



BENEFIT SHEET - CALENDAR YEAR 2025

Full-Time Employees Only

Health* – UMR provides medical and prescription drug coverage. Please note that the bi-weekly premiums listed below include wellness discounts and do not include tobacco surcharges.**

HSA-Compatible Plan					
Salary Range Up To \$20.00/hr		Salary Range \$20.01 to \$40.00/hr		Salary Range \$40.01/hr & Up	
Employee Only	\$25	Employee Only	\$27	Employee Only	\$31
Employee + Spouse	\$169	Employee + Spouse	\$182	Employee + Spouse	\$216
Employee + Child(ren)	\$131	Employee + Child(ren)	\$144	Employee + Child(ren)	\$169
Employee + Family	\$218	Employee + Family	\$239	Employee + Family	\$278
Coplay Plan					
Salary Range Up To \$20.00/hr		Salary Range \$20.01 to \$40.00/hr		Salary Range \$40.01/hr & Up	
Employee Only	\$47	Employee Only	\$49	Employee Only	\$53
Employee + Spouse	\$221	Employee + Spouse	\$239	Employee + Spouse	\$283
Employee + Child(ren)	\$169	Employee + Child(ren)	\$185	Employee + Child(ren)	\$218
Employee + Family	\$282	Employee + Family	\$308	Employee + Family	\$358

**Wellness Discounts – HSA-Compatible Plan \$20 EE/\$20 SP & Copay Plan \$40 EE/\$40 SP

**Tobacco Surcharge – HSA-Compatible Plan & Copay Plan \$30 EE/\$30 SP

Dental* – These PPO MetLife Dental plans provide dental coverage. Bi-weekly premiums are displayed below.

Low Plan			
Employee Only-\$16.25	Employee + Spouse-\$24.09	Employee + Child(ren)-\$28.21	Employee + Family-\$37.78
High Plan			
Employee Only-\$22.79	Employee + Spouse-\$33.98	Employee + Child(ren)-\$39.80	Employee + Family-\$53.30

Vision* – This Superior Vision plan provides vision coverage. Bi-weekly premiums are displayed below.

Vision			
Employee Only-\$3.41	Employee & Spouse-\$6.76	Employee & Children-\$6.63	Employee & Family-\$10.08

Menopause Support – This Midi Health plan integrates with the Hendrick UMR health plans providing support for members going through perimenopause and menopause.

Health Saving Account (HSA)* – This WEX plan allows employees to set aside dollars for qualified medical expenses on a pre-tax basis. Dollars roll over year to year. Must be enrolled in the HSA-Compatible Plan. Hendrick will make a bi-weekly contribution towards eligible employees HSAs to reach an annual contribution of \$500.

Flexible Spending & Limited Flexible Spending Accounts* – These WEX plans allow employees to set aside dollars for qualified expenses on a pre-tax basis. Use-it-or-lose-it policy with a roll over limit as determined by the IRS.

Dependent Care Flexible Spending Account* – This WEX plan allows employees to set aside dollars for qualified childcare expenses on a pre-tax basis for children under the age of 13 when they're claimed as qualifying dependents. Funds can also cover care for a disabled spouse or dependent of any age. This is a use-it-or-lose-it policy, with no option for rollover.

Basic Group Life Insurance – This company-paid benefit provides employees with Lincoln Financial Group Term Life & Accidental Death & Dismemberment insurance at the value of one and one-half times the employee's annual base salary.

Voluntary Term Life* - This Lincoln Financial Group plan provides financial security for beneficiaries. Several options are available and premiums depend on options selected.

Short & Long-Term Disability* – These Lincoln Financial Group plans help protect a portion of the employee's income in the event they become disabled for a period of time. Premiums are based on employee's age and annual salary.

Hospital Indemnity* – This Lincoln Financial Group plan provides a lump sum payout to insureds who are admitted to the hospital for accident or injury. Several options are available and premiums depend on options selected.

Accident* – This Lincoln Financial Group plan provides payouts to insureds for covered accident-related injuries. Several options are available and premiums depend on options selected.

Critical Illness* – This Lincoln Financial Group plan provides a lump sum payout to insureds who are diagnosed with a covered illness. Several options are available and premiums depend on options selected.

Universal Life* – This Trustmark plan provides permanent life insurance to shield beneficiaries from financial hardship. Several options are available and premiums depend on options selected.

Legal* – This ARAG plan provides legal advice and assistance for a bi-week rate of \$8.08.

Identity Theft* – This LifeLock plan provides identity theft protection. Several options are available and premiums depend on options selected.

Retirement – *All employees are eligible.* This long-term savings plan through Fidelity allows employees to plan for post-employment years. Employees are automatically enrolled to participate at a rate of 3% of their annual salary on a pre-tax basis. Employer will match full-time employees’ contribution of up to 3% and up to IRS limits. Employees may opt-out.

Cash Time Off – Cash Time Off (CTO) is a flexible benefit plan combining traditional days off such as vacation, holidays and sick time into one program. Employees are eligible upon employment. Accruals are based on years of service and hours paid per pay period.

Years of Employment	Accrued per Pay Period Full Accrual (80 hrs/pay period)	Maximum Accrual
< 1	The cash equivalent of 6.46 hours	The cash equivalent of 168 hours
1 - 4	The cash equivalent of 6.77 hours	The cash equivalent of 177 hours
5-9	The cash equivalent of 8.31 hours	The cash equivalent of 217 hours
10-14	The cash equivalent of 8.62 hours	The cash equivalent of 225 hours
15+	The cash equivalent of 9.54 hours	The cash equivalent of 248 hours

Extended Illness Bank – Extended Illness Bank (EIB) is a benefit plan employees may access for a personal or family illness. Employees are eligible upon employment. Accruals are based on years of service and hours paid per pay period.

Years of Employment	Hours Accrued per Pay Period Full Accrual (80 hrs/pay period)	Annual Hours Accrued
0 – 4	1.54 hours	40 hours
5 – 14	1.85 hours	48 hours
15 +	2.46 hours	64 hours

Employee Assistance Program – *All employees are eligible.* Employees are eligible upon employment. This program provides confidential services to help you and your loved ones improve your quality of life.

Bereavement Leave – This benefit is available to employees upon employment. Employees receive compensation at their base rate for time lost from regularly scheduled work hours due to the death of a defined family member.

Jury and Witness Duty Leave – This benefit is available to employees upon employment. Employees receive compensation at their base rate for time lost from regularly scheduled work hours due to active jury and/or time lost due to summons as witness for the benefit of Hendrick Health.

Leave of Absence – *All employees are eligible.* Employees are eligible based on criteria outlined in each leave policy. Proper notification is required. Our leave policies include Military Leave, Family and Medical Leave Act (FMLA), Personal Leave of Absence and Pregnant Workers Fairness Act.

Holiday Pay – *All non-exempt employees are eligible.* Employees are eligible upon employment. Additional compensation is provided for positions scheduled to work on an actual holiday: New Year’s Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving and Christmas.

Differential Pay – *Specified non-exempt employees are eligible.* Employees are eligible upon employment (refer to policy). Additional compensation is available to designated positions scheduled to work certain hours or on weekends.

Employee Wellness Services – *All employees are eligible.* Upon employment, services offered include Hepatitis B injection series and N95 mask fit clinics to eligible employees and TB screenings, blood pressure assessments, flu vaccines, and a Wellness Program for all employees.

ProCare Worker Injury Program – *All employees are eligible.* Employees are eligible upon employment. This program provides for payment of medical expenses and partial salary continuation in the event of a work-related injury or illness approved for coverage under the program. Appropriate documentation is required.

Adoption Support - Employees who have completed 1 year of employment are eligible. This program may provide financial reimbursement to eligible employees who have legally adopted an eligible child.

Guardian Angel Fund – *All employees are eligible.* Employees who have completed 90 days of employment are eligible. This program may provide assistance to eligible employees, who have experienced a crisis or catastrophe, upon approval by the Guardian Angel Fund Committee.

Mission Support – Employees who have completed 1 year of employment are eligible. This program may provide paid time off benefits and medical supplies to eligible employees who participate in mission efforts.

Organ and Bone Marrow Donation Support – Employees who are full-time and who have completed 90 days employment are eligible. This program may provide paid time off benefits to eligible employees who donate an organ or bone marrow.

Pavactiv – *All employees are eligible.* Employees who have completed 30 days of employment are eligible. This program allows employees to access their wages as they earn them.

Wonderschool - *All employees are eligible.* This is a free concierge service that helps employees discover and sign up for quality childcare programs nearby.

Employee Events – *All employees are eligible.* Hendrick sponsors several employee events throughout the year.

Employee Service Awards – *All employees are eligible.* Hendrick recognizes employee’s dedication and loyalty to Hendrick and affiliates. Awards are presented annually to employees who have reached eligible years of service beginning at five years.

Employee Discounts – *All employees are eligible.* Upon employment, employees may access discounts and special offers through participating vendors.

***You must call BCI, the Hendrick Benefits Enrollment Center, at 877-540-6761 within 31 days of your date of hire to enroll.**

Elections made are effective the 1st of the month following 30 days of employment.

Employees may only make changes to their initial benefit elections during Annual Enrollment, unless the employee experiences a Qualifying Life Event (QLE). HR must be notified of QLEs within 31 days of the date of event, unless you are entitled to additional time under federal policy or program.

Questions? Contact Hendrick Health HR Benefits at Benefits@hendrickhealth.org or (325) 670-3163.

Please refer to company policies and plan documents for detailed information and specifics. Benefits are subject to change at discretion of Hendrick Health.

Revised: 11/18/2024 (FT)