

## ILLINOIS HEALTH AND HOSPITAL ASSOCIATION - BENEFIT SUMMARY 2025

Your Benefits Summary provides an easy way to see the full value of your Total Rewards in one place, including eligibility, effective dates, coverage details, and costs. The value of all of your benefits combined is designed to support you and your family in Building Your Future together with IHA.

Benefit	Eligibility	Effective	Coverage Details
<b>Group Benefits</b>			
<b>Health</b>	Regular full time, regular part time scheduled 20 hours or more/week, Temporary (Medical and Retirement Benefits Eligible) scheduled 30 hours or more/week for 90 or more days	Coverage commences the first of the month following or coincident with date of hire	<ul style="list-style-type: none"> <li>▶ Coverage includes BlueAdvantage HMO, PPO, and Consumer Driven Health Plan (CDHP) options through Blue Cross Blue Shield of Illinois.</li> <li>▶ Post Retirement Benefit Plan allows those employees who meet eligibility requirements (up to age 65) to continue coverage under IHA's health insurance plan (in lieu of federal and state COBRA) by paying full premiums, along with 2% administrative fee.</li> <li>▶ \$75 semi-monthly medical waiver payment provided to staff who are eligible but waive IHA medical insurance.</li> </ul>
<b>Dental</b>	Regular full time	Coverage commences the first of the month following or coincident with date of hire	<p>Coverage is through MetLife and includes:</p> <ul style="list-style-type: none"> <li>▶ 100% preventative</li> <li>▶ 85% basic restorative</li> <li>▶ 50% major restorative</li> <li>▶ 50% orthodontia with a lifetime maximum of \$1,750</li> </ul>
<b>Vision</b>	Regular full time	Coverage commences the first of the month following or coincident with date of hire	Coverage is through EyeMed and includes both an in and out of network benefit for exam and lenses every 12 calendar months & frames every 24 calendar months (contact lenses may be chosen in lieu of lenses and frames) as well as a discount for laser vision correction and for a second pair of eyeglasses purchased.
<b>Short Term Disability</b>	Regular full time	Coverage commences the first of the month following or coincident with date of hire	Coverage includes a disability benefit of 66⅔% of weekly earnings with a maximum weekly benefit of \$2,300 for up to 24 weeks after a 14 calendar day elimination period following a certification of disability.
<b>Long Term Disability</b>	Regular full time	Coverage commences the first of the month following or coincident with date of hire	Coverage includes a disability benefit of 66⅔% of monthly earnings with a maximum monthly benefit of \$10,000 after a 180 calendar day elimination period following a certification of disability.
<b>Life Insurance and AD&amp;D</b>	Regular full time	Coverage commences the first of the month following or coincident with date of hire	Coverage is three times annual salary, rounded up to the nearest \$1,000, up to a maximum of \$500,000. The Accidental Death & Dismemberment (AD&D) benefit provides an additional benefit equal to the Life amount.
<b>Health Savings Account (HSA)</b>	Regular full time, regular part time scheduled 20 hours or more/week; Temporary (Medical and Retirement Benefits Eligible) scheduled 30 hours or more/week for 90 or more days	Coverage commences the first of the month following or coincident with date of hire	Available to staff who have enrolled in the Consumer Driven Health Plan (CDHP) and allows for employee and employer contributions, up to IRS limits, for out-of-pocket medical, dental, and vision expenses.

## BENEFIT SUMMARY 2025

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<b>Flexible Spending Accounts</b>	Regular full time and regular part time scheduled 20 hours or more/week	Coverage commences the first of the month following or coincident with date of hire	Allows the participant to set aside a pre-determined amount of money from gross pay (before taxes are charged) to cover: <ul style="list-style-type: none"> <li>▶ Health Care FSA: Available to staff who have not enrolled in the Consumer Driven Health Plan (CDHP) and allows staff to pay for qualified medical, dental, and vision expenses.</li> <li>▶ Limited Scope FSA: Available to only those staff who have enrolled in a CDHP (either through IHA or through a spouse's employer) and allows staff to pay for qualified dental and vision expenses (not medical expenses).</li> <li>▶ Dependent Care FSA: Available to staff, regardless of their medical care plan election, and may be used in addition to the Health Care FSA, Limited Scope FSA, and/or HSA to be reimbursed for dependent care/elder care.</li> </ul>
<b>Transit Benefit</b>	Regular full time and regular part time scheduled 20 hours or more/week	Coverage commences the first of the month following date of hire and/or the first of the month following the date an Election Form is submitted during the year	Allows the participant to set aside a pre-determined amount of money from gross pay (before taxes are charged) to cover Metra, PACE, Ventra and/or CTA expenses incurred while commuting to and from work.
<b>Business Travel Accident Insurance</b>	Regular full time and regular part time scheduled 20 hours or more/week	Immediately upon date of hire	Accidental death and dismemberment coverage of up to \$100,000 while traveling on IHA business. (Payment varies according to loss sustained.)
<b>IHA 401(k) and Retirement Savings Plan</b>	Regular full time, regular part time, and part time. Special rules apply to temporary staff.	First of the month following or coincident with date eligibility requirements are satisfied	Upon enrollment, may contribute from .5% – 80% of eligible pay as pre-tax and/or Roth 401(k) contributions. IHA will match 100% of pre-tax and Roth 401(k) contributions (including any pre-tax catch-up or Roth 401(k) catch-up contributions), up to 6% of eligible pay. IHA will also contribute 2.5% of eligible pay as an employer retirement contribution. IHA will not make matching or employer retirement contributions on any eligible pay above the compensation limit set by the tax code. Employee and employer contributions are always fully vested.
<b>Wellness 360 Resources, Discounts, and Incentives for Financial &amp; Personal Wellness</b>	As determined by program	Upon Hire	College Planning, Elder Care, Financial Counseling, Pet Care, Will Prep, BCBS discount programs including gym membership; IHA Health & Wellness incentive awards based on participation.
<b>Employee Assistance Program</b>	All staff and family members	Upon Hire	Coverage provides confidential support, counseling and resources for life issues on a 24/7 basis via phone, in person, or online.
<b>HealthCare Associates Credit Union Membership</b>	All staff	Upon Hire	Access to membership to the Healthcare Associates Credit Union with a full line of financial services including savings accounts, money market, certificates of deposit, checking accounts, telephone banking, home banking, ATM/debit cards, IRAs, auto loans, first mortgages, home equity loans, Visa Platinum cards with a Rewards Program, business lending and business checking accounts.
<b>Annual Incentive Plan</b>	All staff after completion of three full calendar months of service	Upon Hire	This plan provides the opportunity for staff to earn annual, performance-based, lump-sum cash awards as part of their total compensation program.

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Benefit	Eligibility	Effective	Coverage Details								
<b>Time Off</b>											
<b>Paid Time Off (PTO)*</b>	Regular full time and regular part time scheduled 20 hours or more/week	Upon Hire	<p>PTO is accumulated on an hourly basis as follows:</p> <table border="1"> <thead> <tr> <th>Years of Service</th> <th>PTO Days Per Year</th> </tr> </thead> <tbody> <tr> <td>1 – 4</td> <td>20</td> </tr> <tr> <td>5 – 9</td> <td>25</td> </tr> <tr> <td>10+</td> <td>32</td> </tr> </tbody> </table> <p>Regular part time employees receive one half of the full time rate.</p> <p>AVP and above accrue 32 PTO days per year.</p> <p>Employees may carry over unused PTO up to the PTO balance maximums (equal to 1.5 times the annual PTO accrual).</p> <p>*PTO for Illinois Poison Center regular full time and regular part time employees includes time to be used for holidays. For Illinois Poison Center full time staff, one day is equivalent to 8 hours. For Illinois Poison Center part time staff, one day is equivalent to 4 hours</p>	Years of Service	PTO Days Per Year	1 – 4	20	5 – 9	25	10+	32
Years of Service	PTO Days Per Year										
1 – 4	20										
5 – 9	25										
10+	32										
<b>Holidays*</b>	Regular full time and regular part time scheduled 20 hours or more/week	Upon Hire	<p>The Association recognizes 11 holidays each year. Regular part time employees receive one half of the full time rate. Generally, the office will close at 3:00 pm on the eve of the weekday before the observed holiday, which may include a Friday.</p>								
<b>Universal Caregiver Leave</b>	Regular full time who have worked at least 1,250 hours or more in the previous 12 month period and have been employed by IHA for at least 12 months	After meeting the eligibility requirements	<p>Universal Caregiver Leave (UCL) provides for up to four weeks (based on weekly scheduled hours) of paid leave while staff are out to care for a family member, as defined by the Family and Medical Leave Act, which includes children, spouses, and parents. Eligible for up to four weeks of UCL every 12 months. May be exhausted in one leave or in multiple leaves. UCL will run concurrent with FMLA and will count as part of the 12-week FMLA entitlement. UCL may be used intermittently but must be taken in full day increments and scheduled in advance, when practicable. Any unused UCL as of December 31st will be forfeited and will not roll over to the next calendar year.</p>								
<b>Bereavement</b>	Regular fulltime and regular part time employees scheduled 20 hours or more/week.	Upon Hire	<p>Up to five days or bereavement pay in the event of a death of a family member. Regular part time employees are allowed one-half the bereavement benefits.</p>								
<b>Jury Duty</b>	Regular fulltime and regular part time employees scheduled 20 hours or more/week.	Upon Hire	<p>Payment for normal base wage while on jury duty.</p>								

\*PTO for Illinois Poison Center regular full time and regular part time employees includes time to be used for holidays. For Illinois Poison Center full time staff, one day is equivalent to 8 hours. For Illinois Poison Center part time staff, one day is equivalent to 4 hours

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Benefit	Eligibility	Effective	Coverage Details
<b>Flexibility</b>			
<b>Teleworking: Up to 3 days per week</b>	With leader approval		
<b>Flexible Work Arrangement</b>	All Staff (Leader Approval Required)	Leaders Determined	Based on role and with leader approval, staff may work from home up to 3 days/week and/or establish a schedule to work non-traditional work hours (8:30 – 4:30). In addition, non-exempt staff are eligible to work a compressed work week.
<b>Compressed Work Week</b>	Available for non-exempt staff with leader approval		
<b>Dress for Your Day</b>	All Staff	Upon Hire	Dress for Your Day gives staff the flexibility to dress in a way that adheres to their schedule for the day (i.e., spending the day at a member hospital vs. spending the day in the office). Dresses, skirts, slacks, or nice jeans paired with other business casual clothing (tops/shirts, shoes, accessories) are appropriate unless otherwise indicated by meetings, membership events, member visits, or other circumstances.
<b>Early Dismissal for Holidays:</b>  <b>IHA offices close at 3:00 pm on the eve of the weekday before the observed holiday (applies to six holidays)</b>			
<b>Professional Development</b>			
<b>Seminars, conferences, workshops, professional membership dues, professional exams, &amp; certifications</b>	All Staff	Upon Hire	Reimbursement for approved seminars, conferences, workshops, professional membership dues, professional exams, and certifications.
<b>Tuition Reimbursement</b>	Regular full time with leader approval	After one year of service	100% reimbursement for eligible expenses up to the annual maximum of \$5,000 upon satisfactory completion of approved college course work (including online courses), test preparatory classes to attain a professional license or certification, and instructional courses or training to obtain a professional certification.

This Benefit Summary is meant to highlight the benefits available. For a more complete description, refer to official plan documents and certificates. IHA, in its sole discretion, reserves the right to change, suspend, or terminate any of its benefit plans at any time. Please refer to the following pages for detailed benefit cost information.

## BENEFIT COST SUMMARY 2025

Benefit	Cost			
Health	<b>Semi-Monthly Premiums</b>			
		<b>Total Cost</b>	<b>IHA Pays</b>	<b>Employee Pays*</b>
	<b>HMO</b>			
	▶ Employee:	\$388.07	\$302.69	\$85.38
	▶ Employee & Spouse:	\$812.23	\$633.54	\$178.69
	▶ Employee & Child(ren):	\$701.24	\$546.97	\$154.27
	▶ Family:	\$1125.40	\$877.81	\$247.59
	<b>PPO</b>			
	▶ Employee:	\$552.98	\$392.62	\$160.36
	▶ Employee & Spouse:	\$1157.39	\$821.75	\$335.64
	▶ Employee & Child(ren):	\$999.24	\$709.46	\$289.78
	▶ Family:	\$1603.64	\$1138.58	\$465.06
	<b>CDHP</b>			
	▶ Employee:	\$488.20	\$371.03	\$117.17
	▶ Employee & Spouse:	\$1021.79	\$776.56	\$245.23
▶ Employee & Child(ren):	\$882.17	\$670.45	\$211.72	
▶ Family:	\$1415.76	\$1075.98	\$339.78	
<b>Medical Waiver Program</b>				
▶ \$75 semi-monthly medical waiver payment provided to staff who are eligible but waive IHA medical insurance.				
Dental	IHA pays 100% of this premium			
Vision	<b>Semi-Monthly Premiums</b>			
		<b>Total Cost</b>	<b>IHA Pays</b>	<b>Employee Pays*</b>
	▶ Employee:	\$2.76	\$1.38	\$1.38
	▶ Employee + Spouse:	\$5.24	\$2.62	\$2.62
	▶ Employee + Child(ren):	\$5.52	\$2.76	\$2.76
▶ Family:	\$8.11	\$4.06	\$4.05	
Short Term Disability	IHA pays 100% of this premium			
Long Term Disability	IHA pays 100% of this premium			
Life Insurance and AD&D	IHA pays 100% of this premium			
Health Savings Account (HSA)	<p>IHA will make a \$1,000 annual contribution to a Health Savings Account for all employees who enroll in the Consumer Driven Health Plan (CDHP) as of 1/1.</p> <p>For any participants enrolling in the plan after 1/1, the contribution amount will be prorated based upon the month in which the participant becomes eligible for medical coverage (for those newly eligible) or the effective date following a qualifying event (for those already eligible). IHA will contribute 1/12 of the \$1,000 for each remaining month of coverage in the calendar year.</p>			
Flexible Spending Accounts	Funded by employee			
Transit Benefit	Funded by employee			
Business Travel Accident Insurance	IHA pays 100% of this premium			
Employee Assistance Program	IHA pays 100% of this premium			
HealthCare Associates Credit Union Membership	You must deposit at least \$5.00 in a savings account to become a member and must maintain a minimum \$5.00 account balance.			

\* Premiums are withheld on a pre-tax basis unless the employee requests otherwise