

CareSouth Carolina, Inc.

BENEFIT PROGRAM

FOR FULL-TIME EMPLOYEES

(THOSE WORKING A MINIMUM OF 30 HOURS PER WEEK, INSURANCE BENEFIT ELIGIBILITY)

Annual Leave:

Accrued annual leave hours are available for use after initial 90-day employment period.

<u>YEARS OF EMPLOYMENT</u>	<u>LEAVE ACCRUED PER MONTH</u>
Up to 3 years	9 Hours (2.7 weeks)
More than 3 years, less than 5 years	11 Hours (3.3 weeks)
More than 5 years, less than 10 years	13 Hours (3.9 weeks)
10 years and over	15 Hours (4.5 weeks)

Employees may accumulate up to 280 hours (35 days) of annual leave. *Pro-rated time for partial FTE's*

Sick Leave:

Sick leave may be used at any time after accrued. Sick leave accrues at the rate of 8.25 hours per month throughout employment. Employees may accrue a maximum of 840 hours (105 days). *Pro-rated time for partial FTE's*

Holidays:

CareSouth observes the following holidays:

New Year's Day	Labor Day
Martin Luther Kings Birthday	Thanksgiving Day
Good Friday	Day after Thanksgiving
Memorial Day	Christmas Eve
Independence Day	Christmas
Employee's Birthday	New Year's Eve (½ Day)

Medical Services:

Medical services are available to employees and their immediate families. Your insurance carrier will be billed. Employees are responsible for a \$10 co-payment.

Dental Services:

CareSouth Carolina employees and immediate family members (spouse, children) receive a 50% discount on the end dental treatment balance from services provided through CareSouth Carolina's Division of Dental Medicine. Applies to all dental services with the exception of: anesthesia/sedation/behavior management services; endodontic (root canals; root treatments and therapies) treatment on permanent/adult teeth; prosthodontics (dentures; partial dentures; non-stainless steel crowns and bridges); and services provided via referral and certain procedures.

Miscellaneous Benefits:

Through payroll deduction employees may purchase insurance products from AFLAC, in addition to those available through the CareSouth Carolina benefit package.

INSURANCE BENEFITS

Regular full-time employees are eligible for benefits listed below, the first of the month following date of employment.

1. CareSouth Carolina offers insurance through the SC State Budget and Control Board, Office of Insurance Services. The State Insurance Plan contains the following benefits:

- a) Medical Insurance is available through two (2) State plans for the employee and eligible dependents.
- b) Dental Insurance is available through the State. “Dental Plus” plan supplements this program.
- c) Vision Care through EyeMed Vision Care: eye exams, frames, lenses and contact lens services and materials.
- d) Dependent Life Insurance covering spouse and/or eligible children is available.
- e) Employees who elect medical insurance with one of the State plans will automatically receive \$3000 of basic term life insurance.
- f) Optional Life Insurance covering an employee is available, up to three times your annual salary rounded to the next lower increment of \$10,000. Cost for life insurance is based upon your age. Medical evidence of insurability required for higher levels up to \$500,000.
- g) Employees who participate in the State medical insurance program will also receive Basic Long-Term Disability. The State offers a Supplemental Long-Term Disability program as well, and CareSouth pays for this coverage.
- h) Long Term Care Insurance is available to employees, spouses, retirees, parents and in-laws. This insurance covers a wide range of personal care, health care and social services for people who suffer from a chronic disability or long-lasting disease.
- i) Under the State Health plan, employees receive discounts from participating providers.

2. CareSouth Carolina offers a Section 125 plan through MoneyPlu\$. The pre-tax premium feature covers any out-of-pocket group health, optional life or dental premiums. The two spending accounts offered are as follows:

Medical Spending Accounts: Employees may enroll the first of a year following one year of employment with Care South. Funds within this account can be used for reimbursement for co-payments, deductibles, State Health Plan premiums and, in general, medical expenses not paid by health and dental plans. (\$5,000 max per year)

Dependent Care Spending Accounts: This account can be used for daycare expenses, for either a dependent child or a physically or mentally handicapped adult. (\$5,000 max per year)

3. CareSouth Carolina offers tax-sheltered retirement and investment options through the SC Deferred Compensation program (401(k), 401(k) Roth and 457. The program offers a variety of mutual funds to choose from in which to place your money.