, 3. employee + children (employee + two dependents for the HDHP), and 4. employee + spouse + child(ren) (employee + three or more dependents for the HDHP).

* Illustration represents benefits available to a full-time, non-exempt employee hired to work between 30-40 hours per week unless otherwise noted. Benefit levels vary with hours and position.

** Please refer to summary plan descriptions (SPD) for specific coverage limits and/or requirements. Coverage may change with or without notice.

*** Please refer to EAP brochure for visit limitations and requirements.

¹ ILB options available to keep ET, ISP or 401(k).

Eligibility: John C. Lincoln Health Network provides benefits to employees who are hired to work 32 hours or more per pay period. Eligible dependents include: legal spouse, natural children (up to age 19, or 25 if they are a full-time student), stepchildren who reside with the employee more than eight months during the year or whose spouse has court-ordered responsibility to maintain health insurance, domestic partner, and children of domestic partner (medical/dental/vision).

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Dependent Life Insurance	First of the month following date of hire	Single premium covers all eligible family, \$0.43 for \$5,000 dependent and \$2,000 children, \$4.32 for \$50,000 dependent and \$10,000 children	Coverage from \$2,000 to \$10,000 for dependent children and \$5,000 to \$50,000 for a spouse or domestic partner.**
Flexible Spending Account Dependent Care Health Care	First of the month following date of hire	Administrative costs are paid by JCLHN	Allows you to set aside pre-tax dollars for dependent care and unreimbursed health care expenses. Flex card available to health care participants.**
401(k) Wells Fargo	First full pay period following date of hire	May contribute up to established legal maximum	JCLHN matches, dollar for dollar, up to 4.5% of the employee's compensation to established legal maximums.**
Education Assistance	Immediately upon hire	None	JCLHN reimburses tuition costs and student loans between \$1,500 and \$5,250 per calendar year. Certificates and CEUs (RNs only) are also covered up to \$350 if the certification is above the minimum qualifications of the job.
Group Legal Plan	First of the month following date of hire	\$7 per pay period	This plan allows you unlimited toll-free access to consultation and advice from plan attorneys. Also includes an unlimited number of phone calls and letters on your behalf. Membership allows you to prepare and update a simple will, as well as discounts on other legal matters.
In-Lieu of Benefits (ILB) John C. Lincoln Health Network	First of the month following date of hire	JCL will provide between 7-20% additional pay for benefit opt-out	Employees who elect to waive all benefits including medical, dental, vision, life, LTD, flexible spending accounts, 401 (k) ¹ , earned time ¹ and ISP ¹ , will receive a higher rate of pay depending on employee status.

Time Off Benefits

Earned Time (ET)	Accrual begins upon date of hire	None	Available for use following 1st pay cycle.
Bereavement Leave	Immediately upon hire	None	Three scheduled shifts off with pay for the death of an immediate family member.
Jury Duty	Immediately upon hire	None	Income protection for serving on a jury.
Military Leave	Immediately upon hire	None	Time away for military duty as required by law.

Child Care

Lincoln Learning Center	Available to all employees immediately upon hire	JCL subsidy	Located at John C. Lincoln North Mountain Hospital. Availability may be limited depending upon child's age and class size.
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Other Benefits Available to Employees

Discounts Cafeteria & Gift Shop	Available to all employees immediately upon hire	Discount	Discount for food purchased in both the North Mountain and Deer Valley cafeterias or in the North Mountain coffee shop. Discount applies to selected purchases at any JCLHN Gift Shop with the option of payroll deduction for charges over \$10.
Office Supplies Corporate Express	Available to all employees immediately upon hire	Discount	Great pricing and service on office supplies.
Cellular Phone Service Verizon AT&T	First of the month following date of hire	Group rates	Group rates available for cellular phone service and equipment.

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Auto & Homeowners Insurance Liberty Mutual Sentry	Available to all employees immediately upon hire	Group discounts	Group rates available for both home/renters and auto insurance with payroll deduction option.
Credit Union Sun Country Credit Union	Available to all employees immediately upon hire	None	Checking, savings, loans, auto referral services and other banking services available at both the North Mountain and Deer Valley campuses.
Deferred Compensation Plan 403(b) MetLife Lincoln Life Vanguard	Available to all employees immediately upon hire	May contribute up to established legal maximum	Additional savings plans for retirement through payroll deduction. Combined deferrals (401(k) and 403(b)) may not exceed established legal maximums.
Interest Sensitive Whole Life Insurance	Available to all benefit eligible employees during open enrollment	Rates depend on age and level of coverage	Increase your life insurance coverage and build cash value for retirement.
Supplemental Insurance Plans	Available to all benefit eligible employees during open enrollment	Group discounts available	Supplemental insurance coverage that helps cover expenses related to cancer/critical illnesses and accidents (i.e. travel, hotel, hospital stays, co-pays, etc.).
Long Term Care Insurance	Available to all benefit eligible employees during open enrollment	Group discounts available to employee and extended family	Provides for total home care and nursing home services in the event of the loss of two activities of daily living.**
Fitness Centers L.A. Fitness Pure Fitness Cowden Gym	Available to all employees within 30 days of hire and at open enrollment	Group rates	Group rates available for employees and family members.
529 College Savings Plan	First of the month following date of hire	Can start program with as little as \$50 per month	Flexible college savings program where contributions are payroll deducted and earnings are tax-free.
Pet Care United Pet Care	Available to all employees immediately upon hire	Rate depends on number of pets and plan choice	A pet health care program that includes office visits and preventive and emergency care at select veterinary offices.
Veterinary Pet Insurance	Available to all employees immediately upon hire	Rate depends on age of pets	Provides coverage for accidents and illnesses at any licensed veterinarian.
Computer Specials			
Employee Computer Purchase Program (ECP ²)	Benefit-eligible position plus one year. Must earn minimum \$16K per year.	Rates depend upon purchases	Purchase new, brand-name computers through payroll deduction. Payments are deducted for 12 months with no interest.
Microsoft Office Software	Available to all employees immediately upon hire	Rate depends upon purchases	The Microsoft Home Use Program (HUP) enables you to get a licensed copy of most Microsoft Office desktop applications to install and use on your home computer for a small handling fee.
Dell Computers	Available to all employees immediately upon hire	Group discounts available	Purchase Dell computers with group discounts.

John C. Lincoln North Mountain Hospital

Benefits Office

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John C. Lincoln Deer Valley Hospital

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