

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)
20 years and over	20 hours (6 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	Independence Day	Christmas Eve
Martin Luther King's Birthday	Labor Day	Christmas
Good Friday	Thanksgiving Day	Employee's Birthday
Memorial Day	Day after Thanksgiving	

Medical Services:

Medical services are available to employees and their immediate families. Your insurance carrier will be billed. There is no co-payment for services.

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.

Chiropractic Services:

CareSouth Carolina employees and immediate family members (spouse, children) receive a 50% rate reduction on the end chiropractic treatment balance from services provided after insurance has paid. If the chiropractic service maximum has been reached for the year, the employee or covered family member will be responsible for 50% of the charges for the visit. If the employee or family member has no insurance coverage they will be responsible to pay 50% of the charges for the visit.

Miscellaneous Benefits:

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

CSC 360 Care Employee Wellness Program

Highlights of Program

- Free Gym Membership to Fitness World Gyms!!
 - You must be a member of CSC 360 Care and visit the gym at least 4 times/month to maintain membership.
- Healthy Cash Bonus of \$300 per year.
 - Meet (or be moving towards) Yearly Requirements and Employee Specific Goals.
 - To be paid out at the end of each 6 month period. (\$150 every 6 months)

Requirements to Receive Cash Bonus:

- Annual Check-up with your Primary Care Physician.
- Breast/Cervical/Colon Cancer Screening (Age/Gender Specific)
- Smoking Cessation (If Applicable)
- Employee Specific Goals headed in correct direction (i.e. BMI, A1C, BP, etc.)

The program runs January through June and July through December annually.

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) 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: 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.