

**EMPLOYEE BENEFITS SUMMARY
NORTHEAST REHABILITATION HOSPITAL NETWORK**

This Benefits Summary applies to employees hired as Northeast Rehabilitation Hospital Network staff.

BENEFIT	BENEFIT EXPLANATION	WHEN ELIGIBLE	ELIGIBLE				PAID BY
			FT	PT	PT	PD	
			32-40	20-31	16-19	Temp	
Automobile and Personal Property Insurance	Payroll deduction option through Metpay. (800) 438-6381	Immediately	X	X	X	No	Employee
Credit Union	Service Credit Union (800) 677-7328	Immediately	X	X	X	X	Employee
Dental Insurance	Northeast Delta Dental	Effective 1 st of the month following 30 days of employment.	X	X	No	No	NRHN/Employee
Flexible Spending Accounts	Pre-taxed dollars saved for Medical and Dependant Care and un-reimbursed Medical Costs.	Within 30 days of hire retroactive to date of hire.	X	X	No	No	Employee
Vision	Through VSP (Vision Service Plan). Includes both participating and non-participating provider options.	Effective 1 st of the month following 30 days of employment.	X	X	No	No	NRHN/Employee
Life Insurance Basic Life and AD&D (UNUM Life Insurance)	Maximum benefit of \$10,000	No waiting period	X	X	No	No	NRHN – 100%
Additional Options for: Employee Life (UNUM Life Insurance)	Additional 1x, 2x, 3x, 4x or 5x base salary. Maximum of \$600,000 (combined with basic benefits)	No waiting period	X	X	No	No	Employee
Dependent Life (UNUM Life Insurance)	Spouse - \$10,000 Children: Birth – 6 mos = \$1,000 6 mos – 19 yrs = \$10,000	No waiting period	X	X	No	No	Employee
Long Term Disability (UNUM)	Insurance protection for disability accident or illness lasting longer than 3 months Benefit = 60% of gross base monthly salary/max. \$6,000	No waiting period	X	X	No	No	NRHN – 100%
Short Term Disability (UNUM)	Insurance protection for disability accident or illness lasting longer than 14 days Benefit = 70% of weekly base salary/max. \$1,000. 12/12 pre-existing.	No waiting period	X	X	No	No	Employee
Medical Plans (Anthem HMO Blue New England)	Includes Mail Order Prescription Program	Effective 1 st of the month following 30 days of employment.	X	X	No	No	NRHN/Employee
MetLaw	Full legal representation and consultation through Hyatt Legal Plans (MetLife Company).	Effective 1 st of the month following 30 days of employment.	X	X	No	No	Employee
401K Plan (Fidelity)	Maximum Employee Contribution = ERISA max \$16,500 for 2011. NRHN Match of 100% for the first 3% and 50% between 4-5% after one year of service. Age 50+ \$22,000 for 2011. Eligibility for monthly enrollment with 30 day notice. (800) 835-5097.	No waiting period VESTING: 100% Immediately Must be 21 years of age	X	X	No	No	
EAP (Employee Assistance Program)	All active employees and their household through Family Services (800) 683-9544.	No waiting period	X	X	X	X	NRHN – 100%
Employee Health	Meets all Federal and State Requirements. NRHN (603) 681-3190	No waiting period	X	X	X	X	NRHN

Holidays	7 Holidays per year (used from Paid Time Off total)	No waiting period	X	X	X	No	NRHN
Internal Continuing Education	Internal Training Sessions – Check with supervisor for details.	Available immediately	X	X	X	X	Provided by NRHN
Leave of Absence Handbook for clarification	Paid: Bereavement, Jury Duty, Guard or Reserve Duty. Unpaid: Maternity/Medical, FMLA	12mos/1250hrs	X	X	X	No	NRHN 3 day limit for bereavement For jury duty: NRH pays difference between regular earnings and jury pay.
Paid Time Off	Pro-rated based on number of hours worked and length of service	Immediate accrual. Available for use following removal from probationary status.	X	X	X	No	NRHN
Pay Days	Bi-Weekly on Thursdays after 9:00 a.m.		X	X	X	X	
Tuition Reimbursement	Up to \$1,000/calendar year Accredited undergrad/graduate courses. Pre-approval required from VP and HR	Following removal from probationary status	X	X	No	No	NRHN

Employee Discounts	Working Advantage (800) 565-3712 Verizon Wireless (207) 217-0900 Workout & Wellness Center (603) 894-4800 Six Flags New England (NRHN Cashier) Water Country (NRHN Cashier) Canobie Lake Park (NRHN Cashier) York's Wild Kingdom & Amusement Park (NRHN Cashier)	Immediately	X	X	X	X	Employee
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ANTHEM BLUE CROSS & BLUE SHIELD

2/4/6 - PI	Employee Only	Employee +1	Family
Full Time (32-40 hours per week)	\$90.77	\$191.52	\$255.05
Part Time (20-31 hours per week)	\$147.19	\$310.57	\$413.60

DELTA DENTAL

	Employee Only	Employee +1	Family
Full Time (32-40 hours per week)	\$10.45	\$14.80	\$25.09
Part Time (20-31hours per week)	\$14.30	\$21.14	\$35.84

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	Employee Only	Employee +1	Family
Full Time (32-40 hours per week)	\$75.38	\$159.04	\$211.81
Part Time (20-31 hours per week)	\$122.24	\$257.91	\$343.48

VISION SERVICE PLAN

	Employee Only	Employee +1	Family
Full Time (32-40hours per week)	\$2.71	\$3.93	\$7.05
Part Time (20-31hours per week)	\$2.71	\$3.93	\$7.05

Northeast Rehabilitation Hospital Network is an Equal Employment Employer

If you have any questions regarding the Northeast Rehabilitation Health Network benefits package, please contact Human Resources. In cases of conflicts between this summary and the complete NRHN policies on the intranet, the provisions of the signed and approved policies will prevail.