

Benefit	Who Pays?		Eligibility/Benefit Details
	You	CVHS	
Short-Term Disability		X	<p><b>Eligibility begins after ninety (90) days of continuous, full-time employment.</b> If approved, employees will receive 60% of their base salary. The benefit commences on the eighth day of disability or first day for accidents for a maximum period of 26 weeks if the employee is totally disabled and under the care of a healthcare provider. Available PTO hours must be used for the 7-day waiting period, if applicable.</p> <p><b>Employees must work at least 30 hours a week to be eligible.</b></p>
Long-Term Disability		X	<p><b>Eligibility begins ninety (90) days of continuous, full-time employment.</b> If approved, employees will receive 60% of their pre-disability base salary after a six (6) month waiting period up to a maximum of \$10,000 per month. This benefit coordinates with Social Security Disability benefits.</p> <p><b>Employees must work at least 30 hours a week to be eligible.</b></p>
Supplemental LTD	X		<p><b>Annual Enrollment.</b> Eligible employees may elect to participate in a voluntary supplemental LTD benefit program. Employees can apply for coverage at any time throughout the year by contacting Human Resources.</p> <p><b>Employees must work at least 30 hours a week to be eligible.</b></p>
Medical Insurance (Traditional Plan)			<p><b>Eligibility begins the first day of the month after a 30-day waiting period.</b> Employees and their eligible dependents may participate in the Medical Insurance Traditional Plan that covers hospital, physician, emergency room, and other services.</p>
Telemedicine Benefit	X	X	<p>Healthcare services through telemedicine are available 24 hours a day, 7 days a week for access to U.S. Board Certified, State Licensed Doctors. Services are for non-emergency conditions. Coverage is 100% after a \$20 copayment, deductible is waived.</p> <p>→Telemedicine offers healthcare at significantly lower out-of-pocket costs to members while being readily accessible when care is needed.</p> <p><b>Employees must work at least 20 hours a week to be eligible.*</b></p>

2024-2025 Plan Year, Effective July 1, 2024

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<p><b>Medical Insurance</b> Consumer Driven Health Plan (also known as High Deductible Health Plan) with Health Savings Account</p> <p><b>Telemedicine Benefit</b></p>	X	X	<p><b>Eligibility begins the first day of the month after a 30-day waiting period.</b> Employees and their eligible dependents may participate in a Consumer Driven Health Plan (also referred to as a High Deductible Health Plan) that covers hospital, physician, emergency room, and other services after a deductible is met.</p> <p>Healthcare services through telemedicine are available 24 hours a day, 7 days a week for access to U.S. Board Certified, State Licensed Doctors. Services are for non-emergency conditions. Coverage is 90% after deductible. →Telemedicine offers healthcare at significantly lower out-of-pocket costs to members while being readily accessible when care is needed.</p> <p><b>Employees must work at least 20 hours a week to be eligible.*</b></p>
<p><b>Prescription Plan</b></p> <p><b>Employee Pharmacy</b></p>	X	X	<p><b>Eligibility begins the first day of the month after a 30-day waiting period.</b> CVHS offers a prescription drug plan through each medical plan. Participants of the medical plans may utilize the employee pharmacy, a participating retail pharmacy or mail order program to have prescriptions filled.</p> <p>CVHS offers an Employee Pharmacy for those with the Medical Insurance plan. Employees can have covered member prescriptions filled at lower copays than offsite retail locations (generic copays at \$5 or lower versus \$15 retail copays). The CVHS Employee Pharmacy also has a mobile phone app that allows covered members to easily refill prescriptions.</p> <p><b>Employees must work at least 20 hours a week to be eligible.*</b></p>
<p><b>Dental Insurance</b></p>	X	X	<p><b>Eligibility begins the first day of the month after a 30-day waiting period.</b> Employees and their eligible dependents may participate in their choice of either the Basic or Premium Dental Insurance Plans that cover preventive, basic, major, and orthodontic services (Premium Plan only-lifetime maximum applies) up to a plan maximum per year.</p> <p><b>Employees must work at least 20 hours a week to be eligible.</b></p>
<p><b>Vision Insurance</b></p>	X		<p><b>Eligibility begins the first day of the month after a 30-day waiting period.</b> Employees and their eligible dependents may participate in either of two (2) voluntary vision insurance plans.</p> <p><b>Employees must work at least 20 hours a week to be eligible.</b></p>

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Medical Flexible Spending Account	X		<p><b>Eligibility begins the first day of the month after a 30-day waiting period.</b> Employees can elect to set aside funds from their paycheck pre-tax to reimburse them for qualified expenses for themselves, their spouse, and any dependents claimed on their federal tax return. Maximum annual amount is the IRS allowable maximum. Participants are responsible for paying the administrative fee (pre-tax). CDHP/HSA participants can elect to participate in the Limited Medical FSA for dental, vision and orthodontia expenses.</p> <p><b>Employees must work at least 20 hours a week to be eligible.</b></p>
Dependent Care (Child Care) Spending Account	X		<p><b>Eligibility begins the first day of the month after a 30-day waiting period.</b> Employees can elect to set aside funds from their paycheck pre-tax to reimburse them for childcare expenses provided for their dependents up to age 13 so that they (and their spouse, if married) can work. Maximum annual amount is the IRS allowable maximum. Participants are responsible for paying the administrative fee (pre-tax).</p> <p><b>Employees must work at least 20 hours a week to be eligible.</b></p>
Basic Life and AD&D Insurance		X	<p><b>Eligibility begins the first day of the month after a 90-day waiting period.</b> CVHS pays the cost for eligible employees to receive one (1) multiple of their annual base salary in term life and AD&amp;D insurance coverage. Maximum of \$500,000.</p> <p><b>Employees must work at least 30 hours a week to be eligible.</b></p>
Optional Life and AD&D Insurance	X		<p><b>Eligibility begins the first day of the month after a 90-day waiting period.</b> Employees may elect up to four (4) multiples of their annual base salary in term life and AD&amp;D insurance coverage for .21 cents per thousand per month. Late applicants must complete a health questionnaire and be approved for coverage. Maximum of \$500,000.</p> <p><b>Employees must work at least 20 hours a week to be eligible.</b></p>
Dependent Life Insurance	X		<p><b>Eligibility begins the first day of the month after a 90-day waiting period.</b> Eligible employees may elect to cover eligible spouses/domestic partners and children (<b>up to age 26</b>) in a term life insurance plan. Four coverage tiers are available:</p> <ul style="list-style-type: none"> <li>• \$5,000/\$2,500 - \$.58/pay period</li> <li>• \$10,000/\$5,000 - \$.92/pay period</li> <li>• \$15,000/\$7,500 - \$1.50/pay period</li> <li>• \$20,000/\$10,000 - \$2.08/pay period</li> </ul> <p>Late applicants (other than eligible children) must complete a health questionnaire and be approved for coverage.</p> <p><b>Employees must work at least 20 hours a week to be eligible.</b></p>

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Family Life Insurance	X		<p><b>Eligibility begins the first day of the month after a 90-day waiting period.</b> Eligible employees may elect to cover eligible spouses/domestic partners and children (up to age 26).</p> <p><b>Annual enrollment.</b> Eligible employees may elect to participate in the Voluntary Whole Life with LTC Rider program. Annual enrollment is during Open Enrollment each year.</p> <p>A Whole Life insurance policy that lasts for your lifetime and, when paired with a Long-Term Care (LTC) rider, offers the flexibility to use part of the death benefit for Long-Term Care expense if you need it.</p> <p><b>Employees must work at least 20 hours a week to be eligible.</b></p>
Accident Coverage	X		<p><b>Eligibility begins the first day of the month after a 30-day waiting period.</b> Eligible employees may elect to cover eligible spouses/domestic partners and children (up to age 26).</p> <p><b>Annual enrollment.</b> Eligible employees may elect to participate in the Voluntary Accident program. Annual enrollment is during Open Enrollment each year.</p> <p><b>Employees must work at least 20 hours a week to be eligible.</b></p>
Critical Illness	X		<p><b>Eligibility begins the first day of the month after a 30-day waiting period.</b> Eligible employees may elect to cover eligible spouses/domestic partners and children (up to age 26).</p> <p><b>Annual enrollment.</b> Eligible employees may elect to participate in the Voluntary Critical Illness program. Annual enrollment is during Open Enrollment each year.</p> <p><b>Employees must work at least 20 hours a week to be eligible.</b></p>
Hospital Indemnity	X		<p><b>Eligibility begins the first day of the month after a 30-day waiting period.</b> Eligible employees may elect to cover eligible spouses/domestic partners and children (up to age 26).</p> <p><b>Annual enrollment.</b> Eligible employees may elect to participate in the Voluntary Hospital Indemnity program. Annual enrollment is during Open Enrollment each year.</p> <p>Hospital Indemnity insurance provides a cash benefit paid directly to you when you are admitted and confined to a hospital due to covered injury or illness, including hospitalization due to pregnancy. This benefit can help offset expenses that primary health insurance doesn't cover or benefits can be used for non-medical expenses.</p> <p><b>Employees must work at least 20 hours a week to be eligible.</b></p>

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Legal Insurance	X		<p><b>Eligibility begins the first day of the month after a 30-day waiting period.</b> Eligible employees may elect to cover eligible spouses/domestic partners and children (up to age 27).</p> <p><b>Annual enrollment.</b> Eligible employees may elect to participate in the Voluntary Legal Insurance program. Annual enrollment is during Open Enrollment each year.</p> <p>Legal Insurance provides individuals and families financial coverage for legal services such as consultations, document review, traffic violations and more. Having Legal Insurance makes accessing legal assistance easier and more affordable.</p> <p><b>Employees must work at least 20 hours a week to be eligible.</b></p>
Pet Insurance	X		<p><b>Year-round enrollment.</b> All employees may elect to participate in the Voluntary Pet Insurance program and can enroll at any point during the year. Pet Insurance is handled on a direct bill basis and not by payroll deduction.</p> <p>Pet Insurance helps you manage the costs of unexpected veterinary care, covering treatments and surgeries as well as preventative health measures. Pet Insurance offers peace of mind by reducing the financial burden of pet health emergencies and routine care.</p> <p><b>All employees are eligible to enroll in this benefit.</b></p>
Worker's Compensation		X	<p><b>Eligible upon employment.</b> All employees are protected under worker's compensation while performing their job duties.</p>
Bereavement Pay		X	<p><b>Eligible upon employment.</b> Employees may receive up to 24 hours of paid leave for the purpose of attending the funeral, comforting survivors, and/or settling family business resulting from the death of an immediate family member (as defined in policy HR-34).</p> <p><b>Employees must work at least 20 hours a week to be eligible.</b></p>
Jury Duty		X	<p><b>Eligible upon employment.</b> Eligible employees will be compensated for time away from their job to serve as a juror.</p> <p><b>Employees must work at least 20 hours a week to be eligible.</b></p>

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Paid Time Off Accrual		X	<p><b>Accruals start upon employment; eligible to receive benefits after the 3-month probationary period.</b> Full-time employees (regularly scheduled who work at least 30 hours per week) accrue hours each pay period based on years of service; part-time employees accrue hours each pay period based on years of service and hours worked. Maximum number of hours allowed in PTO bank is 320.</p> <table border="1"> <thead> <tr> <th colspan="2">Full Time Accrual Rate</th> </tr> </thead> <tbody> <tr> <td>Less than 1 year</td> <td>6.77 hours per pay period</td> </tr> <tr> <td>1 to 5 years</td> <td>7.39 hours per pay period</td> </tr> <tr> <td>6 to 15 years</td> <td>8,31 hours per pay period</td> </tr> <tr> <td>16 years or more</td> <td>9.23 hours per pay period</td> </tr> <tr> <th colspan="2">Part Time Accrual Rate</th> </tr> <tr> <td>Less than 1 year</td> <td>.0470 times hours worked</td> </tr> <tr> <td>1 to 5 years</td> <td>.0554 times hours worked</td> </tr> <tr> <td>6 to 15 years</td> <td>.0677 times hours worked</td> </tr> <tr> <td>16 years or more</td> <td>.0799 times hours worked</td> </tr> </tbody> </table> <p><b>Employees in a Regular Status (full or part-time) are eligible.</b></p>	Full Time Accrual Rate		Less than 1 year	6.77 hours per pay period	1 to 5 years	7.39 hours per pay period	6 to 15 years	8,31 hours per pay period	16 years or more	9.23 hours per pay period	Part Time Accrual Rate		Less than 1 year	.0470 times hours worked	1 to 5 years	.0554 times hours worked	6 to 15 years	.0677 times hours worked	16 years or more	.0799 times hours worked
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Pension Plan			<p><b>Restricted Plan (restricted to employees hired or rehired prior to 1/1/2019):</b> Not all employees are eligible for benefits under the CVHS Employees' Pension Plan. Contact a member of the Benefits team for eligibility and vesting requirements and for additional information.</p>																				
457(b) Deferred Compensation Plan	X	X	<p><b>Eligible upon employment:</b> All employees are eligible to participate in the CVHS 457(b) Deferred Compensation Plan.</p> <p>CVHS also offers a matching component for eligible employees as defined in Plan documents.</p> <p>CVHS's Plan recordkeeper is Lincoln Financial Group. Current and prospective employees are encouraged to contact their dedicated retirement consultant for details: Olivia Higgins 980-378-7313 <a href="mailto:Olivia.Higgins2@LFG.com">Olivia.Higgins2@LFG.com</a></p> <p>Lincoln's Customer Contact Center is also available to assist: 800-234-3500 (8:00 a.m. to 8:00 p.m. ET) <a href="http://www.lincolffinancial.com/retirement">www.lincolffinancial.com/retirement</a></p>																				
Educational Assistance Program		X	<p><b>Eligible after a three (3) month probationary period.</b> Reimbursement amounts per fiscal year (July – June) will vary depending on the eligible certificate or degree program.</p> <p><b>Employees must work at least 30 hours a week to be eligible.</b></p>																				

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Employee Assistance Program (EAP)		X	<b>Eligible upon employment.</b> All employees and their family members are eligible to participate. More information can be found on the Employee Assistance Page on the Intranet.
Employee Recognition Programs		X	<b>Eligible upon employment.</b> All employees eligible. Service Awards (multiples of 5 years of service) Departmental/Occupational Recognition C.A.R.E. Awards (monthly & annual recognitions).
Discounts & Memberships		X	<b>Eligible upon employment.</b> All employees eligible. CVHS offers several discounts and membership opportunities for all employees. For more information, please visit the Discounts and Memberships page on the Intranet for a full listing and details.
Health 4 Us		X	<b>Eligible upon employment.</b> The employee wellness program is online through the WellWorks website or their mobile app. Employees, spouses, and domestic partners can voluntarily participate by completing mandatory and optional activities each plan year for a medical premium incentive and wellness bonus. Visit the Health 4 Us page on the CVHS Intranet under Employee Resources for full details.  <b>Eligible for those with medical coverage only.</b>
FitnessPlus Membership	X	X	<b>Eligible upon employment.</b> All employees are eligible to join the FitnessPlus (Health & Fitness Center) at a discounted membership rate. Payroll deduction is available.
YMCA of Catawba Valley Membership	X		<b>Eligible upon employment.</b> All employees are eligible to join the Y@ Work corporate membership program at a discounted membership rate. Employees can present their ID badge at the Hickory Foundation branch to enroll.

\* Option 5 Registry employees are eligible for medical and prescription plan coverages; please contact Human Resources for details. PRN employees may qualify for medical and prescription plan coverages under the provisions of the Affordable Care Act (ACA.) PRN employees eligible for coverage under the ACA will be contacted by Human Resources with additional information.

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