

Benefits Overview

for full-time employees of Liberty Healthcare Corporation

Full-time employees of Liberty Healthcare Corporation are offered a 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 Savings Account (HSA)** If you enroll in an HSA-qualified plan, you may set up a HSA through a bank of your choice into which you can deposit after-tax money for your qualified healthcare expenses at any time without federal tax liability. You can then deduct your contributions on your income tax return even if you do not itemize deductions.
- Flexible Savings Account (FSA)** A FSA or Medical Reimbursement plan is available and will allow you to pay for certain expenses with pre-tax dollars. This saves Federal income, State income and Social Security taxes on qualifying expenses.
- Dental Insurance** Dental insurance for employees and their dependents is available through *UnitedHealthcare*. A wide array of preventive, maintenance and restorative dental services are included in this plan. Details regarding payroll deductions may be found below. [Click here](#) for an overview of dental insurance frequencies and limitations.
- Vision Insurance** Vision insurance for employees and their dependents is also available through *UnitedHealthcare*. The 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. Payroll deductions information may be found below. [Click here](#) for an overview of the plan.
- Health Insurance** Health insurance is available to employees and their dependents through *UnitedHealthcare*. Employees may choose one of the three health plans below. To view a directory of participating physicians, hospitals, and health care facilities - [Click here](#) - then select "All UnitedHealthcare Plans" & "Choice Plus"
- Each plan offers varying premiums, deductibles, copayments, coinsurance, and HSA eligibility.

	Premier Plan	HSA 90 Plan	HSA Value Plan
<i>HSA Qualified</i>	no	yes	yes
<i>Deductibles</i>	<ul style="list-style-type: none"> \$3,000 for individual \$9,000 for family limited to certain services 	<ul style="list-style-type: none"> \$3,000 for individual \$6,000 for family applies to all services 	<ul style="list-style-type: none"> \$3,000 for individual \$6,000 for family applies to all services
<i>copayments</i>	<ul style="list-style-type: none"> copays required 	<ul style="list-style-type: none"> no copays required 	<ul style="list-style-type: none"> copays required
<i>coinsurance</i>	<ul style="list-style-type: none"> no coinsurance payments 	<ul style="list-style-type: none"> 10% coinsurance applies 	<ul style="list-style-type: none"> no coinsurance payments
<i>plan details</i>	Click here for plan details	Click here for plan details	Click here for plan details

PLEASE NOTE: In all three plans, preventive care is paid at 100%. This would include routine annual physicals, wellness visits, routine mammograms, routine gynecological visits and immunizations.

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Insurance Premiums Employees pay the following premiums for elective insurance benefits on a biweekly basis (each paycheck - every 2 weeks, 26 times each year).

Benefit	Employee only	Employee and all children	Employee and spouse	Employee and spouse & children
<i>Premier Plan</i>	\$155.89	\$346.45	\$568.68	\$653.82
<i>HSA 90</i>	\$96.20	\$250.85	\$295.37	\$415.78
<i>HSA Value Plan</i>	\$67.10	\$174.73	\$193.29	\$276.60
<i>dental insurance</i>	\$17.25	\$51.61	\$32.68 *	\$51.61
<i>vision insurance</i>	\$3.65	\$8.12	\$6.92	\$11.43

* rate also applies to employee and 1 child

Dependent Care Account

You may set aside up to \$5,000 of your pre-tax income, which may be used for qualified expenses for childcare as well as the care of tax dependent(s) who live with you and are incapable of self-care.

Critical Illness Insurance

Voluntary critical illness insurance is offered through *MetLife*. In the event of a qualified serious health issue, this benefit provides a lump sum payment to employees and dependents. [Click here](#) for more details regarding critical illness insurance.

Short Term Disability

Employees will be able to purchase short term disability insurance through *The Hartford*. If you become disabled this benefit will pay you 60% of your salary (up to \$1,200 per week) after a 14-day waiting period. [Click here](#) for more details regarding short term disability services.

Long-Term Disability

Employees receive long-term disability insurance through *The Hartford*. 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.

Basic Life Insurance

Employees receive life insurance through *The Hartford* 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.

Employee Assistance

Employees have 24/7 access to *The Hartford's Ability Assist Counseling Services* program – which offers basic counseling, financial information and legal support. This is a company-sponsored benefit, at no cost to the employee. [Click here](#) for details regarding employee assistance program services.

401(k) Plan

Employees are encouraged to take an active role in their retirement planning by participating in Liberty'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. Employees may manage their 401(k) account through Fidelity's user-friendly website and access customer support by phone. The amount may be increased or decreased at any time per the employee's discretion. Employees are immediately vested in the plan as matching funds are not offered by Liberty. New employees may begin contributing to their 401(k), 90 days following the commencement of employment. [Click here](#) to learn more about Liberty Healthcare's 401(k) plan through *Fidelity Investments*.