



2008 Resident's Benefits Summary

BENEFIT	EMPLOYEE BENEFIT SUMMARY
BENEFIT ELIGIBILITY	St. Joseph's Hospital and Medical Center offers full-time and part-time benefits-eligible Residents the <i>FlexAbility Personal Choice Benefits Program</i> as part of their total compensation package. Residents (and their eligible dependents) become eligible for <i>FlexAbility</i> benefits on the first day of their contract.
MEDICAL OPTIONS	Residents have two medical plans to choose from. The CHW \$250 Deductible Plan and the CHW Arizona Medical Plan . Both are an open access preferred provider plan and provide network and non-network benefits. The CHW \$250 Deductible plan is the "no premium" plan. That means there is no premium costs to residents and their covered dependents. Network benefits are \$25/\$35 co-pay for certain services and 90% coverage after a \$250 deductible for most covered services. The CHW Arizona Medical Plan network benefits are \$20/\$35 co-pay and 100% coverage for most services. Prescription drugs for both plans are covered for a 30-day supply: \$7 generic/\$25 brand/\$45 non-preferred. Diabetes supplies are free.
DENTAL OPTIONS	There are three dental plans to choose from. The Preventive and High Dental Plans are provided through Delta Dental of Arizona. The Preventive option is the "no premium plan". That means there is no premium cost to employees and their covered dependents. It provides 100% coverage for exams, cleanings and x-rays, twice per year. High Plan: \$50 deductible; 100% coverage for preventive (no deductible), 80% for basic, and 50% for major services; 50% for orthodontia (no deductible) to a \$2,500 lifetime maximum. Both plans have a \$1,200 annual maximum benefit. The Delta 2500 plan is provided through Delta Dental Plan of California: \$25 deductible, 100% coverage for preventive, 80% for basic, and 60% for major services; 50% for orthodontia to a \$2,500 lifetime maximum. The annual maximum for this plan is \$2,500/person.
VISION PLAN	The Vision Plan, provided through Vision Service Plan is provided to Residents and their eligible dependents at no cost. It includes a comprehensive eye exam, frames, lenses, or contacts every 12 months. In-network: \$10 for exams, lenses, or frames; contact lenses are covered at 100% (medically necessary) or \$105 (elective). Out-of-network: scheduled rates for exams, lenses, and frames.
EMPLOYEE LIFE INSURANCE	Company paid benefit of 2 times annual salary. Residents may purchase additional coverage in the amount of \$50,000 or 1, 2, 3, 4 or 5 times base pay. Proof of good health may be required for certain levels of coverage.
DEPENDENT LIFE INSURANCE	Residents may purchase life insurance coverage for dependent spouse and child(ren). Spouse: \$5,000, \$10,000, \$25,000 or \$50,000. Proof of good health may be required for certain levels of coverage. Child(ren): \$2,000, \$5,000 or \$10,000.
ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE	Company paid benefit of 2 times annual salary. Residents may purchase additional coverage in the amount of 1, 2, 3 or 4 times base pay.
LONG-TERM DISABILITY INSURANCE	Company paid benefit of 66 2/3% of base salary, up to a \$15,000 maximum monthly benefit.
FLEXIBLE SPENDING ACCOUNTS	Minimum annual contribution: \$100. Maximum annual contribution: \$5,000 for Health Care and \$5,000 for Dependent Care.
PROFESSIONAL LIABILITY	Professional Liability Coverage for Residents is provided at no cost under the Catholic Healthcare West Self-Insurance Trust.
RETIREMENT PLAN	The Catholic Healthcare West Retirement Plan is a defined benefit plan that is fully funded by St. Joseph's. The Retirement Plan provides Residents a monthly pension when they retire on or after age 65, or as early as age 55, if they have 10 years of service. Residents automatically become participants after one year of employment in which they work at least 1,000 hours. Residents become vested in their accrued benefits after 5 years of service.
403(b) RETIREMENT PLAN	A voluntary pre-tax savings plan, better known as a 403(b) plan, administered by Fidelity Investments. Residents are eligible to participate at the time of employment and may contact Fidelity Investments for enrollment and investment selections. Contributions are made conveniently and regularly through salary reduction. The company will match Resident contributions, \$.50 on each dollar up to 6% of pay after one year of employment in which they work at least 1,000 hours.
TUITION ASSISTANCE	Financial assistance is available to Residents, after 3 months of employment, to help cover the cost of certain work-related courses at accredited institutions, or a course of study leading to a degree. Annual maximum: \$5,250 for full-time Residents. Tuition is reimbursed at 100%.

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RETIREMENT MEDICAL REIMBURSEMENT PROGRAM (RMRP)	RMRP is a tax-free program that you can use to reimburse your own medical expenses during retirement. The RMRP is completely paid for by St. Joseph's. For each year you work at least 1,000 hours, St. Joseph's will credit the RMRP with a percentage of your pay.
SCHOLARSHIP PROGRAM	Financial assistant to Residents after 90 days of employment to cover tuition, fees and books. Maximum annual benefit - \$2,000.
ADOPTION REIMBURSEMENT PROGRAM	After 30 days of continuous employment, benefits-eligible employees may receive reimbursement for certain expenses related to an adoption. Expenses will be reimbursed to a maximum of \$5,000 per child, to a lifetime maximum of \$15,000.
EMPLOYEE ASSISTANCE PROGRAM	Free, confidential counseling and referral services are available. Residents are eligible for up to 8 visits per family, per situation, per year.
PAID TIME OFF (PTO)	Residents are entitled to 23 days personal time off per year based on a 7-day duty schedule, or 17 weekdays based on a 5-day duty schedule. This personal time off may be used for vacation or sick leave. Personal time off does not accrue from year to year.
LEAVE OF ABSENCE	After 12 months of continuous service and 1,250 hours worked in previous 12 months, Residents may request leaves of absence in accordance with the Family and Medical Leave Act of 1993. The first 3 weeks of a leave of absence are paid from the Resident's Paid Time Off (PTO) and then an additional 3 weeks may be approved with pay. Leaves of absence beyond the 6 weeks described above or for other reasons may be approved without pay up to 12 weeks in a 12-month rolling calendar year.
PERSONAL PLANS® VOLUNTARY PROGRAM	<p>The PersonalPlans Voluntary Program offers benefit-eligible employees a variety of optional employee benefit plans designed to meet your insurance and financial needs. The following voluntary plans are offered under this program:</p> <ul style="list-style-type: none"> • Accident Insurance • Critical Illness Insurance • Financial Planning • Group Auto Insurance • Group Homeowner Insurance • Group Legal • Group Universal Life • Individual Long-Term Disability • Online Banking Services • Short-term Disability
PET HEALTHCARE / INSURANCE	Benefit-eligible employees have access to two pet healthcare/insurance companies. With United Pet Care (UPC) there are no deductibles, claim forms or paperwork. Policies through VPI Pet Insurance are underwritten by the National Casualty Company.
ESTATE PLANNING FOR SPECIAL KIDS	MetDESK®, MetLife's Division of Estate Planning for Special Kids, is an organization dedicated to helping families secure both lifetime care and quality of life for their children or other dependents with special needs. There is no premium for this benefit and employees may speak with a MetDESK® Specialist for <u>free</u> personalized assistance.
SICK CHILD CARE	Sick Child Care is provided through Chandler Kid Care and John C. Lincoln's Wee Care. St. Joseph's pays for 50% of your daily cost for care for Residents.
DISCOUNT CHILD CARE	Discounts are offered to Residents at 6 to 11 Childcare, Phoenix First Childcare & Learning Center, Premier Children's Center, Windsor Child Care & Learning Center and Sunrise Preschool.
FITNESS CENTER DISCOUNTS	Discounts are offered to Residents at: Curves on Central, Fitness West Health Clubs, LA Fitness, LifeStart at Phoenix Plaza, Life Time Fitness, Maricopa Community Colleges, Pure Fitness and YMCA.
CREDIT UNIONS	Membership in Southwest HealthCare Credit Union or First Federal Credit Union is offered to Residents. They promote saving and enable members to borrow money at low interest rates. An Automated Teller Machine (ATM) is located in the rear of the Cafeteria.
BANKING DISCOUNTS/SERVICES	Residents may elect to have their paychecks automatically deposited to their checking, savings, or credit union accounts. An Automated Teller Machine (ATM) is located near the Gift Shop within the hospital for the Resident's convenience. Bank of America, N.A. provides a package of discounted accounts and services to eligible Residents.
FREE PARKING	Parking garages and surrounding designated lots are available at no cost.
COMMUTER AND TRIP REDUCTION PROGRAMS	Bus cards are available to Residents who elect to use this alternate mode of transportation. St. Joseph's pays 100% of the monthly cost. St. Joseph's offers additional commuter options including bike-to-work, walk-to-work, vanpool and carpool programs. Preferred, covered parking is provided for vanpool and car-pool participants.

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CAFETERIA./GIFT SHOP/PHARMACY DISCOUNTS	Residents receive a 20% discount when they purchase a Cafeteria Discount Card to pay for their meals in the hospital cafeteria. The gift shop offers discounted movie tickets and payroll deduction for items purchased. Residents also receive a discount at the 222 Pharmacy.
EMPLOYEE PURCHASE PROGRAM (EPP)	Residents are eligible to purchase discounted products and services through “The Employee Network”. Just log on to www.employeenetwork.com .