



EMPLOYEE BENEFITS

CaroMont Health offers its employees a very competitive benefit package. Below is a highlight of some of the benefits offered:

- **Two Health Insurance options** are available for employees. The Consumer Driven Health Plan features a Health Reimbursement Account (HRA) and the Traditional Plan is a standard PPO. No pre-existing exclusions on either plan.
- CaroMont offers a combined **dental & vision plan**. No network and no pre-existing exclusions apply. Covers anything considered necessary to dental or vision health including Lasik eye surgery. Two plans are offered.
- **Life insurance** for the employee, spouse and child(ren) is available. Full time employees receive a coverage level of one times their annual salary at no cost. The option of increasing the coverage level is also available at a minimal cost to the employee.
- **Accidental Death & Dismemberment (AD&D)** insurance provides a benefit if you die as a result of an accident, or lose a limb or eyesight as the result of an accident.
- **Short Term & Long Term Disability (STD/LTD)**: CaroMont provides all full time employees free coverage that features a 60 day waiting period, 60% of pay for STD and a 180 day waiting period, 60% of pay for LTD. Employees are given the opportunity to elect a second option of the STD/LTD coverage which features a 30 day waiting period, 60% of pay for STD and a 90 day waiting period, 60% of pay for LTD at a minimal cost.
- **Paid Time Off (PTO)** is an accrued benefit. PTO combines vacation, holiday, bereavement and sick hours into one bank. Hours are accrued per pay period, based upon years of service and hours worked.
- **Short Term Disability Income (STDI)** may be built by transferring PTO hours into STDI at any time during the year. PTO hours transferred will be matched hour for hour up to 40 hours by the organization per fiscal year.
- **Flexible Spending Account** for Medical Care Reimbursement and Dependent Care Reimbursement grants the employee payment of qualified expenses on a pre-tax basis as defined by the IRS.
- Employees are eligible to contribute to the **403(b) Retirement Savings Plan**. After one year of employment, CaroMont will match 100% of the first 3% you contribute. You are always 100% vested in employee and employer contributions.
- After one year of employment, you are eligible to receive an additional **contribution of 1%** of your gross earnings. This is a once-a-year contribution made into your 403(b) retirement plan on behalf of CaroMont Health. Requires 3 years of vesting service.
- A **College Bound Savings Account (529 Plan)** is available and allows employees to save for higher education.
- **Prescription drug discounts** are available for the employees of CaroMont Health and their dependents that utilize the Gaston Memorial Hospital Employee Pharmacy.
- All employees have 24 hour access to our onsite **fitness center** at no cost.
- **Tuition reimbursement** is available to full time and part time employees for job related courses.
- **Employee Assistance Program (EAP)** is available for all employees. This includes but is not limited to professional guidance and counseling provided by an outside agency in connection with various personal concerns.