

Benefits Summary

This is a brief description of CHCGD's benefits for eligible employees, which begins the first of the month after the employee's hire date.

Medical Benefits - We have two plan options offered through Med Mutual of Ohio; a PPO, and a High Deductible Health Plan with a Health Savings Account (HSA). Your cost will vary based on your selection; and the Company provides funding with the HSA. A listing of providers is available at www.supermednetwork.com.

Dental Benefits - Dental Benefits are through Dental Care Plus. They have a large network of dentists in the Dayton area. You will be required to pay a portion of the premium for dental benefits. A listing of providers is available at www.dentalcareplus.com.

Vision Benefits - Vision coverage is through Eye Med Vision and covers eye exams, glasses, and contact lenses. A list of providers is available at www.superiorvision.com.

Life and AD&D - In the event of death, your beneficiary will receive a life benefit of one-time earnings to a maximum of \$150,000*. This amount doubles in the event of an accidental death. There will not be any cost to you for this benefit.

Voluntary Life – You can select additional life insurance in \$10,000 increments up to \$230,000 or seven times your annual pay*. You will pay the full cost of this benefit.

Dependent Life – You can select a dependent life benefit of up to 50% of voluntary life coverage for your spouse and \$10,000 for your child(ren). You will pay the full cost of this benefit.

Short Term Disability Benefits – In the event of a qualifying disability, the plan will pay 60% of your pre-disability weekly earnings to a maximum of \$2,000. Benefits would begin on the 15th day of disability and will be payable for up to 26 weeks. There will not be any cost to you for this benefit.

Long Term Disability Benefits - In the event of a qualifying long-term disability, the plan will pay 60% of your pre-disability monthly earnings to a maximum of \$5,000. Benefits will begin after 180 days of disability and will be payable at the age of 65. There will not be any cost to you for this benefit.

Flexible Spending Accounts – There are two Flexible Spending Accounts: one for medical-related expenses and one for dependent care reimbursement. These plans are funded by the employee on a pre-tax basis.

Employee Assistance Program (EAP) – Mental health matters! This is a free and confidential service designed to help employees and their loved ones improve their quality of life. Calling the toll-free line, employees talk to an experienced professional who will provide counseling, work-life advice, and referrals.

Pet Benefits - Pet benefits are offered through SPOT. Employees choose their own annual limit, reimbursement rate, deductible, and optional preventative/wellness care add-ons.

AFLAC – Offering supplemental insurance to all employees. Employees can choose from four different plan options (no min or max): accidental plan, hospital protection, critical illness rider and lump sum critical illness.

YMCA Membership – Employees have the option to join this corporate membership perk. Rates are offered for youth, adults, and family in any of the Dayton areas.

Other benefits include Paid time off, paid holidays and 401(k) plan participation after 12 months of service and 1,000 hours.

This is a summary of the benefits offered by Community Health Centers of Greater Dayton. This is not a guarantee of benefits or coverage. In the event of a discrepancy between this information and the insurance contract, the insurance contract will prevail.