

Benefit	Description	Eligible Employees	When Eligible	Who Pays
Health Insurance (Wellmark-BCBS) POS/HDHP	Comprehensive medical coverage	Full-time 30+ hours weekly Part-time 20+ hours weekly	1 st of the month following hire date	BCHC & Employee
Dental Insurance (Delta Dental)	Comprehensive dental coverage	Full-time 30+ hours weekly Part-time 20+ hours weekly	1 st of the month following hire date	BCHC & Employee
Vision Insurance (VSP)	Comprehensive vision coverage	Full-time 30+ hours weekly Part-time 20+ hours weekly	1 st of the month following hire date	BCHC & Employee
Basic Life Insurance/AD&D (Symetra)	Core coverage	Full-time 30+ hours weekly Part-time 20+ hours weekly	1 st of the month following hire date	BCHC
Supplemental Life/AD&D Insurance (Symetra)	Comprehensive coverage	Full-time 30+ hours weekly Part-time 20+ hours weekly	1 st of the month following hire date	Employee
IPERS (Iowa Public Employees' Retirement System)	Iowa Public Employees' Retirement System •EE contributes 6.29% of earnings •BCHC contributes 9.44% of earnings	All employees other than high school students.	Immediately	BCHC & Employee
403(b)	Hospital matches 20-35% of pre-tax contribution based on years of service	20+ hours weekly	First pay period after completion of first 90 days	BCHC & Employee
Roth IRA	Individual retirement account	Full-time 30+ hours weekly Part-time 20+ hours weekly	1 st of the month following hire date	Employee
Long Term Disability (Symetra)	Core benefit	Full-time 30+ hours weekly Part-time 20+ hours weekly	1 st of the month Following hire date	BCHC

PTO (Paid Time Off)	Paid time off for vacations, holidays, personal days, and first 24 hours of illness Accruals are based upon paid hours per year. Length of service determines the rate at which the employee will accrue PTO	Employees with FTE status of 0.2 or greater	Immediately	BCHC	
	Years of Service				Accrual Rate/Hour
	1 year				0.08077
	2-4 years				0.10000
	5-14 years				0.11923
15+ years	0.13846				
PTO Buy Back Option	A minimum of 40 hours PTO may be bought back, not to exceed 80 hours. Minimum of 40 hours remaining at the time of request	Full-time 30+ hours weekly Part-time 16+ hours weekly	Once per fiscal year	BCHC	
ESL (Extended Sick Leave)	Paid time off for employee illnesses beyond 24 hours	Full-time 30+ hours weekly Part-time 20+ hours weekly	Immediately	BCHC	
Worker's Compensation	Insurance coverage for injury that happened while on the job	All employees	Immediately	BCHC	
Bereavement Leave	Paid time off for the death of a family member/close relative	Full-time 30+ hours weekly Part-time 16+ hours weekly	After 90 days of employment	BCHC	
Wellness Program (Health 4U)	Employee discount health insurance rate/reimbursement rate	Employees with FTE status of 0.5 or greater	Immediately	BCHC	
Jury Duty	Paid jury duty time when serving.	All employees	Immediately	BCHC	
Tuition Reimbursement	Tuition expenses reimbursed at \$3000 Full-time 30 + hours weekly \$1500 Part-time 20+ hours weekly	Full-time 30+ hours weekly Part-time 20+ hours weekly	1 year after hire	BCHC	
Pharmacy	Discounted OTC medications from BCHC Pharmacy	All employees	Immediately	BCHC & Employee	
Wellness Center	Free Wellness Center membership (taxable benefit)	All employees	Immediately	BCHC & Employee	