

Detroit Medical Center

2005

Summary of benefits provided to full time and part time employees.

Contingent employees are eligible for only those items identified for contingent staff.

Medical coverage

Choice of DMC Care Basic (DMC sponsored preferred provider organization) or DMC plus PPOM (expanded network of physicians & facilities)

Premium participation is required and is deducted before your taxes are calculated.

Prescription coverage

On-site DMC pharmacies provide prescriptions at a reduced price co-pay.

Mail order program also available. 4D Pharmacy Management provides drug coverage at local pharmacies.

Dental Insurance

Choice of a PPO Dental Insurance or a Dental Maintenance Organization (DMO), both offered through Aetna, Inc.

DMO Coverage

- Use DMO dentist
- No annual maximum
- 100% visit and exam for covered benefits

PPO coverage

- Choice of dentist
- \$25 annual deductible
- annual maximum per person depending on hourly/salaried status

Vision Coverage

Benefits offered through Heritage Optical: Every 24 months for adults, 12 months for eligible children under 19. 100% coverage for most eye exams from participating provider. Coverage for most standard lenses from participating provider.

\$75 frames/\$129 contacts

Employer paid Basic Term Life and Basic AD&D insurance coverage:

Basic Term Life insurance paid for by the DMC with coverage level determined by employment status. Likewise, Basic Accidental Death and Disability (AD&D) insurance coverage is also provided based on employment status.

Supplemental Term Life insurance

Coverage available for legal spouse and/or eligible dependent children at employee expense on an after tax basis.

Short Term Disability

Hourly employees have a choice of two plans. Salaried employees have a different plan.

Long Term Disability

This coverage is only for salaried employees.

Paid Time Off

Hourly employees have a Combined Time Off (CTO) program for time off such as vacation, unscheduled sick time, or personal days off. Hours are accrued (earned) each pay period into a bank to be used when employees have time off. Part time employees accrue CTO based on their benefit status on a prorated basis. Contingent employees are not eligible for CTO. Time can be carried over from one year to the next up to the maximum allowed based on years of service.

Salaried employees may accrue vacation time off for up to 120 hours for the first 4 years of service and up to 160 hours beginning their 5th year. Salaried staff also has 24 hours per year for personal leave time and 2 float holidays with no assigned date.

Paid Holidays

Memorial Day	Christmas Day	Independence Day
Labor Day	New Years Day	Thanksgiving Day

Martin Luther King's birthday must be taken between January 2 and March 1

Jury Duty

Time off for jury duty. Employer pays the difference between jury duty pay and employee's regular rate of pay.

Bereavement Pay

Up to 3 days paid time off for funeral of a close relative. 5 days if funeral travel is more than 300 miles from employee residence and employee attends the funeral.

Tuition Assistance available per policy.

Health Care and Dependent Care Flexible Spending Accounts (FSA)

An account funded by the employee that is not subject to income or social security taxes, to cover eligible health or dependent care expenses. Accounts are funded through payroll deductions. Per IRS rule, it is a "use it or lose it" program.

Tax Sheltered Annuity (TSA)- Matching Plan

- 403(b) tax sheltered retirement plan for eligible full time and part time employees.
- Allows employee to defer paying federal income taxes on all contributions and earnings under the plan.
- Eligible on date of employment
- Basic contribution: The DMC contributes 1% of the employee's gross annual income whether or not the employee also contributes to the plan.
- DMC Matching Contribution:
 - Full and part time employees: DMC contributes \$2 for each \$1 employee contributes up to 2% of the employee's gross annual income.
 - Contingent employees: DMC contributes 25% of employee contributions up to 1/2% of their annual gross income.
- Vesting: Employee contributions are immediately vested. The DMC contributions vest 3 years from your adjusted hire date. When you become vested, the employee keeps the DMC contributions even if you leave the DMC. Vested amounts are subject to investment gains and losses.
- Investments: DMC contributions and employee contributions go into an employee's personal CitiStreet Investment account. A variety of investment selections are available to employees through CitiStreet. Representatives are available at all DMC sites.

Direct Deposit

Electronic, automatic deposit of your paycheck to the financial institution of your choice. Options to divide and deposit your check into up to three separate financial institutions.

Mileage reimbursement for approved business travel.