

Travel Accident Insurance

Employees are provided with \$100,000 of death or dismemberment insurance protection while traveling on NCH business. The full cost of this insurance is paid by Nationwide Children's.

RETIREMENT BENEFITS

Pension Plan

Employees become participants in the defined contribution pension plan upon hire. From hire to five years of service, Children's contributes 4% of pay to investments that the employee designates. After five years, Children's increases the contribution to 5% of pay. The full cost of the plan is paid by Nationwide Children's Hospital. A vested service year is earned if an employee is paid 1000 hours in a year. Vesting is a five year graded schedule – 20% after two service years, 40% after three service years, 60% after four service years, and 100% vested after five service years.

Tax-Deferred Annuities (TDA)

Specialized retirement savings programs are available which permit employees to defer a portion of their income from current tax liability. Tax-deferred annuities are portable investments in which earnings can provide additional sources of post-retirement income independent of other retirement benefits. All employees may enroll in a TDA program.

Hospital Match Savings Program

Employees enrolled in a TDA program are eligible to receive a Hospital match on a 50% basis with a maximum Hospital contribution of 1.5% of the employee's gross earnings. Vesting and eligibility is the same as the pension plan noted above.

EDUCATION BENEFITS

Tuition Reimbursement Program

An educational assistance program is available to benefits-eligible employees who have completed at least 832 hours of continuous employment at Nationwide Children's Hospital. The program pays tuition and lab fees after satisfactory completion of approved course work. Annual reimbursement limits are \$3,000 for undergraduate students and \$3,500 for graduate students. Reimbursement for part-time employees is pro-rated according to FTE status at the beginning of the term. Employees receiving tuition assistance are obligated to continue their employment at the same or greater level of hours for up to one year after the end of the most recent term.

College Advantage

The Ohio Tuition Trust Authority has partnered with Putnam Investments to create College Advantage - a Section 529 Qualified State Tuition Program for college savings. Employees can participate in this program through the monthly payroll deduction plan.

FAMILY BENEFITS

Child Care Services

An on-site Child Care Center is available for full and part-time employees' children age eight-weeks to five-years. The center is open from 6:30 a.m. to 6:30 p.m. Monday through Friday. A consultation service is provided through Action for Children to assist employees in locating child care specific to their needs.

Adoption Assistance Reimbursement Plan

Benefits eligible employees who have worked 832 or more continuous hours of employment in the twelve months prior to adoption may receive up to \$2,500 per child, \$5,000 lifetime maximum to help offset the cost of adoption. The adopted child must be under 18 years of age and not a relative or stepchild. Adoption assistance for part-time employees is pro-rated by appointed FTE.

FINANCIAL BENEFITS

Direct Deposit

All employees must enroll in the direct deposit program which enables an employee to electronically deposit their paycheck into a bank account(s) of their choice. A maximum of three banks and four accounts is permitted.

U.S. Savings

Series EE savings bonds are available through payroll deduction.

Employee Assisted Housing

Nationwide Children's Hospital provides financial assistance for first-time home buyers to purchase a home within Franklin County. This is a collaborative effort between NCH and the Columbus Housing Partnership (CHP).



Management
Benefits

This summary applies to all full and part-time management staff regularly scheduled to work 16 or more hours per week. If differences occur between benefit levels of full and part-time staff, they are noted in the benefit description.

HEALTH BENEFITS

Medical Insurance

Employees may enroll in one of two comprehensive medical plans administered through Aetna – the Traditional PPO or HealthFund Health Reimbursement Account (HRA) Plan. Benefits in both plans include, but are not limited to, the following: preventative care, inpatient/outpatient services, therapy services, home health care, mental health services and more. Coverage commences on the date of hire or the date of eligibility. The cost of both plans is shared by Nationwide Children’s Hospital and the employee. Please refer to the benefits cost schedule for the bi-weekly premium rates for both plans.

Prescription Drug Coverage

Employees enrolled in one of the two medical plans will automatically receive prescription drug coverage administered through CVS Caremark. Enrollees will receive a prescription drug card to be used at any local participating pharmacy. A mail order plan is available for maintenance and other specific medications to all employees to receive the maximum benefit from this plan. As an added benefit, employees are able to fill prescriptions at Nationwide Children’s pharmacy.

Dental Insurance

Employees may enroll in a dental insurance plan administered through Delta Dental. Participants will be covered by two of the nation’s largest networks of participating dentists- the Delta Dental PPO and Premier networks. The plan includes preventative care covered at 100% and coinsurance benefits for basic and major services. The plan also offers orthodontia coverage for dependents up to age 19. The cost of the plan is shared by Nationwide Children’s Hospital and the employee. Please refer to the benefits cost schedule for the bi-weekly premium rates for the dental plan.

Benefits Plus Pre-Tax Program

Deductions through the Nationwide Children’s Hospital payroll system for medical and dental insurance premiums are made on a “pre-tax” rather than an “after-tax” basis. This means that these deduction amounts are not subject to state, federal, or social security taxes.

Vision Insurance

Employees enrolled in one of the two medical plans will have basic vision coverage, which includes an annual eye exam. Employees may choose to enroll in a supplemental vision plan administered through Vision Service Plan (VSP). This plan includes coverage for an annual eye exam and a benefit toward contacts or lenses for glasses every 12 months and frames every 24 months. The cost of the plan is paid entirely by the employee. Please refer to the benefits cost schedule for the monthly premium rate.

Flexible Spending Accounts

Flexible Spending Accounts (FSA) allows eligible employees to use pre-tax dollars to pay for out-of-pocket medical, prescription drugs, dental, vision and/or dependent care expenses. New hires have 30 days from their date of hire to enroll in a Dependent Care FSA. Eligible employees can enroll in a Medical FSA during open enrollment.

WELLNESS BENEFITS

Employee Wellness

All employees are encouraged to participate in a variety of wellness programs offered through Nationwide Children’s Hospital. Join our exercise specialist who teaches a variety of group fitness classes such as yoga, toning and step aerobics. These classes are free to all employees. Schedule a counseling session with the Employee Wellness registered dietitian to discuss your dietary needs and well-being. Additionally, employees are encouraged to take advantage of various interactive workshops held throughout each month. Refer to the monthly calendar of events for a list of programs and group fitness classes.

On-site Fitness Center

Employees may utilize the on-site fitness center located in the lower level of the outpatient care center. The fitness center is open 24 hours a day and is staffed 20 hours per week by a personal trainer. The center is equipped with a variety of aerobic equipment, weight machines and free weights. Membership fees are charged on a bi-weekly basis through payroll deduction.

Employee Assistance Program

Nationwide Children’s offers all employees, regardless of benefits status, eight free counseling sessions through Matrix. Employees may use Matrix for confidential counseling for legal and financial resources, elder care issues, stress and more. These services are strictly confidential and are available 24 hours a day.

Employee Health Services

All employees can utilize a wide variety of services available through Employee Health. On-site nursing care is available for staff

providing services such as health screenings, immunizations and consultations for health related concerns.

Smoke Free Environment

All employees and prohibited from smoking and/or using tobacco related products while at work or during their shift. Smoking by visitors and patients is also prohibited in all facilities and on the property of Nationwide Children’s Hospital.

LEISURE, DISABILITY, & LIFE

Paid Time-Off (PTO)

Following three months of employment, employees are eligible to receive compensation for PTO. PTO is provided for scheduled time off such as vacations, routine medical/dental appointments, sick days, personal time and designated holidays. PTO can also be used for approved unscheduled time off. PTO accrues each pay period based on employee’s full-time status and years of service according to the following schedule: part-time employees do not accrue holidays (6 days) plus personal days (3 days). For exact part-time accruals, call Human Resources

	Regular, Full-Time Employees (FTE Status = 1.0)	
Years of Service	Annual Accrual	Bi-Weekly Accrual
1 - 3	224 hours	8.615
4 +	264 hours	10.153

Accruals are pro-rated based on “hours paid” in a pay period (up to a maximum of 80 hours worked). Employees may accrue PTO up to the following maximums:

Years of Service	Maximum Accrual
1 - 3	300 hours
4 +	380 hours

Short-Term Disability (STD)

STD is provided after 3 months of employment for eligible personal illness or illnesses of immediate family members living in the same household. An initial bank of 120 hours of STD is provided for management staff. Further accruals commence after one year of service and are earned bi-weekly at the rate of 88 hours per year. Part-time employees accrue STD on a pro-rated basis according to hours worked. The maximum accrual of STD is 960 hours.

Short-Term Disability Conversion Program

Employees may convert accrued STD time to PTO or cash at a ratio of 2:1 hours. A maximum of 80 hours of STD per year may be converted while maintaining a STD bank of 720 hours.

Long Term Disability Insurance

Income protection is offered at no cost to full time (.8-1.0 FTE) employees who have completed one month of service. Benefits of 66 2/3% of salary, up to a maximum of \$15,000 per month, will be paid after 90 days of total disability until age 65.

Life Insurance

Term life insurance is provided at no cost to full time and part time benefits-eligible employees after six months of employment, with an option to purchase additional insurance coverage. The following types of life insurance available are:

1. **Basic Employee Life Insurance** – Term life insurance equal to two times annual earnings (rounded to the next highest \$500) up to a maximum of \$600,000 is provided at no cost to employees.
2. **Supplemental Life Insurance** – Equal to one-half, one, one-and-one-half, or two times annual earnings may be purchased through payroll deduction.
3. **Family Life Insurance** – Employees may purchase insurance on the lives of their spouse and/or eligible dependent children through payroll deduction. The spouse will be covered for \$10,000, each child age 6 months or older for \$5,000 and each child under 6 months of age for \$1,000. Employees who elect family life insurance will pay a bi-weekly premium of \$0.95 through payroll deduction.

Accidental Death and Dismemberment

Basic Accidental Death and Dismemberment is provided at no cost to all employees after six months of employment. Coverage is effective 6 months after an employee’s date of hire. Upon proof of an accidental loss, a principal sum amount of two times earnings (subject to a maximum amount of \$600,000 rounded to the next higher \$500) will be paid.

Supplemental AD&D is also available to all benefits eligible employees. Coverage is effective six months after an employee’s date of hire. Upon proof of an accidental loss, a principal sum amount of 0.5, 1, 1.5 or 2 times earnings (subject to a maximum amount of \$600,000 rounded to the next higher \$500) will be paid.