

North Valley Hospital Benefit Summary **

| Type of Benefit | Eligibility | What You Receive | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|---|------------------|-------------------------|--|-----------------------------|--|-----------------------------|--|--------|-----------------|--------|------------------|---------|------------------|---------|------------------|--------|------------------|--------|------------------|-------------------------------|--|-------------------------------|--|--------|-----------------|--------|------------------|---------|------------------|---------|------------------|--------|------------------|--------|------------------|--|
| Group Health, Dental, and Discount Plan | <p>Health/Dental Insurance: Available to regular, full- or part-time employees scheduled to work a minimum of 35 hours per pay period. Eligible the first of the month following 90 days of continuous full or part-time employment.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th colspan="2" style="text-align: center;">Scheduled 48-80 hours</th> <th colspan="2" style="text-align: center;">Scheduled 35 - 47 hours</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="text-align: center;">Option 1 - \$750 Deductible</td> <td colspan="2" style="text-align: center;">Option 1 - \$750 Deductible</td> </tr> <tr> <td style="width: 50%;">Single</td> <td style="width: 50%;">\$29.41 per p/p</td> <td style="width: 50%;">Single</td> <td style="width: 50%;">\$126.02 per p/p</td> </tr> <tr> <td>2-party</td> <td>\$173.78 per p/p</td> <td>2-party</td> <td>\$240.34 per p/p</td> </tr> <tr> <td>Family</td> <td>\$235.43 per p/p</td> <td>Family</td> <td>\$333.53 per p/p</td> </tr> <tr> <td colspan="2" style="text-align: center;">Option 2 - \$1,500 Deductible</td> <td colspan="2" style="text-align: center;">Option 2 - \$1,500 Deductible</td> </tr> <tr> <td>Single</td> <td>\$25.63 per p/p</td> <td>Single</td> <td>\$109.83 per p/p</td> </tr> <tr> <td>2-Party</td> <td>\$151.58 per p/p</td> <td>2-Party</td> <td>\$209.64 per p/p</td> </tr> <tr> <td>Family</td> <td>\$206.11 per p/p</td> <td>Family</td> <td>\$291.98 per p/p</td> </tr> </tbody> </table> <p>Hospital Discount: Eligibility is the same as for health insurance. Employees enrolled in the health insurance will have the NVH services of their bill discounted by 50% prior to any insurance payment. All eligible employees (those enrolled or eligible to enroll in the health insurance plan), may receive a 25% discount on the remaining balance of the NVH bill upon making proper credit arrangements with the Business Office. Only covered expenses will be discounted.</p> | Scheduled 48-80 hours | | Scheduled 35 - 47 hours | | Option 1 - \$750 Deductible | | Option 1 - \$750 Deductible | | Single | \$29.41 per p/p | Single | \$126.02 per p/p | 2-party | \$173.78 per p/p | 2-party | \$240.34 per p/p | Family | \$235.43 per p/p | Family | \$333.53 per p/p | Option 2 - \$1,500 Deductible | | Option 2 - \$1,500 Deductible | | Single | \$25.63 per p/p | Single | \$109.83 per p/p | 2-Party | \$151.58 per p/p | 2-Party | \$209.64 per p/p | Family | \$206.11 per p/p | Family | \$291.98 per p/p | |
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| Family | \$235.43 per p/p | Family | \$333.53 per p/p | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Option 2 - \$1,500 Deductible | | Option 2 - \$1,500 Deductible | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Family | \$206.11 per p/p | Family | \$291.98 per p/p | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Life Insurance | Available to regular, full- or part-time employees scheduled to work a minimum of 40 hours per pay period. Eligible the first of the month following 6 months of continuous. | \$5,000 life insurance policy. Employees may purchase additional life insurance up to \$500,000 or 5 times basic annual earnings (\$50,000 on a pre-tax basis). Life insurance may also be purchased for spouse and children. Certain restrictions apply during initial and annual open enrollment periods. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Long Term Disability Insurance | Available to regular, full- or part-time employees scheduled to work a minimum of 60 hours per pay period. Eligible after 6 months of continuous employment. | 90 days following a qualified disabling event, insurance pays 60 percent of employee's earnings. Covers employee for up to 2 years. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Flexible Benefit Plan 1. Group Health and Group Life Insurance Premiums 2. Medical Expense Account 3. Dependent Care Expense Account | First of the month following 90 days of continuous full or part-time employment. Must be scheduled to work a minimum of 35 hours per pay period. All participating employees must re-enroll annually during the month of December for the following calendar year. | <ol style="list-style-type: none"> 1. Pay for health and life insurance premiums with pre-tax dollars. 2. Pay for unreimbursed medical expenses not covered by any other health plan with pre-tax dollars. 3. Pay for dependent care expenses with pre-tax dollars. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Employee Assistance Program (EAP) | All employees regardless of classification and their eligible dependents. Eligibility begins upon employment. | Four confidential visits per calendar year, per person, with a professional counseling service at no cost to the employee. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| NVH Retirement Plan (403B) | <p>Employee Contributions (EEC): Available to all employees regardless of classification. Employees are eligible to open and contribute to the retirement plan upon employment.</p> <p>Employer Contributions (ERC): Available to regular, full- and part-time employees. Eligibility begins January or July following 2 years of employment with employee working a minimum of 400 hours per year.</p> <p>Employer Matching (ERM): Available to regular, full- and part-time employees. Eligibility begins January or July following 3 years of employment with employee working a minimum of 400 hours per year.</p> | <p>EEC: Employee contributions are made by pre-tax, payroll deduction. Vesting takes place immediately.</p> <p>ERC: NVH contributes an amount equal to 2 percent of employee earnings. Contribution is made to employee's account each pay period.</p> <p>ERM: NVH matches 30 percent of employee contribution; matching percentage increases 10 percent annually. Matching is limited to 7 percent of employee's gross pay per payroll period. Matching is paid on an annual basis.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p style="text-align: center;">Earned Leave</p> <ul style="list-style-type: none"> • Combines holiday, sick and vacation benefits into one accrual bank. • Accrual begins at date of hire. • Maximum accrual balance is 640 hours. • Employees can "convert Earned Leave to cash. Accrual rate increase with years of service. | Regular, full and part-time employees. Eligibility begins after 6 months of continuous employment. | <table border="1"> <thead> <tr> <th><u>Service</u></th> <th><u>Accrual/hr</u></th> <th><u>Accrual/80 hrs</u></th> <th><u>Accrual/2080/1yr</u></th> </tr> </thead> <tbody> <tr> <td><6mos</td> <td>0.06542</td> <td></td> <td></td> </tr> <tr> <td>6 mos-3 yr</td> <td>0.10392</td> <td>8.31</td> <td>216 hrs</td> </tr> <tr> <td>4yr – 6yr</td> <td>0.12312</td> <td>9.84</td> <td>256 hrs</td> </tr> <tr> <td>7yr – 9yr</td> <td>0.12692</td> <td>10.15</td> <td>264 hrs</td> </tr> <tr> <td>10yr-12yr</td> <td>0.13077</td> <td>10.46</td> <td>272 hrs</td> </tr> <tr> <td>13yr – 15yr</td> <td>0.13462</td> <td>10.76</td> <td>280 hrs</td> </tr> <tr> <td>16yr – 18yr</td> <td>0.13846</td> <td>11.07</td> <td>288 hrs</td> </tr> <tr> <td>19 & over</td> <td>0.14231</td> <td>11.38</td> <td>296 hrs</td> </tr> </tbody> </table> <p style="text-align: center;">Call hours accrue EL at 0.025 hrs per 1 hour of call</p> | <u>Service</u> | <u>Accrual/hr</u> | <u>Accrual/80 hrs</u> | <u>Accrual/2080/1yr</u> | <6mos | 0.06542 | | | 6 mos-3 yr | 0.10392 | 8.31 | 216 hrs | 4yr – 6yr | 0.12312 | 9.84 | 256 hrs | 7yr – 9yr | 0.12692 | 10.15 | 264 hrs | 10yr-12yr | 0.13077 | 10.46 | 272 hrs | 13yr – 15yr | 0.13462 | 10.76 | 280 hrs | 16yr – 18yr | 0.13846 | 11.07 | 288 hrs | 19 & over | 0.14231 | 11.38 | 296 hrs |
| <u>Service</u> | <u>Accrual/hr</u> | <u>Accrual/80 hrs</u> | <u>Accrual/2080/1yr</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Bereavement Leave | FT, PT, NBFT and NBPT employees. Eligibility begins after 6 months of continuous employment. | Receive up to 3 scheduled days off with pay in the case of death of an immediate family member as defined by policy. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Direct Deposit | All employees regardless of classification. Eligibility begins upon employment. | Paycheck is directly deposited into any bank. Deposits are scheduled to be in accounts by 9:00 a.m. on Friday. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Health Club Membership Contribution | All employees regardless of classification. Eligibility begins upon employment and completing application form in HR. | NVH will reimburse a portion of the health club membership fee, based on individual attendance, after 12-months of consecutive membership. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cafeteria Discount | All employees regardless of classification. Eligibility begins upon employment. | Employees receive a 10 percent discount on posted prices in the Valley Café. The food is very good—and affordable! | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p style="text-align: center;">Non-NVH Programs</p> <ul style="list-style-type: none"> • Internet Service • Pre-Paid Legal Services • AFLAC Voluntary Insurance Products <p><i>These programs are not maintained or endorsed by NVH. Independent vendors are responsible for the programs and will answer all employee questions including those relating to eligibility, enrollment and benefits. Employees may contact the HR Department for vendor/agent contact information.</i></p> | <p>Eligibility depends on vendor policy; NVH makes no eligibility determination.</p> <p>Available services and products include: Internet Service, Pre-paid Legal Services, and AFLAC Voluntary Insurance Products.</p> | Employees can pay for services and products through payroll deduction. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

****Note:** This is a brief summary of our benefits; eligibility is contingent on the employee's employment classification. For most benefits, plan summaries or brochures containing further information are provided. Employees may contact the HR Department for copies of applicable summary documents. Please be aware that benefits and eligibility are subject to change and every effort is made to keep this information up to date and keep employees informed of changes.

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