



Summary of Benefits

| BENEFITS | FT | PT | PRN | DESCRIPTION | ELIGIBILITY |
|-----------------------------------|----|----|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|
| Competitive Salary/Wage | ◇ | ◇ | ◇ | Shift Differentials Call Pay Call-Back Pay, etc. | First day of employment |
| Medical and Prescription Coverage | ◇ | ◇ | | SMMC pays a percentage of the coverage for the employee and dependents, with the remainder taken by payroll deduction. Office visits are paid at 80% after the deductible is met. Preventive Care is 100% In-Network. Mail order is also available for prescription drugs. | First day of the month following start date |
| Wellness Program | ◇ | ◇ | | If enrolled in the medical plan, up to \$145 in monthly medical discounts can be earned. Spouses enrolled in the Employee+Spouse or Family coverage can also earn reward dollars up to \$145 per month. | Upon completion of Wellness Assessment and Biometric Screening |
| Health Savings Account | ◇ | ◇ | | An HSA is a personal healthcare bank account that can be used to pay out-of-pocket medical expenses, deductibles or prescriptions with pre-tax dollars when enrolled in the Medical Plan. Contributions of your choosing may be made to the account with payroll deductions upon enrollment. Balances roll-over from one year to the next. | First day of the month following start date |
| Dental Insurance | ◇ | ◇ | | The dental plan provides you and your family coverage options for most dental expenses at a nominal cost. | First day of the month following start date |
| Vision Insurance | ◇ | ◇ | | The vision plan provides you and your family with quality vision benefits at an affordable cost. | First day of the month following start date |
| Flexible Spending Accounts | ◇ | ◇ | | An FSA allows employees to contribute pre-tax dollars on an annual basis to use for healthcare, dependent care, orthodontia, out-of-pocket expenses, copays, co-insurance, deductibles and other medical expenses. | First day of the month following start date |
| Supplemental Insurance Policies | ◇ | ◇ | | Eligible employees may purchase supplemental insurance policies such as: Short Term Disability; Critical Illness; Accident; Long Term Disability; Optional and Dependent Life Insurance; Universal Life | First day of the month following start date |

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| Basic Life and AD&D | ◇ | ◇ | | Group term life coverage is available at no cost for up to one (1) times annual base salary, to a maximum of \$200,000. The AD&D policy amount equals the life policy. | First day of the month following start date |
| Voluntary AD&D and Optional Employee and Dependent Life | ◇ | ◇ | | Additional coverage is available for purchase through payroll deduction at a minimal cost. | First day of the month following start date |
| 403(b) Retirement Plan | ◇ | ◇ | ◇ | Employees are provided the opportunity to set aside tax deferred dollars through payroll deduction, per federal guideline, for a retirement savings. | First day of employment |
| 401(k) Retirement Plan | ◇ | ◇ | | SMMC will match 50% of an employee's contribution to their 403(b) Plan, not to exceed 3%. | First day of employment |
| Employee Health and Immunizations | ◇ | ◇ | ◇ | A comprehensive health program for the benefit of the employees is maintained with Flu vaccine, Hepatitis B vaccine and PPD's. | First day of employment |
| Bereavement | ◇ | | | Employees receive up to five (5) Bereavement days immediately following the loss of an immediate family member, as defined in the policy. | Upon Completion of Intro Period |
| Employee Meals | ◇ | ◇ | ◇ | Employees receive 20% off Café Meals | First day of employment |
| Direct Deposit | ◇ | ◇ | ◇ | See Human Resources for details. | First day of employment |
| Leave of Absence (LOA) | ◇ | ◇ | | Request for LOA will be considered for the following reasons: Education, Military, FMLA, and personal matters. Human Resources must be notified prior to taking leave when foreseeable. | Per LOA Policy Guidelines |
| Worker's Compensation | ◇ | ◇ | ◇ | Benefits as required by Law | First day of employment |