Fast Facts

Benefit Plans



WRH benefit eligible employees may choose, at their own expense, to participate in a variety of elective benefit plans. Although WRH does not subsidize elective plans, employees benefit from group discounts offered by many of the plan providers and may choose to have their premiums paid via payroll deduction.

Enrollment:

- New employees desiring WRH benefits must enroll within 30 days of their initial employment date. Current employees becoming benefit eligible must enroll within 30 days of becoming benefit eligible. Employees not enrolling in the 30-day period must wait until the annual Open Enrollment Period each year.
- Enrollment sessions are held each Wednesday morning in Human Resources. Employees may schedule an enrollment meeting by calling 262-1250 or 262-1120.
- O During the year, employees must experience a "qualifying event" in order to change existing benefit elections.

Eligibility:

- o Full Time, Weekend Option, and Part Time employees working a 30 hour or more per week schedule are eligible for all benefits listed below.
- O Part Time employees working a 20-29 hour per week schedule are **NOT** eligible for medical or dental insurance but are eligible for all other benefits listed below.

Medical Insurance (30 hour or more per week schedule)

- o Administered by Corporate Benefit Services, Inc.
- Plan A Low Deductible Plan
- Plan B High Deductible Plan

O Dental Insurance (30 hour or more per week schedule)

- o Administered by Delta Dental
- o Employee Only Plan: \$7.00 per pay period Employe+1 or more: \$15.00 per pay period
- o Diagnostic & Preventive Services: 100% coverage in-network Limit 2 routine exams per year
- o Basic Restorative Services: 80% coverage in-network with \$50 annual deductible
- Major Restorative Services: 50% coverage in-network with \$50 annual deductible

Life Insurance (group term)

- o Administered by Hartford Financial
- Employee Premium = **NO cost** (paid entirely by WRH)
 - Employee: 1X annual salary (\$300,000 max.),
 - Spouse: \$2000...Dependent Child: \$1000

Long Term Disability Insurance

- o Administered by Hartford Financial
- Employee Premium = NO cost (paid entirely by WRH)
- o Eligibility begins following 1 year of employment.
- o Coverage begins after 180 days absence
- o Coverage = 60% of annual salary with a \$6000/month maximum

Short Term Disability Insurance

- o Offered by Sun Life Financial Agent: Gary DeVun (870-585-2585)
- o Provides 40% or 60% pay continuation during work absences due to major illness

Critical Illness Insurance

- o Offered by Sun Life Financial Agent: Gary DeVun (870-585-2585)
- o Provides a one-time lump sum pay out if diagnosed with Critical Illness

Cancer Insurance

- Offered by Manhattan Life Agent: Randy Reichardt (870-698-2928)
- o Provides financial assistance with treatment and travel associated with cancer diagnosis

Off-the-Job Accident Insurance

- Offered by Manhattan Life Agent: Randy Reichardt (870-698-2928)
- o Provides financial assistance for treatment related to an off-the-job accident

Group Term 100 Life Insurance (for employees and/or dependents)

- Offered by Leaders Life Agent: Chip Rayford (870-569-8222)
- o Guaranteed-issue life policy if applied for in the first 30 days of employment

o Accidental Death & Dismemberment Insurance

- o Offered by Leaders Life Agent: Chip Rayford (870-569-8222)
- o Pays upon death or dismemberment of employee and/or family members due to an accident

Vision Insurance

- Offered by Trustmark
- o Pays up to \$250 per calendar year per covered person for glasses and contacts

o FSA/Cafeteria Plan

- o Administered by CAS (Consolidated Admin Services)
- o Tax Free money to be used for any medical, dental or vision out of pocket expenses.
- o Can load up to \$3050 per year on pre-loaded card.
- o Use it or lose it by March 15 of the following year.

Ambulance Service Membership

- o Ground transportation offered by Vital Link EMS (870-793-3351)
 - Annual membership fee = \$45 (employee only), \$50 (family)
- o Air transportation offered by Survival Flight (877-581-5558)
 - Annual membership fee = \$60 (for either individual or family membership)

Credit Union Membership

- Offered by Telcoe Federal Credit Union (501-375-5321 or 800-482-9009) www.telcoe.com
- o Accounts and services available include savings, Christmas club, checking, and loans

o Fitness Center Membership

- Anytime Fitness Inc (870-793-2700). Payroll deduction available Bi-weekly memberships: Employee \$12, Family \$29
- o Body Fit (870-758-0295) Payroll deduction available. Contact Body Fit for pricing details.
- o Batesville Community Center & Aquatics Facility. Contact the center for pricing details.

O EAP (Employee Assistance Program)

- The EAP offers assessment, counseling, and referral assistance for family problems, substance abuse, stress & anxiety, marital problems, grief, depression, anger management, relationship conflicts, parenting problems, and other similar situations.
- Through the Behavioral Health Clinic, WRH employs a master's prepared counseling professional who serves as the system's EAP counselor. Occasionally, the EAP counselor may refer the employee/family member to other service providers in the area.
- The initial EAP assessment session and up to 4 counseling sessions/year are free. Additional EAP sessions (beyond 4/year) and any fees associated with referrals to area professionals outside the EAP, if necessary, are the responsibility of the employee.

For questions regarding any of the benefits listed above, please contact Cindy Bishop at cbishop1@wrmc.com or 870-262-1120 or Barbara Brooks at bbrooks@wrmc.com or 870-262-1463.