

# Careers



Picture something more

# Can you bring something more to this picture?



The snapshots seen in these pages were taken by members of our staff. Spend a moment to really look at them. Each represents a unique window into the Saint Mary's working environment, and into the lives of those dedicated to making a real difference.

Now, imagine yourself within these pictures. Envision a career, surrounded by some of the world's most advanced diagnostic and therapeutic technologies. Imagine working shoulder to shoulder with professionals united by the common mission of healing the whole person...body, mind *and* spirit. Picture the satisfaction of working in a true collaborative environment that draws upon some of the most progressive medical treatments, approaches and technology available anywhere.

But beyond equipment and facilities lies something more... a level of compassionate care that addresses what technology alone cannot. If you are a professional who feels they were *born* for *something more*, picture yourself at Saint Mary's Health Care.

# Inclusive professional culture. Compassionate holistic care.

## Bringing something more to health care.

Saint Mary's Health Care has invested heavily in leading edge technologies, putting us at the forefront of medical innovation. And not just locally, but nationally. But we also believe providing superior facilities and equipment is not enough. Complemented by a variety of holistic therapies and anchored in spiritual faith, our goal is the health and well being of the *whole* person. Caregivers, patients and families become equal partners in the care process and are treated with encouragement, respect and afforded the best medical care available. This is far from basic health care. It's *something more*. Much more.

Picture what you will accomplish in a progressive environment such as this. You'll utilize your knowledge and skills, and bring to bear the power of advanced technologies and treatments on behalf of your patients. You'll use your mind to significantly impact care delivery and advance your career. As an accredited teaching hospital and member of Trinity Health, Saint Mary's Health Care provides access to the finest technology and educational resources available.

Saint Mary's Health Care is a member of Trinity Health, the nation's fourth largest Catholic health care system and recipient of the 2004 National Committee for Quality Health Care (NCQHC) award. Totally committed to delivering patient care of the highest order, Trinity Health provides an inclusive network of physician offices and comprehensive health care services in cooperation with 45 hospitals, over 7,500 physicians and 44,000 employees in 7 states.

Yet for all these extraordinary capabilities, Saint Mary's Health Care is not so big that employees lose their sense of individuality. It's an inviting place where you'll enjoy getting to know people who share your values, commitment, energy and optimism.



## MISSION

We serve together in Trinity Health, in the spirit of the Gospel, to heal the body, mind and spirit, to improve the health of our communities and to steward the resources entrusted to us.

## CORE VALUES

- Excellence
- Compassion
- Respect
- Care of the Underserved
- Social Justice

## TRINITY HEALTH LOCATIONS



The following pages will give you an overview of the opportunities to be found at Saint Mary's Health Care. For even more of our story, visit [www.smhealthcare.org/career](http://www.smhealthcare.org/career).

# A culture of communication.

Grand Rapids is a city in which its people speak some 38 different languages. Diversity is both embraced and encouraged at Saint Mary's Health Care. It's open to anyone regardless of race, religion, color or creed, who is driven by a desire to provide superior care. Respecting individuality is the key to fueling our team-focused approach.

You'll be invited to contribute your ideas, insights and perspectives through committees that address a variety of areas that help guide our organization. It's a participatory culture in which your voice is welcomed, and your opinions have importance.

The result is an organization that encourages your personal and professional growth through a variety of programs:

- Advanced training and tuition reimbursement
- Competitive salaries
- Diversity training
- Exceptional benefits packages
- Flexible scheduling
- Ten medical residency programs
- Nursing Clinical Advancement System
- Smoke free campus
- Spirit of Caregiving™ interactive personal growth program



**Of our many noteworthy achievements, we are quite proud of our extremely low turnover rate. When good people come here, they stay here. We think you will, too.**



You'll always be heard.



"Our opinions count. Management and administration take what the staff says seriously."  
Mike, RN, Nurse Manager

# Health care that's something more.

Our coordinated, holistic care model combines a variety of methods that aid physical, spiritual and emotional healing. We use the latest diagnostics, treatments, pharmaceuticals and technologies, as well as pain and stress-relieving acupuncture, art, music and massage therapies. Equally important is the spiritual lift our patients receive from caregivers who take the time to really get to know them and their families. It all adds up to improved patient outcomes and higher job satisfaction, key elements in our goal of achieving Magnet status.



Multidisciplinary care teams combine their talents in a variety of centers of excellence and specialty areas:

- Advantage Health Primary Care Network
- Alzheimer's Disease and Memory Disorders
- Birthing Center
- Cardiology and Cardio Rehabilitation
- Center for Diabetes and Endocrinology
- Community Health Centers
- Endoscopy
- Gastroenterology
- Hauenstein Parkinson's Center
- Kidney Transplant Program
- Level II Trauma Center
- Level III NICU
- Mind, Body & Spirit Program
- Neurosurgery
- Obstetrics and Gynecology
- Orthopedic Surgery
- Pharmacy
- Sleep Disorders Center
- Surgical Care
- The Lacks Cancer Center
- The Wege Institute for Health and Learning
- Wound Care Center

No matter what your career goals, Saint Mary's Health Care is designed to help you achieve *something more.*

A commitment to healing body, mind AND spirit.



"From the first day, I got a sense that this was a comfortable, team-oriented approach.  
That's what I was looking for."  
Jill, RN, Trauma Center



# Improving patient outcomes with something more.

## **Saint Mary's Health Care offers some of the latest medical technology, including leading-edge treatment options and equipment.**

You may choose to help cancer patients at The Lacks Cancer Center. Saint Mary's is one of but a handful of hospitals nationwide to offer revolutionary new TomoTherapy® radiation treatments and is a designated Center of Excellence. We have two additional, state-of-the-art Linear Accelerators that deliver dynamic IMRT, a 20-slice CT-SIM, and a PET Scanner.

You can apply life-saving technology in the region's only Kidney Transplant program or our nationally recognized Center for Diabetes and Endocrinology. Explore rewarding work in the Hauenstein Parkinson's Center. Or perhaps you'd rather work with biofeedback and other holistic methods at The Wege Institute for Mind, Body and Spirit. No matter which specialty draws your attention, you'll be working with the very best.

Our ambitious implementation of new technology provides daily opportunities to learn new skills and techniques. We are pioneering electronic medical record keeping with our new Project Genesis program; a wireless, paper-less, real-time alternative to traditional patient charting. Nurses are no longer tied to hard-copy records, or even a fixed location computer workstation in order to access patient information.

*Something more. Always something more.*



**The keys to career advancement are growth and education. Our Clinical Advancement System provides numerous avenues and incentives for professional growth through a variety of educational programs and generous tuition reimbursement plans.**



Picture yourself using the latest technologies.



"We believe in education. We want our staff to be educated, and we are willing to help them get that way.  
The more they learn, the more they earn."  
Robi, CNS

# The search for something more ends here.

## Career growth, satisfaction and quality of life.

Growth is a continuous process that requires an open mind, open heart, and a nurturing environment. If you love helping people, being respected as a professional and cared about as a person, you'll enjoy working in this progressive, faith-based environment where people come first. From our state-of-the-art acute care facilities to numerous neighborhood outreach centers, we're an integral part of the communities we serve.

Picture yourself in Grand Rapids, Michigan's second largest city. It's a vibrant community with all the amenities of a major metropolitan area, but with a more relaxed pace of life. The absence of heavy freeway gridlock makes Grand Rapids easy to get around. Over 2,000 acres of parks contribute to its pleasing ambience.


If you're raising a family, you'll appreciate the many excellent public and private schools and exceptional variety of neighborhoods... from high-rise condos and historic mansions, to suburban enclaves and rural farmsteads.

Entertainment opportunities are endless. Grand Rapids is gifted with a resident symphony, ballet companies, traveling Broadway shows and a variety of historic, ethnic and community festivals. Its vibrant nightlife includes great restaurants, numerous museums, college and pro sports teams and sterling concert venues that attract national entertainment acts.

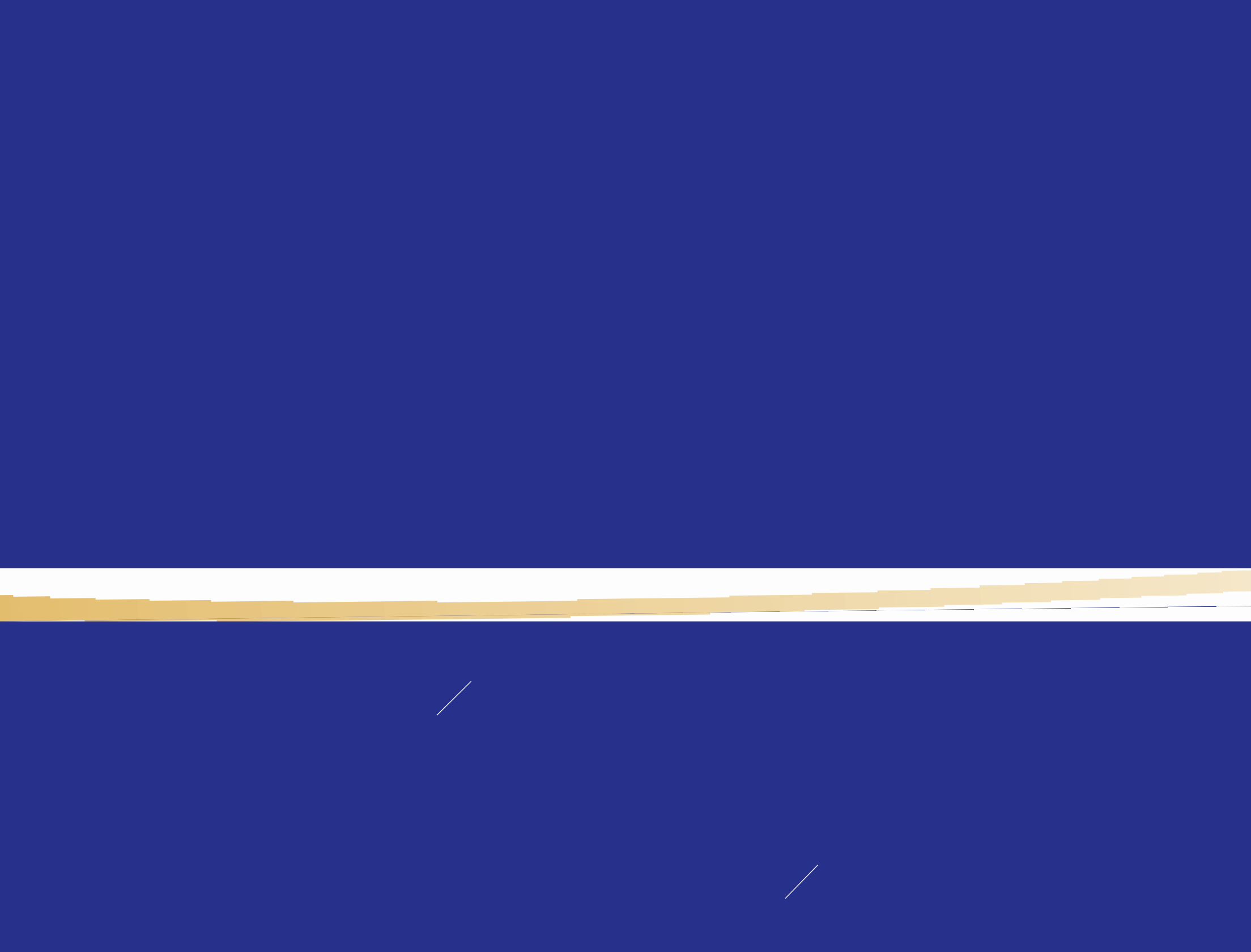
Grand Rapids is also the gateway to Michigan's splendid north-country. You'll have quick and easy access to world-class golf, downhill skiing, canoeing, hiking, cycling, hunting and fishing. Lake Michigan and its spectacular blue expanse are but 35 minutes away.

Consistently rated as one of America's most livable cities, Grand Rapids offers a quality of life unlike any in the Midwest. And Saint Mary's Health Care offers you the resources, flexibility and peace of mind to make the most of it.

For more information or to apply online, visit [www.smhealthcare.org](http://www.smhealthcare.org).  
An equal opportunity employer.



If there's something missing  
in your career and life, picture yourself  
at Saint Mary's Health Care. Perhaps it's  
time for *something more*.



## CENTERS OF EXCELLENCE

### West Michigan's only dedicated cancer hospital

- New state-of-the-art Lacks Cancer Center, open January 2005
- Michigan's only Center of Excellence for TomoTherapy® treatments
- Only area center performing dynamic IMRT
- Only area center performing IMRT/BAT prostate procedure
- Only area center performing endoscopic cancer ultrasound
- Unique, multidisciplinary breast cancer clinic
- Member, Michigan Cancer Consortium
- Accredited by the American College of Surgeons
- Accredited by the American College of Radiation Oncology

### Leadership in Neurosciences

- Michigan's only multidisciplinary Parkinson's Center
- Performs over 125 brain tumor procedures per year
- West Michigan's only epilepsy program
- West Michigan's only comprehensive memory disorders program
- New leading-edge Hauenstein Neuroscience Center, to open in 2007

### West Michigan's only Kidney Transplant Program

- Over 1,200 kidney transplants since 1973

### Area's only Inpatient Psych Med Unit

### Leadership in Diabetes and Endocrine Care

- Named a Center of Excellence by American Diabetes Association
- Nationally recognized Wound Care Program

### Leadership in Birthing Care

- Over 2,200 deliveries annually
- Level III Neonatal Intensive Care Unit (NICU)
- 16 NICU stations
- Neonatologist on staff 24/7

### Leadership in Integrative Medicine

- The Wege Institute for holistic healing
- Acupuncture, herbal medicine, therapeutic massage, biofeedback, music & art therapies
- Educators of infant massage

## ADVANTAGE HEALTH PHYSICIANS

This network of primary care physicians serves the greater Grand Rapids area with 13 convenient locations. Specialties include Family Practice, Internal Medicine, Obstetrics & Gynecology.

## COMMUNITY OUTREACH

Saint Mary's Health Care operates a number of outreach programs designed to help the underserved. Clinica Santa Maria serves the Hispanic population. The Browning Claytor Health Center serves Grand Rapids' inner city residents. Heartside Health Center serves the homeless. McAuley Health Center serves those with HIV/AIDS. Catherine's Care Center serves low income residents and the Sparta Health Center serves area migrant farm workers.

## QUICK STATS

- A Trinity Health member hospital
  - Recipient of National Quality Award
  - 45 hospitals in 7 states
  - Nation's fourth largest Catholic health system
  - Provides long-term care, home & hospice programs, senior living communities, physician offices & more
- Member, American College of Surgeons
- JCAHO-accredited, 324 bed hospital
- Level II Trauma Center
- Ten residency programs
  - Family Practice
  - General Surgery
  - Internal Medicine
  - Med Pediatrics
  - Obstetrics
  - Orthopedics
  - PA Surgical Residency
  - Plastic Surgery
  - Radiology
  - Transitional Year
- Two Fellowship Programs
  - Colorectal
  - Vascular Surgery
- Last year
  - 16,502 admissions
  - 15,331 surgical cases
  - 47,103 ER cases
- Awards
  - West Michigan 101 Best and Brightest Award. Chosen as one of the top companies to work for by the Michigan Business and Professional Association.
  - Governor's Award of Excellence for improving the quality of patient care in Michigan, specifically in the areas of heart attack, heart failure and pneumonia treatment.

See Opportunities in Operations for a complete listing of resources within the Saint Mary's Health Care Network.





Picture a simply grand lifestyle in Michigan's second largest city. Grand Rapids offers a delightful mix of metropolitan amenities and scenic splendor. This is a town that embraces newcomers with warmth and hospitality, no doubt adding to its reputation as one of America's most livable cities.



### **GATEWAY TO MICHIGAN'S NORTH COUNTRY**

Located within a half hour drive of spectacular Lake Michigan, Grand Rapids stands at the doorstep of northern Michigan's recreational bounty. All manner of outdoor recreational pursuits lie within easy striking range. Golf, skiing, boating, hiking, cycling, fishing, camping, antiquing and much more are seldom more than a short drive away.

### **THE RIGHT NEIGHBORHOOD**

Downtown living is a dynamic experience whether by high-rise condo or historic Victorian-style neighborhood. Just minutes from the city's center lies semi-rural living with farms and open land nearby. Family-friendly subdivisions can be found in all directions. Regardless of your living requirements, Grand Rapids is a very accommodating place!

### **LIFETIME LEARNING OPPORTUNITIES**

Grand Rapids is home to exceptional educational opportunities from pre-school through college, and beyond. Public and private schools offer an impressive array of academic, technical and vocational learning centers with over a dozen local colleges and universities. Medical science remains a major focus, with research and educational programs at Grand Rapids Medical Education and Research Center, founded in part by Saint Mary's.

### **EXCEPTIONAL CULTURE, ENTERTAINMENT AND NIGHTLIFE**

Art, science and history are well represented by the many area museums, gardens and nature centers. You can take in a pro sports event, attend the largest all-volunteer arts festival in the country or enjoy a concert by some of the biggest names in music. Cultural pursuits include a nationally acclaimed symphony, opera, ballet groups, six theater organizations, Broadway touring shows and more. From traditional to eclectic, Grand Rapids is a place of unlimited possibilities.

### **QUESTIONS**

For more information on Grand Rapids, please visit the following Web sites: **[www.grandrapids.org](http://www.grandrapids.org)**; **[www.visitgrandrapids.org](http://www.visitgrandrapids.org)**. Also, visit Saint Mary's Health Care at **[www.smhealthcare.org](http://www.smhealthcare.org)**. Equal Opportunity Employer.



## OPPORTUNITIES IN OPERATIONS

### SAINT MARY'S HEALTH CARE NETWORK OF OPPORTUNITY

In addition to our 324-bed acute care hospital, a wealth of opportunities can be found throughout the Saint Mary's Health Care Network:

- Advantage Health Physicians
- Alzheimer's Disease & Memory Disorders Program
- Amicare Home Healthcare
- Birthing Center
- Browning Claytor Health Center
- Catherine's Care Center
- Center for Diabetes & Endocrinology
- Clinica Santa Maria
- East Hills Athletic Club
- Endocrine Associates
- Hauenstein Parkinson's Center
- Heartside Health Center
- Heritage Pediatrics
- Home Infusion Pharmacy
- McAuley Health Center
- Michigan Athletic Club
- Orchard Hills Swim & Sports Club
- Pediatric & Adult Asthma Network of West Michigan
- Pine Rest Christian Mental Health Services
- Rehabilitation Professionals
- Saint Mary's Living Center
- Saint Mary's OB/GYN Specialists
- Saint Mary's Family Pharmacy
- Sleep Disorders Center
- Sparta Health Center
- The Lacks Cancer Center at Saint Mary's
- The Wege Institute for Health & Learning
- The Wege Institute for Mind, Body & Spirit
- Wound Care Center

### CAREER GROWTH AND SOMETHING MORE

Whether you work in a support or clerical role, imagine being a valued member of a talented, multidisciplinary team where everyone is equally respected. Opportunities for growth abound throughout the Saint Mary's Health Care network for those who work hard and strive to improve themselves toward the betterment of our environment.

### PICTURE MORE OPPORTUNITIES, ENVIRONMENTS AND SCHEDULES

As a full-service, primary and tertiary health care provider, Saint Mary's Health Care employs operations support and clerical team members who can follow a career pathway through a business/operations track beginning with, but not limited to, the following positions:

#### Clerical

- Biller
- Coder
- Customer Service Liaison
- Emergency Department Registration
- Human Resource Assistant
- Office Assistant
- Secretary
- Surgical Receptionist
- Transcriptionist
- Unit Secretary

#### Support

- Material Handler
- Processing Technician
- Security Officer
- Technical Assistant

At a minimum, a high school diploma is required and, depending upon the position, various other skills and competencies will also be required.

### BIG RESOURCES IN A USER-FRIENDLY PACKAGE

As a member of Trinity Health, the nation's fourth largest Catholic health care system, Saint Mary's Health Care in Grand Rapids offers all the resources, technology and benefits of a much larger institute, in a more intimate, friendlier environment. And our flexible scheduling, competitive compensation and benefits package, and opportunities for professional growth will give you the desired balance between career and lifestyle.

We value your interest and invite you to consider the lasting rewards of working at Saint Mary's Health Care. Imagine how we can bring *something more* to your career, and your life.

To find out more, please visit our Web site at [www.smhealthcare.org/career](http://www.smhealthcare.org/career) or contact Human Resources at 616-752-6060. Equal Opportunity Employer.



## ALLIED HEALTH AT SAINT MARY'S

### ENVISION A CAREER WITH SOMETHING MORE

Saint Mary's Health Care has always been about more than medical healing. Our approach addresses the needs of the body, mind and spirit, and it opens exciting new doors for Allied Health professionals. You'll be a member of a talented, multidisciplinary team where everyone is equally respected, working together for better patient outcomes in a collaborative environment. You'll have input into committees charged with improving clinical practice, education, quality control and research. You'll have the satisfaction of knowing you can make a difference in the lives of your patients and their families. And you'll provide the most effective care possible with cutting-edge technology, complemented by an array of holistic treatment methods.

### ENHANCING YOUR PROFESSIONAL GROWTH

You'll learn something new every day at Saint Mary's Health Care. As a teaching hospital, we provide you a variety of on-site learning opportunities. Ongoing continuing education programs will sharpen and update your clinical and technical skills, and a generous tuition reimbursement program will help you pursue advanced education at Grand Valley State, Western Michigan University - Grand Rapids,

and other nearby institutions. When you strive for *something more*, we're there to help you get there.

### MORE DISCIPLINES, CLINICAL ENVIRONMENTS AND SCHEDULES

As a full-service, primary and tertiary health care provider, Saint Mary's Health Care employs Allied Health practitioners and technicians in just about every imaginable discipline, including:

- Imaging/Radiography
- Medical/Surgical Technology
- Med Techs/Laboratory
- Nuclear Medicine
- Nutrition
- Pharmacy
- Radiation Technology
- Respiratory Therapy
- Social Work
- Vascular/Cardiac Catheter Techs

Clinical environments include a high-tech 324-bed acute care hospital, six community health centers, numerous medical practice settings, home health options and more.

We are also exclusive providers of many leading edge services and procedures. Our new Lacks Cancer Center is West Michigan's only dedicated cancer hospital and one of only a handful of sites nationwide offering revolutionary new TomoTherapy® treatments. This is the only center

in the area to advance Intensity Modulated Radiation Therapy (IMRT) to its dynamic applications. We have two additional Linear Accelerators, a PET Scanner and a new Radiology Center with a fixed MRI unit.

Our Hauenstein Parkinson's Center and Center for Diabetes and Endocrinology are regarded as "Centers of Excellence." We employ the latest technology and therapies in our nationally recognized Wound Care Center, renowned Level III NICU, Kidney Transplant Program, Family Birthing Center and Level II Trauma Center.

These are some of the major specialty areas you'll find at Saint Mary's Health Care:

- Endoscopy
- Hemodialysis
- Home Health
- ICU/CCU/MICU/SICU
- Integrative Therapies
- Level II Trauma
- Level III NICU
- Maternal Child
- Medical/Renal
- Mothers/Baby, L&D, GYN
- Neuroscience
- Oncology
- Ortho/Neuro
- Outpatient/Short Stay Surgery
- Pediatrics
- Primary Care
- Psychiatric/Medical
- Surgical Services



## NURSING CAREERS AT SAINT MARY'S

### WELCOME TO SAINT MARY'S

When you practice nursing at Saint Mary's, you'll quickly realize this is more than just a job. Our patients expect more from us. And we expect more from each other.

Some of the world's most advanced medical technology can be found here. Our multidisciplinary "team approach" to diagnosis, care and treatment both demands and encourages communication. Our commitment to compassionate care draws certain kinds of professionals...those willing to give more. With great resources comes great responsibility.

This is an environment in which your talent and skills are recognized. Your knowledge is respected and your input valued. We collaborate closely with team members to provide the best comfort and care for our patients. Accomplishments and dedication are rewarded. This is a place where the latest technology and top medical professionals create not just a superior place to heal, but an exceptional place to learn, grow and excel. Look into nursing career opportunities at Saint Mary's Health Care. Everywhere you look is *something more*.

### ABOUT SAINT MARY'S

This is a 324-bed accredited teaching hospital with 18 primary care offices, six outreach centers and three fitness facilities. It is West Michigan's only dedicated cancer hospital, Michigan's only multidisciplinary Parkinson's program, and holistic healing center. As a member of Trinity Health, we also offer rehabilitation, home health care and living center opportunities.

Saint Mary's Health Care is an organization committed to healing not just the body, but mind and spirit as well. You needn't be religious to work here, but you do need to share our belief in the essential dignity of every human being. People, not profits, drive this remarkable model of care. Bedside manner is every bit as important as technical ability. We are totally dedicated to serving each and every member of this community.

We've invested heavily in the technology necessary to heal at the highest levels. We attract some of the best and brightest minds in medicine today. We offer amazing therapeutic advances and the latest in treatment options, wrapped in a philosophy of compassionate care that heals mind, body and spirit. At Saint Mary's, patients never have

to choose between the ability to cure and the capacity to care.

As a member of Trinity Health, the nation's fourth largest Catholic health care system, Saint Mary's Health Care in Grand Rapids offers all the resources, technology and benefits of a much larger institute, in a more intimate, friendlier environment.

### WHAT DOES THIS MEAN TO YOU

#### Opportunity.

As one of Kent counties larger employers, we have a constant and growing need for qualified health professionals.

#### Options.

The choice of work specialties is truly stunning. This is an employment landscape deep in possibilities.

#### Reward.

You will be working for an organization that values your contribution and is committed to the personal and professional growth of its people.

#### Questions?

Please call Becky Gebhart, Nurse Recruitment and Retention Coordinator at (616) 752-6818.





## NURSING CAREERS AT SAINT MARY'S

### IMAGINE YOUR POSSIBILITIES

Saint Mary's is quickly becoming known throughout West Michigan and the entire Midwest as a thriving center of medical excellence. To sustain this growth, we must continue to attract and retain the best nurses. You are the very backbone of what we do.

At Saint Mary's, you will be much more than support personnel to doctors and staff. You will be an integral part of a collaborative, multidisciplinary team approach to treatment and care. This approach calls for delivering the most effective, efficient and compassionate care possible to patients and their families. Nurses are natural patient advocates. Day in and day out, you will be in the best position to see how patients are affected by the care they receive. We encourage nurses to spend as much time as needed to truly understand each case, and be able to make recommendations that will have a positive impact.

Such positions are deserving of very competitive salaries and generous benefits, as well as family-friendly policies like flexible hours and self-scheduling. We aggressively promote, recognize and reward nursing excellence. Our appreciation of quality nursing professionals is evident in our extremely low turn-over rate.

### CLINICAL ADVANCEMENT AND CONTINUING EDUCATION

To support your professional growth, Saint Mary's has in place a clinical advancement system based on the Patricia Benner model--Novice to Expert. As an accredited teaching hospital, Saint Mary's offers Continuing Education funds as well as tuition and specialty certification reimbursement and lifelong learning tuition support. University of Detroit-Mercy's BSN completion program is even offered on-site.

We would be delighted and honored to have you as part of the Saint Mary's family. This is an enriching, professional environment that rewards excellence and encourages growth. Please call Becky Gebhart, Nurse Recruitment and Retention Coordinator at (616) 752-6818.

### CLINICAL SERVICE LINES

#### Amicare

#### Advantage Health Physicians

#### Community Health Centers

- Browning Claytor Health Center
- Catherine's Care Center
- Clinica Santa Maria
- Heartside Health Center
- McAuley Health Center
- Sparta Health Center

#### Critical Care

- ICU/CCU
- Medical Intermediate
- Neuroscience
- Surgical Intermediate

#### Emergency

- Level II Trauma

#### Hauenstein Parkinson's Center

#### Maternal Child

- GYN
- Labor and Delivery
- Level III NICU
- Mother/Baby
- Pediatrics

#### Medical/Surgical

- Medical/Renal
- Oncology
- Ortho/Neuro
- Psychiatric/Medical

#### Palliative Care

#### Specialty Units

- Endoscopy
- Hemodialysis

#### Surgical Services

- OSCU
- PACU
- Pre-Admission Services
- Short Stay
- Surgery

#### The Lacks Cancer Center

#### The Wege Institute for Health & Learning



## 2005 STAFF EMPLOYEE BENEFITS SUMMARY

BENEFIT	DESCRIPTION	ELIGIBILITY	WHO PROVIDES
<b>Dental Insurance</b>	<p>Choice of Plans:</p> <ul style="list-style-type: none"> <li>• <b>Delta Dental Preferred (High Option)</b></li> <li>• <b>Delta Dental Premier (Standard Option)</b></li> <li>• Co-payment and co-insurance plan for preventive, basic and major restorative services</li> </ul>	<ul style="list-style-type: none"> <li>• Full-time and part-time employees who are budgeted to work 40 hours or more per pay period may choose between two dental plans</li> <li>• Benefit eligible employees must elect the benefit within 30 days of hire, during open enrollment, or when a qualified change of status occurs</li> <li>• Benefits are effective the first day of the month following 30 days of employment or following a benefit eligible change of status</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's pays the employer portion of the coverage level</li> <li>• Employee pays the pre-tax premium</li> </ul>
<b>Disability – Short Term Disability</b>	<ul style="list-style-type: none"> <li>• Short term disability covers illness lasting 180 days or less</li> <li>• Salary continuation of 60% of weekly base pay after 40 hour elimination period</li> <li>• Short-term disability must be supplemented with available PTO hours</li> </ul>	<ul style="list-style-type: none"> <li>• Full-time employees budgeted to work a minimum of 72 hours per pay period</li> <li>• Coverage begins after six months continuous active employment</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's pays 60% of your base wage</li> <li>• Employee must supplement with PTO hours</li> </ul>
<b>Disability-Long-term Disability</b>	<ul style="list-style-type: none"> <li>• Provides a benefit in lieu of salary equal to a maximum of 66-2/3% of gross monthly salary, to a maximum of \$10,000 per month in the event of disability due to an illness or accident</li> <li>• Employee can choose coverage level to equal 50%, 60% or 66-2/3% upon enrollment</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible employees who are budgeted to work at least 40 hours per pay period</li> <li>• Effective the first day of the month following 30 days of employment or benefit eligibility</li> <li>• Coverage begins on the 181st calendar day of disability</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's pays for the benefit at 50% or 60%</li> <li>• Employee will incur some costs if 66-2/3% level is chosen</li> </ul>
<b>Educational Assistance</b>	<ul style="list-style-type: none"> <li>• Tuition reimbursement upon satisfactory completion of course (C or better)</li> <li>• Fees, books and supplies are not reimbursable</li> <li>• Higher benefit paid for shortage position loans (see Education Benefit Policy)</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible employees who are budgeted to work 40 hours or more per pay period at the start and end of each course</li> <li>• Must be employed, in good standing, for at least six months prior to starting course</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's pays a percentage of tuition expenses according to the policy</li> <li>• Payment is based on a percentage of the cost of each credit hour</li> </ul>
<b>Employee Assistance Program (EAP)</b>	<ul style="list-style-type: none"> <li>• Employees and their families may seek assistance with personal problems 24 hours per day/7 days a week – free of charge</li> <li>• Unlimited access</li> </ul>	<ul style="list-style-type: none"> <li>• All staff</li> <li>• Upon employment</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Flexible Spending Plan</b>	<ul style="list-style-type: none"> <li>• Optional pre-tax payroll deductions allow employees to pay for qualifying expenses on a tax-deferred basis</li> <li>• Qualified Dependent Care Expenses and Qualified Health Care Expenses</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible employees who are budgeted to work 40 hours or more per pay period</li> <li>• Benefit eligible employees must elect the benefit within 30 days of hire, during open enrollment, or when a qualified change of status occurs</li> <li>• Benefits are effective the first of the month following 30 days of employment or following a benefit eligible change of status</li> </ul>	<ul style="list-style-type: none"> <li>• Employee specifies amount to be withheld (within plan guidelines) in a special pre-tax account</li> </ul>
<b>Legal Plan</b>	<ul style="list-style-type: none"> <li>• The optional Hyatt Group Legal Plan offers employees and their families access to professional legal representation at an affordable price.</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible employees who are budgeted to work 40 hours or more per pay period</li> <li>• Benefit eligible employees must elect the benefit within 30 days of hire, during open enrollment, or when a qualified change of status occurs</li> <li>• Benefits are effective the first of the month following 30 days of employment or following a benefit eligible change of status</li> </ul>	<ul style="list-style-type: none"> <li>• Employee</li> </ul>
<b>Life Insurance – Supplemental Group Term Life Insurance</b>	<ul style="list-style-type: none"> <li>• Supplemental Term Life Insurance for employee, spouse, and dependents at a group rate</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible employees who are budgeted to work 40 hours or more per pay period</li> <li>• Effective the first day of the month following 30 days once elected if new hire or upon approval from MetLife</li> </ul>	<ul style="list-style-type: none"> <li>• Employee</li> </ul>
<b>Life Insurance</b>	<ul style="list-style-type: none"> <li>• <b>Basic Group Term Life Insurance:</b> 1 X annual base salary of employee for benefit eligible employees</li> <li>• <b>Accidental Death and Dismemberment Insurance:</b> Additional 1 X annual base salary is provided for benefit eligible employees in the case of dismemberment, an amount based on a schedule is provided</li> </ul>	<ul style="list-style-type: none"> <li>• All benefit eligible employees who are budgeted to work 40 hours or more per pay period</li> <li>• Eligible employees are entitled to life insurance benefits on the first day of the month following 30 days of employment or following a qualified change of status</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>



## 2005 STAFF EMPLOYEE BENEFITS SUMMARY

BENEFIT	DESCRIPTION	ELIGIBILITY	WHO PROVIDES
<b>Low Income Discount Program</b>	<ul style="list-style-type: none"> <li>Medical plan contribution discount program, allowing employees access to health care by providing 25% - 50% discounts on employee's contribution of medical insurance premiums</li> </ul>	<ul style="list-style-type: none"> <li>All benefit eligible employees budgeted to work 40 hours or more per pay period, upon hire</li> <li>Must meet certain requirements based on total household income and family size</li> <li>Employee or dependents are not eligible if covered under a state-sponsored medical assistance plan</li> </ul>	<ul style="list-style-type: none"> <li>Saint Mary's</li> </ul>
<b>Medical Insurance Coverage</b>	<p>Choice of Plans:</p> <ul style="list-style-type: none"> <li><b>Blue Care Network HMO</b></li> <li><b>Preferred Choices High PPO</b></li> <li><b>Preferred Choices Standard PPO</b></li> </ul> <ul style="list-style-type: none"> <li>Each Plan has four Levels of Coverage: Single Employee, Employee + Spouse, Employee + Child(ren), Employee + Family</li> </ul>	<ul style="list-style-type: none"> <li>Benefit eligible employees who are budgeted to work 40 hours or more per pay period</li> <li>Benefit eligible employees must elect the benefit within 30 days of hire, during open enrollment, or when a qualified change of status occurs</li> <li>Benefits are effective the first of the month following 30 days of employment or following a benefit eligible change of status</li> <li>Coverage is available for dependents, subject to the guidelines of the Summary Plan Description</li> </ul>	<ul style="list-style-type: none"> <li>Employee pays the pre-tax deduction for the plan selected and the level of coverage selected</li> <li>Saint Mary's pays the employer portion of the coverage level</li> </ul>
<b>Paid Time Off (PTO)</b>	<ul style="list-style-type: none"> <li>Saint Mary's provides full-time employees with paid time off for vacation and holidays</li> <li>PTO will be computed on a straight time basis, exclusive of shift or weekend differential, on call pay and charge pay</li> <li>PTO accrues based on hours paid from the first day of employment and is available for use as it is accrued (see PTO Policy)</li> </ul>	<ul style="list-style-type: none"> <li>All benefit eligible employees who are budgeted to work 40 hours or more per pay period are eligible for all types of PTO</li> </ul>	<ul style="list-style-type: none"> <li>Saint Mary's</li> </ul>
<b>Payroll Direct Deposit</b>	<ul style="list-style-type: none"> <li>Your paycheck will be directly deposited into the bank account you specify</li> </ul>	<ul style="list-style-type: none"> <li>All employees are immediately eligible</li> </ul>	<ul style="list-style-type: none"> <li>Saint Mary's</li> </ul>
<b>Retirement Plan – Pension Plan</b>	<ul style="list-style-type: none"> <li>The Trinity Health Retirement Program provides monthly retirement income for those retiring at age 65.</li> <li>Early (reduced) benefit available at age 55</li> <li>Fully funded by employer</li> </ul>	<ul style="list-style-type: none"> <li>Participation begins with first hour worked at onset of employment</li> <li>Fully vested after five years of service (working at least 1,000 hours per calendar year)</li> </ul>	<ul style="list-style-type: none"> <li>Saint Mary's</li> </ul>
<b>Retirement Plan – Savings Plan, 403(b)</b>	<ul style="list-style-type: none"> <li>Optional payroll savings plan through a tax sheltered annuity, 403(b)</li> </ul>	<ul style="list-style-type: none"> <li>Upon employment</li> </ul>	<ul style="list-style-type: none"> <li>Employee</li> </ul>
<b>Retirement Plan – Trinity Health Matching Contribution</b>	<ul style="list-style-type: none"> <li>Trinity Health matches your contributions into a "match" account</li> <li>Employer matches 100% of the first \$500 contribution plus 50% match on any additional contributions made over \$500 up to a maximum match of 2% of your annual covered compensation (or \$500 if greater)</li> </ul>	<ul style="list-style-type: none"> <li>Employee must contribute to the 403(b) Tax-Sheltered Annuity to be eligible to receive match</li> <li>Fully vested with employer contributions after three years of service (working at least 1,000 hours per calendar year)</li> </ul>	<ul style="list-style-type: none"> <li>Saint Mary's</li> </ul>
<b>Vision Insurance</b>	<ul style="list-style-type: none"> <li>Optional insurance for Spectera Vision Care Program</li> <li>Comprehensive vision care benefit through national network of providers</li> <li>Co-pay program</li> </ul>	<ul style="list-style-type: none"> <li>Benefit eligible employees budgeted to work 40 hours or more per pay period</li> <li>Benefit eligible employees must elect the benefit within 30 days of hire, during open enrollment, or when a qualified change of status occurs</li> <li>Benefits are effective the first of the month following 30 days of employment or following a benefit eligible change of status</li> </ul>	<ul style="list-style-type: none"> <li>Employee</li> </ul>



## 2005 PHYSICIAN BENEFITS SUMMARY

BENEFIT	DESCRIPTION	ELIGIBILITY	WHO PROVIDES
<b>Continuing Medical Education (CME)</b>	<ul style="list-style-type: none"> <li>• Five paid days provided (included with Paid Time Off) for CME use</li> <li>• \$4,000 allowance provided for CME use, medical society dues and hospital dues</li> <li>• Additional educational opportunities that are required by the hospital or position will be paid by Saint Mary's and are not considered part of CME benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Full-time physicians who are budgeted to work 72 hours or more per pay period</li> <li>• Part-time physicians who are budgeted to work 40 hours or more per pay period are eligible (accruals are pro-rated)</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Dental Insurance</b>	Choice of Plans: <ul style="list-style-type: none"> <li>• <b>Delta Dental Preferred (High Option)</b></li> <li>• <b>Delta Dental Premier (Standard Option)</b></li> </ul> <ul style="list-style-type: none"> <li>• Co-payment and co-insurance plan for preventive, basic and major restorative services</li> </ul>	<ul style="list-style-type: none"> <li>• Full-time and part-time physicians who are budgeted to work 40 hours or more per pay period may choose between two dental plans</li> <li>• Benefit eligible physicians must elect the benefit within 30 days of hire, during open enrollment, or when a qualified change of status occurs</li> <li>• Benefits are effective the first day of the month following 30 days of employment or following a benefit eligible change of status</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's pays the employer portion of the coverage level</li> <li>• Physician pays the pre-tax premium</li> </ul>
<b>Disability – Short Term Disability</b>	<ul style="list-style-type: none"> <li>• Short term disability recovers illness lasting 180 days or less</li> <li>• Salary continuation of 100% of weekly base pay</li> </ul>	<ul style="list-style-type: none"> <li>• Full-time physicians budgeted to work a minimum of 72 hours per pay period</li> <li>• Coverage begins after you have worked for six months in a full-time status</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Disability-Long-term Disability</b>	<ul style="list-style-type: none"> <li>• Provides a benefit in lieu of salary equal to a maximum of 66-2/3% of gross monthly salary, to a maximum of \$10,000 per month in the event of disability due to an illness or accident</li> <li>• Physician can choose coverage level to equal 50%, 60% or 66-2/3% upon enrollment</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible physicians who are budgeted to work at least 40 hours per pay period</li> <li>• Effective the first day of the month following 30 days of employment or benefit eligibility</li> <li>• Coverage begins on the 181st calendar day of disability</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's pays for the benefit at 50% or 60%</li> <li>• Physician will incur some costs if 66-2/3% level is chosen</li> </ul>
<b>Employee Assistance Program (EAP)</b>	<ul style="list-style-type: none"> <li>• Physicians and their families may seek assistance with personal problems 24 hours per day/7 days a week – free of charge</li> <li>• Unlimited access</li> </ul>	<ul style="list-style-type: none"> <li>• All staff</li> <li>• Upon employment</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Flexible Spending Plan</b>	<ul style="list-style-type: none"> <li>• Optional pre-tax payroll deductions allow physicians to pay for qualifying expenses on a tax-deferred basis</li> <li>• Qualified Dependent Care Expenses and Qualified Health Care Expenses</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible physicians who are budgeted to work 40 hours or more per pay period</li> <li>• Benefit eligible physicians must elect the benefit within 30 days of hire, during open enrollment, or when a qualified change of status occurs</li> <li>• Benefits are effective the first of the month following 30 days of employment or following a benefit eligible change of status</li> </ul>	<ul style="list-style-type: none"> <li>• Physician specifies amount to be withheld (within plan guidelines) in a special pre-tax account</li> </ul>
<b>Legal Plan</b>	<ul style="list-style-type: none"> <li>• The optional Hyatt Group Legal Plan offers employee and their families access to professional legal representation at an affordable price</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible physicians who are budgeted to work 40 hours or more per pay period</li> <li>• Benefit eligible physicians must elect the benefit within 30 days of hire, during open enrollment, or when a qualified change of status occurs</li> <li>• Benefits are effective the first of the month following 30 days of employment or following a benefit eligible change of status</li> </ul>	<ul style="list-style-type: none"> <li>• Physician</li> </ul>
<b>Liability Insurance</b>	<ul style="list-style-type: none"> <li>• Coverage through MercyInsur Physician Liability Insurance Program</li> <li>• Tail coverage will be provided in the event of employment termination</li> </ul>	<ul style="list-style-type: none"> <li>• All physicians</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> <li>• Limit of \$200,000 per incident and \$600,000 annual aggregate for duties performed under Saint Mary's Health Services Agreement</li> </ul>
<b>Life Insurance – Supplemental Group Term Life Insurance</b>	<ul style="list-style-type: none"> <li>• Supplemental Term Life Insurance for physician, spouse, and dependents at a group rate</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible physicians who are budgeted to work 40 hours or more per pay period</li> <li>• Effective the first day of the month following 30 days once elected if new hire or upon approval from MetLife</li> </ul>	<ul style="list-style-type: none"> <li>• Physician</li> </ul>





## 2005 PHYSICIAN BENEFITS SUMMARY

BENEFIT	DESCRIPTION	ELIGIBILITY	WHO PROVIDES
Life Insurance	<ul style="list-style-type: none"> <li>• <b>Basic Group Term Life Insurance:</b> 1 X annual base salary of physician for benefit eligible physicians</li> <li>• <b>Accidental Death and Dismemberment Insurance:</b> Additional 1 X annual base salary is provided for benefit eligible physicians in the case of dismemberment, an amount based on a schedule is provided</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible physicians who are budgeted to work 40 hours or more per pay period</li> <li>• Eligible physicians are entitled to life insurance benefits on the first day of the month following 30 days of employment or following a qualified change of status</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
Medical Insurance Coverage	<p>Choice of Plans:</p> <ul style="list-style-type: none"> <li>• <b>Blue Care Network HMO</b></li> <li>• <b>Preferred Choices High PPO</b></li> <li>• <b>Preferred Choices Standard PPO</b></li> <li>• Each Plan has four Levels of Coverage: Single Employee, Employee + Spouse, Employee + Child(ren), Employee + Family</li> </ul>	<ul style="list-style-type: none"> <li>• All benefit eligible physicians who are budgeted to work 40 hours or more per pay period</li> <li>• Benefit eligible physicians must elect the benefit within 30 days of hire, during open enrollment, or when a qualified change of status occurs</li> <li>• Benefits are effective the first of the month following 30 days of employment, or following a benefit eligible change of status</li> <li>• Coverage is available for dependents, subject to the guidelines of the Summary Plan Description</li> </ul>	<ul style="list-style-type: none"> <li>• Physician pays the pre-tax deduction for the plan selected and the level of coverage selected</li> <li>• Saint Mary's pays the employer portion of the coverage level</li> </ul>
Paid Time Off (PTO)	<ul style="list-style-type: none"> <li>• 25 days paid time off for vacation</li> <li>• Includes five days for Continuing Medical Education Credits (CMEs)</li> <li>• Vacation time must be used or it will be forfeited. No carryover of vacation days to other years will be allowed</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible physicians who are budgeted to work 40 hours or more per pay period are eligible for all types of PTO</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
Payroll Direct Deposit	<ul style="list-style-type: none"> <li>• Your paycheck will be directly deposited into the bank account you specify</li> </ul>	<ul style="list-style-type: none"> <li>• All physicians are immediately eligible</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
Professional Dues	<ul style="list-style-type: none"> <li>• \$4,000 allowance for both dues and CMEs</li> <li>• Participation in Professional or Medical Societies is at the physician's discretion</li> <li>• See Continuing Medical Education section above</li> </ul>	<ul style="list-style-type: none"> <li>• Full-time physicians budgeted to work 72 hours or more per pay period</li> <li>• Part-time physicians budgeted to work 40 hours or more per pay period are eligible (accrual is pro-rated)</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's pays up to \$4,000 for dues and CMEs. Saint Mary's pays hospital dues, licensure and credentialing.</li> </ul>
Retirement Plan – Pension Plan	<ul style="list-style-type: none"> <li>• The Trinity Health Retirement Program provides monthly retirement income for those retiring at age 65</li> <li>• Early (reduced) benefit available at age 55</li> <li>• Fully funded by employer</li> </ul>	<ul style="list-style-type: none"> <li>• Participation begins with first hour worked at onset of employment</li> <li>• Fully vested after five years of service (working at least 1,000 hours per calendar year)</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
Retirement Plan – Savings Plan, 403(b)	<ul style="list-style-type: none"> <li>• Optional payroll savings plan through a tax sheltered annuity, 403(b)</li> </ul>	<ul style="list-style-type: none"> <li>• Upon employment</li> </ul>	<ul style="list-style-type: none"> <li>• Physician</li> </ul>
Retirement Plan – 457 (b) Deferred Compensation Plan	<ul style="list-style-type: none"> <li>• Optional program that allows for additional retirement savings over and above your Trinity Health 403(b) Retirement Savings Plan</li> <li>• Plan is tax-favored, non-qualified supplemental retirement savings program offered to a select group of management or highly compensated physicians</li> </ul>	<ul style="list-style-type: none"> <li>• Physicians who make more than \$90,000 per year are eligible for the benefit</li> <li>• Enrollment must occur in month preceding first deduction</li> <li>• Payroll deductions must be set-up for contribution</li> </ul>	<ul style="list-style-type: none"> <li>• Physician</li> </ul>
Retirement Plan – Trinity Health Matching Contribution	<ul style="list-style-type: none"> <li>• Trinity Health matches your contributions into a "match" account</li> <li>• Employer matches 100% of the first \$500 contribution plus 50% match on any additional contributions made over \$500 up to a maximum match of 2% of your annual covered compensation (or \$500 if greater)</li> </ul>	<ul style="list-style-type: none"> <li>• Physician must contribute to the 403(b) Tax-Sheltered Annuity to be eligible to receive match</li> <li>• Fully vested with employer contributions after three years of service (working at least 1,000 hours per calendar year)</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
Vision Insurance	<ul style="list-style-type: none"> <li>• Optional insurance for Spectera Vision Care Program</li> <li>• Comprehensive vision care benefit through national network of providers</li> <li>• Co-pay program</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible physicians budgeted to work 40 hours or more per pay period</li> <li>• Benefit eligible physicians must elect the benefit within 30 days of hire, during open enrollment, or when a qualified change of status occurs</li> <li>• Benefits are effective the first of the month following 30 days of employment, or following a benefit eligible change of status</li> </ul>	<ul style="list-style-type: none"> <li>• Physician</li> </ul>



## 2005 MANAGEMENT & EXECUTIVE BENEFITS SUMMARY

BENEFIT	DESCRIPTION	ELIGIBILITY	WHO PROVIDES
<b>Dental Insurance</b>	<ul style="list-style-type: none"> <li>Choice of Plans:</li> <li>• <b>Delta Dental Preferred (High Option)</b></li> <li>• <b>Delta Dental Premier (Standard Option)</b></li> <li>• Co-payment and Co-insurance plan for preventive, basic and major restorative services</li> </ul>	<ul style="list-style-type: none"> <li>• Full-time and Part-time managers who are budgeted to work 40 hours or more per pay period may choose between two dental plans</li> <li>• Benefit eligible managers must elect the benefit within 30 days of hire, during open enrollment, or when a qualified change of status occurs</li> <li>• Benefits are effective the first day of the month following 30 days of employment, or following a benefit eligible change of status</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's pays the employer portion of the coverage level</li> <li>• Manager pays the pre-tax premium</li> </ul>
<b>Disability – Short Term Disability</b>	<ul style="list-style-type: none"> <li>• Short term disability covers illness lasting 180 days or less</li> <li>• Salary continuation of 100% of weekly base pay</li> </ul>	<ul style="list-style-type: none"> <li>• Full-time Management Managers budgeted to work a minimum of 72 hours per pay period</li> <li>• Coverage begins after six months of employment</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Disability-Long-term Disability</b>	<ul style="list-style-type: none"> <li>• Provides a benefit in lieu of salary equal to a maximum of 66-2/3% of gross monthly salary, to a maximum of \$10,000 per month in the event of disability due to an illness or accident</li> <li>• Manager can choose coverage level to equal 50%, 60% or 66-2/3% upon enrollment</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible managers who are budgeted to work at least 40 hours per pay period</li> <li>• Effective the first day of the month following 30 days of employment or benefit eligibility</li> <li>• Coverage begins on the 181st calendar day of disability</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's pays for the benefit at 50% or 60%</li> <li>• Manager will incur some costs if 66-2/3% level is chosen</li> </ul>
<b>Educational Assistance</b>	<ul style="list-style-type: none"> <li>• Tuition Reimbursement upon satisfactory completion of course (C or better)</li> <li>• Fees, books and supplies are not reimbursable</li> <li>• Higher benefit paid for shortage position loans (see Education Benefit Policy)</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible managers who are budgeted to work 40 hours or more per pay period at the start and end of each course</li> <li>• Must be employed, in good standing, for at least six months prior to starting course</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's pays a percentage of tuition expenses according to the policy</li> <li>• Payment is based on a percentage of the cost of each credit hour</li> </ul>
<b>Education Savings Program – 529 Plan</b>	<ul style="list-style-type: none"> <li>• Michigan Education Savings Program (529 Plan) provides a way to save for higher education expenses. Program offers tax advantage, choice of investment options and flexibility to use savings at thousands of eligible educational institutions in the US or abroad</li> </ul>	<ul style="list-style-type: none"> <li>• All managers are eligible immediately upon employment</li> <li>• Payroll deductions optional</li> </ul>	<ul style="list-style-type: none"> <li>• Manager</li> </ul>
<b>Employee Assistance Program (EAP)</b>	<ul style="list-style-type: none"> <li>• Managers and their families may seek assistance with personal problems 24 hours per day/7 days a week – free of charge</li> <li>• Unlimited access</li> </ul>	<ul style="list-style-type: none"> <li>• All staff</li> <li>• Upon employment</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Flexible Spending Plan</b>	<ul style="list-style-type: none"> <li>• Optional pre-tax payroll deductions allow managers to pay for qualifying expenses on a tax deferred basis</li> <li>• Qualified Dependent Care Expenses and Qualified Health Care Expenses</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible managers who are budgeted to work 40 hours or more per pay period</li> <li>• Benefit eligible managers must elect the benefit within 30 days of hire, during open enrollment, or when a qualified change of status occurs</li> <li>• Benefits are effective the first of the month following 30 days of employment, or following a benefit eligible change of status</li> </ul>	<ul style="list-style-type: none"> <li>• Manager specifies amount to be withheld (within plan guidelines) in a special pre-tax account</li> </ul>
<b>Legal Plan</b>	<ul style="list-style-type: none"> <li>• The optional Hyatt Group Legal Plan offers managers and their families access to professional legal representation at an affordable price.</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible employees who are budgeted to work 40 hours or more per pay period</li> <li>• Effective the first day of the month following 30 days once elected if new hire or upon approval from MetLife</li> </ul>	<ul style="list-style-type: none"> <li>• Manager</li> </ul>
<b>Life Insurance – Supplemental Group Term Life Insurance</b>	<ul style="list-style-type: none"> <li>• Supplemental Term Life Insurance for manager, spouse, and dependents at a group rate</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible employees who are budgeted to work 40 hours or more per pay period</li> <li>• Effective the first day of the month following 30 days once elected if new hire or upon approval from MetLife</li> </ul>	<ul style="list-style-type: none"> <li>• Manager</li> </ul>



## 2005 MANAGEMENT & EXECUTIVE BENEFITS SUMMARY

BENEFIT	DESCRIPTION	ELIGIBILITY	WHO PROVIDES
<b>Life Insurance</b>	<ul style="list-style-type: none"> <li>• <b>Basic Group Term Life Insurance:</b> 1 X annual base salary of manager for benefit eligible managers</li> <li>• <b>Accidental Death and Dismemberment Insurance:</b> Additional 1 X annual base salary is provided for benefit eligible managers in the case of dismemberment, an amount based on a schedule is provided</li> </ul>	<ul style="list-style-type: none"> <li>• All benefit eligible managers who are budgeted to work 40 hours or more per pay period</li> <li>• Eligible managers are entitled to life insurance benefits on the first day of the month following 30 days of employment or following a qualified change of status</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Medical Insurance Coverage</b>	<p>Choice of Plans:</p> <ul style="list-style-type: none"> <li>• <b>Blue Care Network HMO</b></li> <li>• <b>Preferred Choices High PPO</b></li> <li>• <b>Preferred Choices Standard PPO</b></li> </ul> <ul style="list-style-type: none"> <li>• Each Plan has four Levels of Coverage: Single Employee, Employee + Spouse, Employee + Child(ren), Employee + Family</li> </ul>	<ul style="list-style-type: none"> <li>• All benefit eligible managers who are budgeted to work 40 hours or more per pay period</li> <li>• Benefit eligible managers must elect the benefit within 30 days of hire, during open enrollment, or when a qualified change of status occurs</li> <li>• Benefits are effective the first of the month following 30 days of employment or following a benefit eligible change of status</li> <li>• Coverage is available for dependents, subject to the guidelines of the Summary Plan Description</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's pays the employer portion of the coverage level</li> <li>• Manager pays the pre-tax deduction for the plan selected and the level of coverage selected</li> </ul>
<b>Paid Time Off (PTO)</b>	<ul style="list-style-type: none"> <li>• Saint Mary's provides full-time managers with paid time off for vacation and holidays</li> <li>• PTO will be computed on a straight time basis, exclusive of shift or weekend differential, on-call pay and charge pay</li> <li>• PTO accrues based on hours paid from the first day of employment and is available for use as it is accrued</li> </ul>	<ul style="list-style-type: none"> <li>• Full-time and part-time managers who are budgeted to work 40 hours or more per pay period are eligible for all types of PTO</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Payroll Direct Deposit</b>	<ul style="list-style-type: none"> <li>• Your paycheck will be directly deposited into the bank account you specify</li> </ul>	<ul style="list-style-type: none"> <li>• All managers are immediately eligible</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Retirement Plan – Pension Plan</b>	<ul style="list-style-type: none"> <li>• The Trinity Health Retirement Program provides monthly retirement income for those retiring at age 65</li> <li>• Early (reduced) benefit available at age 55</li> <li>• Fully funded by employer</li> </ul>	<ul style="list-style-type: none"> <li>• Participation begins with first hour worked at onset of employment</li> <li>• Fully vested after five years of service (working at least 1,000 hours per calendar year)</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Retirement Plan – Savings Plan, 403(b)</b>	<ul style="list-style-type: none"> <li>• Optional payroll savings plan through a tax sheltered annuity, 403(b)</li> </ul>	<ul style="list-style-type: none"> <li>• Upon employment</li> </ul>	<ul style="list-style-type: none"> <li>• Manager</li> </ul>
<b>Retirement Plan – 457(b) Deferred Compensation Plan</b>	<ul style="list-style-type: none"> <li>• Optional program that allows for additional retirement savings over and above your Trinity Health 403(b) Retirement Savings Plan</li> <li>• Plan is tax-favored, non-qualified supplemental retirement savings program offered to a select group of management</li> </ul>	<ul style="list-style-type: none"> <li>• Managers who make more than \$90,000 per year are eligible for the benefit</li> <li>• Enrollment must occur in month preceding first deduction</li> <li>• Payroll deductions must be set-up for contribution</li> </ul>	<ul style="list-style-type: none"> <li>• Manager</li> </ul>
<b>Retirement Plan – Trinity Health Matching Contribution</b>	<ul style="list-style-type: none"> <li>• Trinity Health matches your contributions into a "match" account</li> <li>• Employer matches 100% of the first \$500 contribution plus 50% match on any additional contributions made over \$500 up to a maximum match of 2% of your annual covered compensation (or \$500 if greater)</li> </ul>	<ul style="list-style-type: none"> <li>• Manager must contribute to the 403(b) Tax-Sheltered Annuity to be eligible to receive match</li> <li>• Fully vested with employer contributions after three years of service (working at least 1,000 hours per calendar year)</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Vision Insurance</b>	<ul style="list-style-type: none"> <li>• Optional insurance for Spectera Vision Care Program</li> <li>• Comprehensive vision care benefit through national network of providers</li> <li>• Co-pay program</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit eligible managers budgeted to work 40 hours or more per pay period</li> <li>• Benefit eligible managers must elect the benefit within 30 days of hire, during open enrollment, or when a qualified change of status occurs</li> <li>• Benefits are effective the first of the month following 30 days of employment or following a benefit eligible change of status</li> </ul>	<ul style="list-style-type: none"> <li>• Manager</li> </ul>



## 2005 STAFFING CENTER BENEFITS SUMMARY

BENEFIT	DESCRIPTION	ELIGIBILITY	WHO PROVIDES
<b>Employee Assistance Program (EAP)</b>	<ul style="list-style-type: none"> <li>• Employees and their families may seek assistance with personal problems 24 hours per day/7 days a week – free of charge</li> <li>• Unlimited access</li> </ul>	<ul style="list-style-type: none"> <li>• All staff</li> <li>• Upon employment</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Holiday Pay</b>	<ul style="list-style-type: none"> <li>• Holidays (New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day)</li> </ul>	<ul style="list-style-type: none"> <li>• Staffing Center employees who work the actual holiday will receive a holiday premium of one and one times their normal hourly rate for the hours worked on a designated holiday</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Payroll Direct Deposit</b>	<ul style="list-style-type: none"> <li>• Your paycheck will be directly deposited into the bank account you specify</li> </ul>	<ul style="list-style-type: none"> <li>• All staff</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Retirement Plan – Pension Plan</b>	<ul style="list-style-type: none"> <li>• The Trinity Health Retirement Program provides monthly retirement income for those retiring at age 65</li> <li>• Early (reduced) benefit available at age 55</li> <li>• Fully funded by employer</li> </ul>	<ul style="list-style-type: none"> <li>• Participation begins with first hour worked at onset of employment</li> <li>• Fully vested after five years of service (working at least 1,000 hours per calendar year)</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Retirement Plan – Savings Plan, 403(b)</b>	<ul style="list-style-type: none"> <li>• Optional payroll savings plan through a tax sheltered annuity (tax deferred 403(b) plan)</li> </ul>	<ul style="list-style-type: none"> <li>• Upon employment</li> </ul>	<ul style="list-style-type: none"> <li>• Employee</li> </ul>
<b>Retirement Plan – Trinity Health Matching Contribution</b>	<ul style="list-style-type: none"> <li>• Trinity Health matches your contributions into a "match" account</li> <li>• Employer matches 100% of the first \$500 contribution plus 50% match on any additional contributions made over \$500 up to a maximum match of 2% of your annual covered compensation (or \$500 if greater)</li> </ul>	<ul style="list-style-type: none"> <li>• Employee must contribute to the 403(b) Tax-Sheltered Annuity to be eligible to receive match</li> <li>• Fully vested with employer contributions after three years of service (working at least 1,000 hours per calendar year)</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>
<b>Shift Differentials</b>	<ul style="list-style-type: none"> <li>• Shift Differentials are paid based on the position when eligible employees work weekday second shift, weekday third shift, and all weekend shifts</li> <li>• Charge pay and on-call pay do not apply to Staffing Center employees</li> </ul>	<ul style="list-style-type: none"> <li>• Staffing Center clerical employees</li> <li>• Staffing Center clinical employees, except Registered Nurses</li> <li>• Registered Nurses in the Clinical Staffing Center are NOT eligible for shift differentials, but will receive shift premiums per the position</li> </ul>	<ul style="list-style-type: none"> <li>• Saint Mary's</li> </ul>







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