

Jackson Hospital offers one of the best benefits packages in Central Alabama, with earned time off and extended sick leave, comprehensive coverage for healthcare, life and disability insurance, plus additional discounts and reimbursements for employees and families.

2019 Benefits	Who is Eligible	Who pays	Beginning Date	Coverage Explanation
Health Insurance	Full Time and Part Time .5	Hospital & Employee	30 days to apply, effective first of month after application	<ul style="list-style-type: none"> Blue Cross - Jackson PPO network Coverage through American Health Care. Available for employee and family includes prescription drug card – Copay = Generics - \$15, Preferred - \$40, Non-Preferred - \$60, Specialty - \$100 (At preferred pharmacies) Pre tax benefit
Dental Insurance	Full Time and Part Time .5	Hospital & Employee	30 days to apply, effective first of month after application	<ul style="list-style-type: none"> MetLife Coverage available for employee and family Pre tax benefit
Vision Insurance	Full Time and Part Time .5	Hospital & Employee	30 days to apply, effective first of month after application	<ul style="list-style-type: none"> Provided through MetLife Employees electing health insurance receive vision coverage at no additional cost Others may purchase
Basic Life and AD&D Insurance	Full Time	Hospital	30 days to apply, effective first of the month following 6 months of continuous employment	<ul style="list-style-type: none"> Benefit varies ranging from \$15,000 to \$25,000 Includes AD&D
Long Term Disability	Full Time	Hospital & Employee	30 days to apply, effective first of the month following 6 months of continuous employment	<ul style="list-style-type: none"> Employees electing health insurance receive a 50% benefit at no additional cost to them. Employees may purchase additional 10% benefit (60% benefit max) at a discount rate
Supplemental Term Life Insurance	Full Time	Employee	30 days to apply, effective first of the month following 6 months of continuous employment	<ul style="list-style-type: none"> Increments of \$10,000 to \$500,000 Employee coverage guaranteed issue \$200,000 Spousal coverage guaranteed issue for \$50,000
Additional Insurance Offered <ul style="list-style-type: none"> Accident (Group) Critical Illness (Group) Lifetime Benefit Term (Individual) Short Term Disability (Group) Hospital Indemnity (Group) 	Full Time and Part Time .5	Employee	<p>Accident, Critical Illness, Lifetime Benefit Term, Hospital Indemnity: 30 days to apply, effective first of month following 30 days of hire date</p> <p>Short Term Disability: 30 days to apply, effective first of the month following 6 months of continuous employment</p>	<ul style="list-style-type: none"> Coverage offered through Allstate

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Healthcare Flexible Spending Account	Full Time and Part Time .5	Employee	30 days to apply, effective first of month after application	<ul style="list-style-type: none"> Flexible spending accounts for qualified health services, to include medical, dental and vision services. Pre tax benefit
Dependent Care Spending Account	Full Time and Part Time .5	Employee	30 days to apply, effective first of month after application	<ul style="list-style-type: none"> Flexible spending accounts for dependent day care expenses. Pre tax benefit
Jury Duty (Paid)	Full Time	Hospital	Immediately	<ul style="list-style-type: none"> Employees called to jury duty on regularly scheduled workdays shall be paid their regular straight time hourly earnings
Jackson Hospital Enhanced 403(b) Retirement Plan	Employees working a minimum of 1,000 hours per plan year	Hospital	Immediately	<ul style="list-style-type: none"> Employees are vested after 3 years Defined annual contribution equal to a percentage of base salary
VALIC 403(b) tax deferred annuity program	All employees	Employee	Immediately	<ul style="list-style-type: none"> Elective tax deferred savings available to all employees at time of hire
VALIC 529 College Savings Plan	All employees	Employee	Immediately	<ul style="list-style-type: none"> Elective tax deferred savings available to all employees at time of hire
Earned Time Off (ETO)	Employees working a minimum of 40 hours per pay period	Hospital	Immediate accrual however benefits may be taken only after 3 months of continuous employment	<ul style="list-style-type: none"> Annual ETO accruals (Based on 80 hrs. per pay period) 0-5 years—152 hours 5-10 years—192 hours 10+ years—216 hours Employees may sell back up to 80 ETO hours a year after 2 years of employment. Sell back dates are in June and Nov. With proper notice of resignation, employees are paid ETO accruals in full.
Extended Sick Leave (ESL)	Full Time	Hospital	Immediate accrual however benefits may be taken only after 3 months of continuous employment	<ul style="list-style-type: none"> Annual ESL accruals (Based on 80 hrs. per pay period) 96 hours (960 hour max accrual). The first 16 hours of a personal illness fall under ETO except: hospitalization, procedures with IV conscious sedation, or contagious illness. (See policy for details)
Tuition Reimbursement	All employees	Hospital	After 6 months of employment	<ul style="list-style-type: none"> Reimbursement of tuition for healthcare related programs as approved, up to \$12,000 total benefit
Health Club Discounts	Full time and Part Time.5	Employee	Immediately	<ul style="list-style-type: none"> Payroll deduction available for Gold's Gym, HSI Wellness Center, & YMCA
Gift Shop Rewards Program	All employees	Employee	Immediately	<ul style="list-style-type: none"> Payroll deduction available (after 6 months introductory period) Loyalty rewards program 20% discount for Touchstone Society Members
Employee Parking/Shuttle Service	All employees	Hospital	Immediately	<ul style="list-style-type: none"> Free parking for employees in designated areas Free 24-hour shuttle service
Cafeteria Discounts	All employees	Hospital	Immediately	<ul style="list-style-type: none"> Employees receive a 30% discount on meals during their shift (Pine Street Café). Immediate family members accompanying the employee will receive a 15% discount. Payroll deduction available (\$50 maximum per pay period. Full Time & Part Time .5 employees only)
Hospital Discounts	Full Time, Part Time .5	Hospital	Immediately	<ul style="list-style-type: none"> Employees receive a 20% discount on hospital charges not covered or paid for by insurance, this should be the greater of the private room difference Employees receive a private room (when available at the same cost as semi-private room) Employees covered under the Jackson Hospital Blue Cross plan receive services covered at 100% at the Jackson Hospital physical therapy department

2019 Schedule of Deductions

(Bi-Weekly Rates)

Blue Cross Health Package – Includes Blue Cross Health, Vision, Long Term Disability, Life Insurance and Prescription Drug

Full Time Employees:

Employee	\$40.98
Employee + 1 Dependent	\$99.47
Family	\$132.34

Part Time Employees:

Employee	\$92.80
Employee + 1 Dependent	\$150.85
Family	\$204.87

MetLife Dental

Full Time Employees:

Employee	\$12.42
Employee + 1 Dependent	\$22.78
Family	\$28.99

Part Time Employees:

Employee	\$12.92
Employee + 1 Dependent	\$24.85
Family	\$30.03

Vision Only (For employees not enrolled in the medical insurance)

Employee	\$5.71
Employee + 1 Dependent	\$11.40
Family	\$15.20



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