

Atlanta Medical Center
2009 Employee Benefit Summary
Full-time and Part-Time (PT1) Employment

Type of Benefit	When Eligible	Description
Paid Time Off (Paid Time Off for vacation, sick days and holidays)	31 st Day of Employment Accrues every pay period	<ul style="list-style-type: none"> • <1 year = 16 days • 1 - 2 years = 18 days • 2 – 4 years = 21 days • 4 - 8 years = 28.6 days • 8+ years = 33.8 days Calculation of days is based upon FT position working 40 hours a week.
Medical Insurance	31 st Day of Employment	EPO (CIGNA) No deductibles or claim forms: \$30.00 co-pay for most office visits (\$45.00 for specialists); coverage includes in-patient hospital, out-patient, emergency, mental and chemical dependency and other services. \$3,000.00 co-pay for inpatient hospital services at non-Tenet facility. PPO (CIGNA) Free for employee only \$800 deductible level includes mental health benefits. In and out of network options. \$1,000.00 co-pay for inpatient hospital services at non-Tenet facility. In-network provides up to 80% coverage for physician and hospitalization (Tenet facility covered at 100% for hospital charges only) Out-of-network provides 50% coverage. Can add spouse, children or domestic partner to plan at additional cost
Prescription Drug	31 st Day of Employment	RXI: No deductible. \$5.00 co-pay generic, 35% up to max co-pay of \$75.00 for formulary, 50% up to max co-pay of \$125.00 for non-formulary RXIII: \$25.00 deductible. \$10.00 co-pay for generic, \$30.00 co-pay for formulary, and \$45.00 co-pay for non-formulary Medco
Medical/Prescription Drug High Deductible Health Plan	31 st Day of Employment	Combination of medical and prescription coverage. In Network deductible of \$1200.00 per employee (\$2400.00 per family) and \$2400.00 deductible for out of network per employee (\$4800.00 per family). 80% coverage for office visits and hospitalization for in network. \$5.00 co-pay for generic, 20% co-pay for formulary, 50% for non-formulary. Participation in this plan along with the Healthcare Spending Account allows you to carry over any balance in your healthcare spending account from year to year (which you normally can't do). Tenet will provide a \$500.00 (on a prorated basis) contribution to your HSA if you participate in this plan. Once you have \$1,000.00 in your HSA, then you can invest this through Fidelity. CIGNA
Dental Insurance	31 st Day of Employment	Comprehensive Plan (\$25.00 in network deductible) (Cigna) Preventative Plan (Cigna)
Vision Insurance	31 st Day of Employment	Established network of providers. Network provider coverage includes: \$10 co-pay for eye exam annually and \$15 co-pay for most lenses. Frames covered up to \$170.00. \$150 allowance for contacts. (VSP)
Life Insurance	31 st Day of Employment	FT Employees receive 1 times annual salary rounded to the nearest thousand up to \$50,000. Supplemental coverage available for employee and family.
Income Replacement (Disability Insurance)	31 st Day of Employment (Full-Time Employment Only)	Standard Plan (long term disability): Pays 50% of base salary up to a maximum of \$5,000/month. 60 day waiting period. Standard Plus Plan (short term disability): Pays 60% of base salary up to a maximum of \$6000/month. 31 day waiting period.
Tax Deferred Savings Retirement – 401(k)	91 st day of Employment. Company match starts on 91 st day of employment	Before tax contributions from 1% - 75% of your annual earning up to \$15,500. Tenet will match 50% of first 3% of your pay (before tax contributions only). 100% vested after 5 years Fidelity
Healthcare or Dependant Care Reimbursement	31 st Day of Employment	Plan that allows you to set aside pre-tax dollars for health care reimbursement (up to \$5,000/year) and/or dependant care (up to \$5,000/year). Must use all of the money in accounts by end of year or you will lose it.
Stock Purchase Plan	31 st day of Employment, work 20 hrs/wk and age 21	Employees may purchase Tenet stock at a 5% discount.
Healthy at Tenet Wellness Incentives	31 st day of Employment	Online tools for personal wellness and assessment. Reach goal level of wellness credits each year and earn cash (\$180.00) or \$240.00 reduction in medical premiums or a \$260.00 contribution to HSA if you are in the HDHP. Spouse can participate and earn additional incentives if covered under Tenet medical plan.
Leave of Absence	91 st day of Employment	Time off without pay following justification for medical, educational, personal, military, jury, or bereavement purposes.
Other benefits available to employees:	<ul style="list-style-type: none"> • .edu-online education • Employee Service Awards • Fitness Center • Medical Discounts at Tenet Healthcare Facilities • Legal Plan 	<ul style="list-style-type: none"> • Cafeteria Discounts • Credit Union • Employee Assistance Program • Free Parking • Hospital Publications • Long Term Care Plan

This information is provided as a summary and not an all-inclusive explanation of benefits.