



## Benefits overview

### for full-time employees of Liberty Healthcare Corporation

Full-time employees of Liberty Healthcare Corporation are offered a well-rounded benefits package which includes health insurance, dental insurance, vision insurance, life insurance, long term disability insurance, short term disability insurance and critical illness insurance as well as paid time off, and a 401k plan.

**Pay schedule** Employees are paid by direct deposit bi-weekly (every other week), a total of 26 times per year.

**Paid Time Off** Employees begin accruing paid time off immediately upon the commencement of employment. Paid time off is used for holidays, vacation, personal and sick leave.

**Benefit Eligibility** Employees are eligible for benefits the first of the month after 60 days of employment - with the exception of the 401(k) plan (which is effective after 90 days of employment).

**Health insurance** Employees may elect to receive health insurance through *Independence Blue Cross* – which offers an extensive network of hospitals, physicians and healthcare providers through the *National BlueCard PPO*.

[Click here for a directory of participating physicians, health care providers and hospitals](#)

Two plan options are offered:

*Base plan* – which includes a deductible [Click here for an overview of this plan](#)

*High plan* – which does not have a deductible [Click here for an overview of this plan](#)

Both plans include a prescription plan. Enrollment with a primary care physician is not required, and referrals for specialty care are not necessary. Employees may also elect to purchase health insurance for their dependents – details regarding payroll deductions may be found below.

**Dental insurance** Dental insurance for employees and their dependents is available through *MetLife*. A wide array of preventive, maintenance and restorative dental services are included in this plan. Details regarding eligibility and payroll deductions may be found below.

[Click here for an overview of benefits offered through the MetLife dental plan](#)

**Vision insurance** *MetLife's* vision plan has an extensive national network of ophthalmologists and optometrists and offers annual eye exams, allowances for glasses and frames as well as discounts on sunglasses and laser vision correction. Eligibility and payroll deductions information may be found below.

[Click here for an overview of the vision plan](#)

**Long term disability insurance** Employees receive long term disability insurance through *MetLife*. This is a company-paid benefit, at no cost to the employee. In the event of a non-work-related accident or illness, this insurance enables a disabled employee to receive 60% of their weekly salary after being disabled for 180 days and up to age 65.

[Click here for details regarding the long term disability insurance plan benefits](#)

**Short term disability insurance** Employees will be able to purchase short term disability insurance through *MetLife*. This benefit will pay you 60% of your salary if you become disabled after a 14 day wait.

**Basic life insurance** Employees receive life insurance through *MetLife* at no cost. Beneficiary(s) receive payment equal to the employee’s annual salary, to a maximum of \$50,000. Supplemental life insurance for employees and dependents may also be purchased.

[Click here to learn more about the basic term life insurance benefits plan](#)

**Critical illness insurance** Voluntary critical illness insurance is offered through *MetLife* by Liberty Healthcare. In the event of a qualified serious health issue, this benefit provides a lump sum payment to employees and dependents.

[Click here for details regarding critical illness insurance](#)

**Employee assistance program** Employees have access to an array of supportive services through *MetLife*’s employee assistance program (EAP) – including telephone assessments, referrals and counseling. This is a company-sponsored benefit, at no cost to the employee.

[Click here for details regarding employee assistance program services](#)

**Travel advisory services** Liberty employees may obtain travel assistance through *MetLife* at no cost. Services include travel planning, medical assistance while traveling, travel document and luggage assistance and more.

[Click here for additional details regarding MetLife’s travel assistance services](#)

**401 (k) plan** Employees are encouraged to take an active role in their retirement planning by participating in Liberty Healthcare Corporation’s savings plan through *Fidelity Investments*. Participants may choose among an array of investment options – or simply opt into an age-based “Lifecycle Fund.” 401 (k) contributions are made automatically in each pay period and the amount may be increased or decreased at any time at the employee’s discretion. Employees are immediately vested in the plan as matching funds are not offered by Liberty. Employees may manage their 401 (k) account through Fidelity’s user-friendly website and access customer support by phone. New employees may begin contributing to their 401(k), ninety days following the commencement of employment.

[Click here to learn more about Liberty Healthcare’s 401 \(k\) plan through \*Fidelity Investments\*](#)

**Insurance premiums** Employee bi-weekly payroll deductions for benefits are as follows:

<b>Benefit</b>	<b>Employee only</b>	<b>Employee + 1 child</b>	<b>Employee + 2 or more children</b>	<b>Employee + spouse</b>	<b>Employee + full family</b>
Health insurance (base plan)	\$77.82	\$218.68	\$218.68	\$424.12	\$603.34
Health insurance (high plan)	\$161.79	\$354.03	\$354.03	\$597.20	\$819.14
Dental insurance	\$16.59	\$31.43	\$49.64	\$31.43	\$49.64
Vision insurance	\$5.79	\$9.46	\$9.46	\$9.26	\$15.25



[www.libertyhealthcare.com](http://www.libertyhealthcare.com)