

### Article 30– Flexible Benefits

A. The Hospital will provide a flexible benefit plan in accordance with Section 125 of the Internal Revenue Code called the FlexCare Benefit Program. All plan provisions under the FlexCare Benefit Program are subject to change, provided that such changes are uniformly applied to all Hospital employees participating in the FlexCare Benefit Program. The Hospital will meet and negotiate with the VFNHP at least sixty (60) days prior to the implementation of any changes to the FlexCare Benefit Program. Any benefit improvements provided to other Hospital employees during the term of this Agreement will be provided to bargaining unit employees.

B. Group medical, dental and vision plans are available to all full-time and part-time bargaining unit employees who are authorized to work at least forty (40) hours per pay period.

C. Dependents eligible for coverage under the medical, dental and vision plans include the bargaining unit employee’s lawful spouse, civil union partner and dependent children, including legally adopted children, stepchildren and any child placed in the employee’s home for legal adoption or guardianship. Dependent children must be unmarried and:

1. Under age 19, or
2. Under age 25 if a full-time student, or
3. Incapable of self-sustaining employment because of a mental or physical disability that began before age 19.

D. The Hospital and bargaining unit employee will contribute to the full cost of the medical coverage for the Preferred and Preferred Plus Plans according to the following schedule:

Preferred and Preferred Plus Plans		
Employment Status	Hospital Pays	Employee Pays
Full-Time (72-80 hours)	80%	20%
Part-Time (60-71 hours)	70%	30%
Part-Time (40-59 hours)	60%	40%

E. The Hospital and bargaining unit employee will contribute to the full cost of the dental coverage according to the following schedule:

Dental Plan		
Employment Status	Hospital Pays	Employee Pays
Full-Time (72-80 hours)	75%	25%
Part-Time (60-71 hours)	65%	35%
Part-Time (40-59 hours)	25%	75%

F. The vision plan is fully paid for by the bargaining unit employee. The Hospital does not contribute to the full cost of the employee's vision coverage.

#### G. Health Care and Dependent Care Reimbursement Accounts

All full-time and part-time bargaining unit employees who are authorized to work at least forty (40) hours per pay period are eligible to participate in both accounts.

#### H. Basic Life Insurance

All full-time and part-time bargaining unit employees who are authorized to work at least forty (40) hours per pay period are eligible to receive basic life insurance in the amount of two times (2x) annual base salary paid for by the Hospital. This is a core benefit and is fully paid for by the Hospital.

#### I. Optional Life Insurance and Voluntary Benefit Programs

All full-time and part-time bargaining unit employees who are authorized to work at least forty (40) hours per pay period have the option to purchase additional life insurance, as well as other voluntary benefit offerings at their own expense. The programs currently offered include but are not limited to:

- Employee Life and Accidental Death and Dismemberment (AD&D) insurance
- Spouse/civil union partner life insurance
- Child life insurance
- Individual whole life insurance
- Critical illness insurance
- Voluntary accident insurance

- Long-term care insurance

Note: Individual whole life, critical illness and voluntary accident insurance are group products that can only be underwritten by licensed insurance agents approved to sell the products in the State of Vermont. Therefore, these products are available for purchase only during the annual open enrollment period.

Per IRS guidelines, all benefit elections must remain in effect for the full calendar year (January 1 through December 31) unless there is a qualified change in employment or family status that warrants a change to be made during the year. Examples of qualified status changes include marriage, divorce, birth or adoption of a child, change in full time to part time status or vice versa, spouse losing a job, etc.

In addition, the IRS requires all paperwork be completed and submitted to the Benefits Department within thirty-one (31) days of the effective date of coverage; otherwise the bargaining unit employees must wait until the next open enrollment period to enroll or make any changes to their current elections.

#### J. Short Term Disability Benefits

All full-time and part-time bargaining unit employees who are authorized to work at least forty (40) hours per pay period are eligible for Short Term Disability (STD) benefits paid for by the Hospital.

#### K. Long Term Disability Benefits

All full-time and part-time bargaining unit employees who are authorized to work at least forty (40) hours per pay period receive a basic long term disability benefit equal to sixty percent (60%) of pay paid for by the Hospital. Bargaining unit employees may elect to purchase additional LTD coverage at their own expense.

L. Service Credits - The Hospital provides service credits as part of the FlexCare Benefit Program to full-time and part-time bargaining unit employees who are authorized to work at least forty (40) hours per pay period, and who have worked for the Hospital ten or more years. The amount of service credits will vary depending on an employee's length of service as of each year, as follows:

Years of Service	Annual Benefit Dollars		
	Full-Time (72-80 hours)	Part-Time (60-71 hours)	Part-Time (40-59 hours)

10 to 14	\$200	\$150	\$100
15 to 19	\$300	\$225	\$150
20 to 24	\$400	\$300	\$200
25 or more	\$500	\$375	\$250

M. Flex Time Off (FTO)

Full-time bargaining unit employees receive additional paid time off called Flex Time Off (FTO) through the FlexCare Benefit Program. This benefit is only available to bargaining unit employees during the annual open enrollment period and can be used to help offset the cost of benefits or take as additional paid time off.

N. Combined Time Off (CTO) Sell

Full-time and part-time bargaining unit employees may elect to sell up to a maximum of forty (40) hours of their accrued Combined Time Off (CTO) in eight (8) hour increments to help offset the cost of benefits or to purchase other benefits through the FlexCare Benefit Program.

O. CTO Cash-In Program

During open enrollment, bargaining unit employees are also eligible to make CTO Cash-In elections for the upcoming calendar year. The CTO Cash-In program provides the opportunity to convert unused and available CTO hours to cash—paid out in the next calendar year and taxed at supplemental rates, per IRS regulations.

P. Medical and dental plan cost information will be shared with the VFNHP semiannually. Information to be reviewed shall include incurred and projected claims information and all other information used to establish year-to-year cost projections and employee contribution rates. The VFNHP shall have access to all plan cost information, including but not limited to administrative cost factors and out-of-pocket costs paid by bargaining unit employees (e.g. employee payment for claims filed but not paid, employee payments for deductibles and employee co-payments). The Hospital and VFNHP representatives will meet in April of each year to discuss medical and dental care cost changes before bargaining unit employee benefit payment rates are established for each calendar year.