2010 Employee Benefits Summary

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2010 EMPLOYEE BENEFITS SUMMARY

Vista Health Systems offers its employees competitive salaries, advancement opportunities, a professional environment, and a comprehensive benefits package that includes the following components. This summary is intended as an overview and full plan details are contained in the applicable summary plan descriptions.

BENEFITS FOR CASUAL AND PER DIEM EMPLOYEES

Casual and Per Diem Employees (budgeted for less than 20 hours per week) are eligible for the following benefits: Discounts on Vista Health Services, Discount Programs, Leaves of Absence, Employee Assistance Program (EAP), 401(k) Retirement Savings Plan, Direct Deposit, and Discount Coupons. See the below summaries for descriptions of these.

BENEFITS FOR FULL-TIME AND PART-TIME EMPLOYEES

On-Line Benefits Access

The health and welfare benefit programs are easily accessible on-line 24 hours a day. Employees may check their benefit elections and review benefit plan information on-line from the comfort of their home.

- Stroud & Associates On Line Enrollment: www.chsbenefits.net
- Member Services: 888-794-0782
- Login: First letter of first name & last name (example: John Smith = jsmith)
- Password: Last 4 digits of your social security number (example: 123-45-6789 = 6789)

Health/Medical Insurance

Regular full- and part-time employees may participate in the health care plan offered through Blue Cross/Blue Shield of Tennessee. Vista Health pays a significant portion of the employee's monthly health care costs. New employees who want to participate in a health insurance plan must enroll within 30 days of employment. The health insurance goes into effect on the first of the month following a 30-day waiting period.

- Provider: Blue Cross/Blue Shield of Tennessee / www.bcbst.com
- Group #: 90750
- Network: Blue Card PPO
- Customer Service/Pre Certification: 800-565-9140
- Provider Service: 800-810-2583
- Behavioral Health: 800-888-3773
- Davis Vision (Discount Vision Plan) www.davisvision.com. / Control # 7018 / 800-783-7792

2010 BI-WEEKLY "HEALTH/MEDICAL" INSURANCE COSTS				
	Employee Only	**Employee Plus Spouse**	**Employee Plus Child(ren)**	**Family**
Medical: Basic BC/BS	$21.00	$57.00	$55.00	$102.00
Medical: Premier BC/BS	$50.00	$148.00	$143.00	$187.00

Prescription Drug Plan

Employees who elect health/medical coverage will be automatically included in the prescription drug plan. The program allows employees to fill prescriptions at participating retail pharmacies, or for 90 day supplies via the mail order program.

- Provider: CareMark
- RxBIN: 610029 / RxPCN: CRK / RxGRP: CHSCM
- Website: www.caremark.com
- Member Services: 888-771-7268
- Prior Authorization: 800-626-3046
- Mail Order – New Rx: 866-443-9159 / Mail Order – Rx Refills: 877-683-6837

Dental Insurance

Vista Health Systems offers both full- and part-time employees dental insurance through Delta Dental of Tennessee. Vista Health pays a significant portion of the employee's monthly dental insurance costs. The dental insurance goes into effect on the first of the month following a 30-day waiting period. New employees who want to participate in a dental plan must enroll within 30 days of employment.

- Provider: Delta Dental of Tennessee
- Website: www.deltadentaltn.com
- Group #: 4097
- Member Services: 800-223-3104
- EyeMed (Discount Vision Plan) www.eyemedvisioncare.com/deltadental / 866-246-9041

2010 BI-WEEKLY "DENTAL" INSURANCE COSTS				
	Employee Only	**Employee Plus Spouse**	**Employee Plus Child(ren)**	**Family**
Dental	$11.00	$20.00	$18.00	$24.00

Vision Insurance

All full- and part-time employees may participate in a Vision plan. This plan is offered through Vision Service Plan (VSP). The vision insurance goes into effect on the first of the month following a 30-day waiting period. New employees have 30 days from date of employment to enroll.

- Provider: Vision Service Plan
- Website: www.vsp.com
- Group #: 12 105946
- Member Services: 800-877-7195

2010 BI-WEEKLY "VISION" INSURANCE COSTS				
	Employee Only	**Employee Plus Spouse**	**Employee Plus Child(ren)**	**Family**
Vision	$3.49	$6.20	$6.64	$9.99

Short-Term Disability

All regular full- and part-time employees are eligible to enroll in the Short Term Disability plan. Employees must enroll for STD within 30 days of employment. The Short Term Disability benefit goes into effect on the first of the month following a 30-day waiting period. STD coverage can provide 60% of your salary to a maximum of $2,000 per week after the 14th consecutive day of an illness or injury. Cost is based on your age and earnings.

- Provider: Sun Life Insurance Company
- Website: www.sunlife-usa.com
- Member Services: 800-247-6875
- Policy #: 10471-002

Long-Term Disability

As a protection for disability from an injury or illness, Vista Health provides long-term disability coverage, free of charge, for all employees budgeted 32 or more hours per week. Employees budgeted 20 – 31 hours per week may purchase voluntary long term disability. Cost is based on age and benefit level. After 90 days of disability, LTD can provide up to 60% of your monthly earnings up to a maximum of $5,000/month. (Benefit is offset by Social Security and other disability income). This benefit goes into effect the first of the month following a 30-day waiting period.

- Provider: Sun Life Insurance Company
- Website: www.sunlife-usa.com
- Member Services: 800-247-6875
- Policy #: 10471-002

Basic Life Insurance and Accidental Death & Dismemberment (AD&D)

Vista Health provides full- and part-time employees budgeted for at least 32 hours per week with basic life insurance and AD&D at no cost. This benefit goes into effect the first of the month following a 30-day waiting period. Eligible employees who end employment and wish to continue their coverage should contact Sun Life Insurance Company within 30 days from when their employment ends.

- Provider: Sun Life Insurance Company
- Website: www.sunlife-usa.com
- Member Services: 800-247-6875
- Policy #: 10471-001

Supplemental Life Insurance and Accidental Death & Dismemberment (AD&D)

In addition to the basic life insurance, Vista offers supplemental life insurance which includes AD&D. Employees budgeted for at least 32 hours per week can purchase from 1 to 4 times their annual salary. Employees budgeted 20 - 31 hours per week can purchase between $15,000 and $75,000. Cost is based on age and amount of coverage. You may also elect a $25,000 life insurance policy for your spouse and/or a $10,000 policy for your dependent children. These benefits become effective on the first of the month following a 30-day waiting period. Employees must enroll within 30 days of employment. Employees who end employment and wish to continue their coverage should contact Sun Life Insurance Company within 30 days from when their employment ends.

- Provider: Sun Life Insurance Company
- Website: www.sunlife-usa.com
- Member Services: 800-247-6875
- Policy #: 10471-001

Flexible Spending Accounts (FSA)

Regular full- and part-time employees may participate in a flexible spending account, which allows participants to pay certain dependent care (child/adult day care) and unreimbursed healthcare expenses with before tax dollars. The maximum deduction is $5,000 per plan year. The FSA account goes into effect on the first of the month following a 30-day waiting period.

- Provider: Beyond Benefits Flexible Spending (FSA)
- Website: www.fsaconnection.com
- Member Services: 888-361-9559
- PIN #: Last 4 digits of SS#
- Claim Fax: 877-239-6635

ID Theft Assist

Regular full- and part-time employees may participate in the ID Theft Assist plan. ID Theft Assist will capture all necessary information to act on your behalf in order to report identity theft to the proper authorities, credit bureaus and creditors. The ID Theft Assist plan goes into effect on the first of the month following a 30-day waiting period.

- Phone: 866-914-3349

Retirement Savings Plan - 401(k)

All full-time, part-time, and PRN/Per Diem employees who are at least 21 years of age may enroll at anytime after completing six months of employment in the 401(k) Plan. Under the Plan, you may contribute between 1% and 50% of your gross compensation, including any bonuses or other special payments, through payroll deductions (to a maximum annual amount per year fixed by the IRS, which is $16,500 for 2009). You have the option of contributing to an after-tax Roth 401(k), a pre-tax 401(k) or a combination of both. Unless you specify otherwise, you will be automatically enrolled in the 401(k) plan at a 3% deferral rate and your deferral will increase by 1% per year up to 6%. You may wish to keep this amount or you may elect to de-enroll or change your deferral rate. CHS will match 100% of the first 1% and 50% of the next 5% of pay. The maximum match each plan year is currently 3.5% of salary deferral. You will be 100% vested in the company match after you complete 2 years of service. If you are age 50 or over, you can make salary contributions over the maximum annual limit fixed by the IRS by electing the Catch-Up-Contribution option which allows you to contribute an extra $5,000.

- Provider: Principal Financial Group (401k)
- Website: www.principal.com
- Member Services: 800-547-7754
- Plan #: 805027

Financial Advisory Services

Financial planning services are offered by Ward Financial Advisory, and they can assist with planning for retirement, saving for children/grandchildren's education, consolidating IRA's, selecting mutual funds, investing in individual stocks or bonds, paying off debt, life insurance needs, long term care insurance, reducing taxes, and estate planning.

- Provider: Ward Financial Advisory
- Advisory Services: 866-372-1196 or 615-372-1196

Employee Assistance Program (EAP)

Vista Health System realizes that employees occasionally need some guidance and assistance with their daily lives. The EAP offers trained professionals, who all have master-level degrees and extensive experience, and are available to provide assistance at no cost. Recommendations and referrals to local counselors or agencies can be provided when extended counseling is needed.

- Provider: Value Options EAP
- Member Services: 877-538-6390
- Website: www.achievesolutions.net/chsi

COBRA Continuation of Benefits

Employees who reduce their status below 20 hours, or employees who separate employment, can continue their health insurance under the COBRA continuation of benefits program.

- Provider: Beyond Benefits COBRA Connect
- Website: www.cobraconnect.com
- Member Services: 800-733-9110

VIP Medical Discount Program

This Program offers significant savings to employees and their families when they receive healthcare services at Vista Health System facilities. See program overview for more details.

Educational Assistance / Tuition Reimbursement

Employees budgeted for 36 hours or more per week may receive up to $2,500 reimbursement per semester ($5,000 per academic year) for courses taken towards the pursuit of a nursing degree, and may receive up to $2,500 per academic year for all other courses. Approved classes beginning after 90 days of service qualify. All courses must be approved in advance.

Paid Time Off (PTO)

All regular full- and part-time employees accrue paid time off (PTO). PTO can be used for vacation, holidays, sick time and personal time. PTO is accrued each pay period based on your employment classification and on your length of service as of your anniversary date. Accrued hours may be used after completion of the 90-day introductory period. (See Accruals below).

Category	PAID TIME OFF BENEFITS – EMPLOYEE'S HIRED AFTER 03/01/09					
	Length of Service					
	1-4 years		5-9 years		10+ years	
	Annual Accrual	Maximum Bank	Annual Accrual	Maximum Bank	Annual Accrual	Maximum Bank
Professional Exempt	184	184	224	224	224	224
36-40 hrs/week	144	144	184	184	224	224
28-35 hrs/week	112	112	144	144	176	176
20-27 hrs/week	88	88	112	112	136	136
72 Hr. Weekend	126	126	126	126	126	126
48 Hr. Weekend	84	84	84	84	84	84
Alternate Weekend	36	36	36	36	36	36

Category	PAID TIME OFF BENEFITS – EMPLOYEE'S HIRED BEFORE 03/01/09					
	Length of Service					
	1-4 years		5-9 years		10+ years	
	Annual Accrual	Maximum Bank	Annual Accrual	Maximum Bank	Annual Accrual	Maximum Bank
Professional Exempt	184	276	224	336	224	336
36-40 hrs/week	144	216	184	276	224	336
28-35 hrs/week	112	168	144	216	176	264
20-27 hrs/week	88	132	112	168	136	204
72 Hr. Weekend	126	189	126	189	126	189
48 Hr. Weekend	84	126	84	126	84	126
Alternate Weekend	36	54	36	54	36	54

Paid Time Off (PTO) Cash Out

Employees with one year of service may "cash-out" PTO/vacation hours twice during a calendar year (May & November). The cash-out rate is 70%. Employees may cash up to 80 hours per cash-out and must retain a minimum balance of 40.0 hours.

Sick Leave

Vista Health System provides paid time off in the event of your inability to work due to illness, injury, or family emergency involving your immediate family members who live with you, or to secure necessary treatment for medical conditions. Hours are accrued each pay period and may be used following 90 days of continuous employment. (See Accruals below).

SICK LEAVE BENEFITS		
Category	Annual Sick Accrual	Max Sick Bank
Professional Exempt	96	480
36-40 hrs/week	96	480
28-35 hrs/week	76	360
20-27 hrs/week	48	360
72 & 48 Hr. Enhanced Weekend	48	360
Alternate Weekend	n/a	n/a

Annual Employee/Dependent Scholarship Program

Each year we award 5-10 scholarships to children of our employees, which can range between $500 - $1000 each. The scholarship program supports the post-secondary educational goals of our extended Vista family.

On-Line Advance Learning Center (Corporate University)

Through our on-line corporate university, employees are able to choose from hundreds of courses and seminars which cover a wide array of topics such as computer skills, occupational skills, clinical skills, hospital operations, finance, personal development, leadership skills, communication, safety, Joint Commission, HIPAA, to name a few. All courses are free and are accessible from any internet enabled computer.

Adoption Assistance Plan

The purpose of the Plan is to provide reimbursement for a portion of the cost of adopting a child. This Plan is intended to meet the requirements for qualification under Section 137 of the Internal Revenue Code (the "Code"). The maximum aggregate amount that will be reimbursed for actual qualified adoption expenses incurred in connection with the adoption of any one child under this plan is Five Thousand ($5,000.00) Dollars, and reimbursement is limited to one adoption in any twelve-month period.

Medical Coding Specialist Training Program

Vista Health System provides free training courses to prepare associates for promotional opportunities into the Health Information Management field and into Medical Coding Specialist job categories.

Paperless Payroll
Employees can enjoy paperless payroll whereby paycheck stubs are viewable on-line in a private account (up to four years are archived). Paystubs can also be emailed as a pdf file to employees personal email addresses, and up to 6 fields from the pay stub (i.e. net pay, PTO balance, deductions, etc) can be sent as a text message to employees mobile phones.

Direct Deposit
Direct Deposit is available and allows employees the opportunity to deposit their entire paycheck to the financial institution of their choice, within the United States, by completing the appropriate forms.

Bereavement Leave
If you are budgeted to work at least 24 hours per week and have completed your 90 day introductory period, you may be granted up to 3 days off with pay in the event of a death of immediate family members.

Leaves of Absence
Leaves of absence of up to 12 work weeks may be granted to all eligible employees. Eligibility requirements may vary.

Jury Duty/Witness Leave
This benefit provides up to 15 days with pay. It includes time spent reporting for an interview or examination for jury duty.

Employee Referral Bonus
Referral bonuses of up to $1,500 are provided for referring employees into eligible hard-to-fill positions, if they are subsequently hired. Employees must submit an Application for Referral Bonus Form to be eligible.

Donation of Paid Leave
Employees may donate up to 24 vacation hours to another employee in certain circumstances in a 12-month period. An individual may receive a maximum of 120 hours in any 12-month period, with approval.

Summer Leave Program
Employees may request voluntary leave (minimum 1 pay-period) using either vacation or leave without pay, during summer months (May 1 – September 30), without loss of seniority or benefits.

Community Cares Program
Our Community Cares Program provides the cultural standards and routines needed to ensure that we maintain a positive environment for both our patients and our employees. This program is rooted in our standards of behavior, our leadership development initiatives, and our focus on service excellence. Collectively, these components are woven into everything we do and foster a positive and motivational climate for our associates.

On-Site Massages
Employees may sign up for on-site massages which are offered at various locations throughout the month. Massages are performed by licensed professionals and there is a nominal fee.

On-Site Weight Watchers Program
Employees may participate in our on-site weight watchers program which meets on a regular basis at the Vista Medical Center East Campus.

Health Club
Employees may join our very own Health Club located at our Vista Surgery & Treatment Center in Lindenhurst, IL at a reduced rate. The Health Club offers various amenities including stationary bikes, NuStep crosstrainers, treadmills, free weights, machine weights, swiss balls, medicine balls, mini tramp, exercise equipment, group exercise programs (i.e. aerobics, bicycling, etc.), locker room with showers, and an exercise physiologist/personal trainer on staff.

Cafeteria
Vista Health operates a cafeteria with a varied and nutritional menu at special lower rates for employees.

There are also vending machines and a microwave oven for times when the cafeteria is not serving.

Smoke-Free Environment
To promote a healthier work environment for all employees, patients, visitors and volunteers, smoking is prohibited on any of our campuses.

Employee Satisfaction Survey
As a valued employee, your satisfaction and feedback matters. Each year we conduct an annual Employee Satisfaction Survey to gather feedback and ideas from our associates on how we can leverage our talent and employ new best practices which build employee engagement.

Employee Recognition & Rewards
We offer numerous recognition and rewards programs including the following:

Employee Suggestion Program (Focus Program)	Employee of the Month
Employee of the Year	Patient Choice Award (Nursing Recognition)
Perfect Attendance Program	Quarterly Anniversary/Service Awards
Caught in the Act of Caring Recognition Cards	Employee Thank You Cards
Shining Star Recognition Program	Department-Based Appreciation Activities

Employee Discounts
In partnership with local companies and providers, Vista Health System maintains a comprehensive network of discounts for entertainment, car wash, limousines, uniforms, computers, appliances, electronics, mobile phone services/equipment, fitness centers, moving services, car rental, and software.

Employee Discount – Car Spa
Employees receive a $1.00 discount on car washes from Car Spa from any of their three locations. Employees must present their ID Badge.
- www.libertyvillecarspa.com
- Libertyville location: 847-680-0680
- Kenosha location: 262-697-0188
- Lake Forest location: 847-234-3707

Employee Discount – AT&T
Various discounts on phones and mobile packages.
- Discount Program Provider: HealthTrust
- Customer Service: 615-495-1288 (Ed Ward)
- Email: edward.ward@cingular.com
- HEALTHTRUST Discount Code: FAN # 02000931

Employee Discount – Sprint
Various discounts on phones and mobile packages.
- Customer Service: 800-605-8910 extension 308
- HEALTHTRUST Discount Code: HCHPG_CHS_ZZZ
- Website: www.chs.sprintorders.com

Employee Discount – Verizon Wireless
Various discounts on phones and mobile packages.
- Customer Service: 708-845-0727 (Ivette Monegain)
- Email: ivette.monegain@verizonwireless.com
- Website: www.verizonwireless/disounts

Employee Discount – Gold Coast Luxury Limousines
Employees are provided a 20% discount on all Airport runs and Charters (over 3 hours long), and with 5 airport

runs the next one is FREE. Employees must present their ID Badge.

- Customer Service: 847-672-9932 or 224-381-0905
- Website: www.goldcoastluxurieslimo.com

Employee Discount – Life Uniform

Employees are eligible for a 10% discount on uniforms, jackets, accessories, and shoes. Discounts are available from any of their three locations in Vernon Hills, Niles, or Brookfield, WI. Employees must present their ID Badge.

- Customer Service: 847-362-6260
- Website: www.lifeuniform.com

Employee Discount – Medline Uniforms

Employees are eligible for the purchase of uniforms at a discounted contract price.

- Discount Program Provider: HealthTrust
- Order On-line: www.medline.com
- Login: HPGUNIFORM / Password: HELLO
- Catalog Sales Department Telephone Orders: 800-950-8585 / Account # 1218906
- Customer Service: 615-373-2142 (Jeff Fair)
- Email: jfair@medline.com

Employee Discount – Tickets-at-Work

Employees will be eligible for discounted prices on tickets for various shows and attractions such as Movie Tickets/Rentals, Disney World, Universal Studios, Six Flags, Sea World, Medieval Times, Las Vegas shows/attractions, Broadway shows, Car Rental, and many more.

- Website: www.ticketsatwork.com
- Company Code : CHS1

Employee Discount – Dell Computer

Employees can obtain discounts on computers, printers, servers and other related accessories.

- Discount Program Provider: HealthTrust
- Website: www.dell.com/atg/hpgepp
- Member ID#: HS31700763

Employee Discount – Ewing Moving Service

Employees can obtain discounts on moving services.

- Discount Program Provider: HealthTrust
- Customer Service: 800-533-2315 (Charles Ewing)
- Email: ewing@ewingmovingservice.com

Employee Discount – United Van Lines

Employees can obtain a 10% discount on moving services.

- Discount Program Provider: HealthTrust
- Customer Service: 615-793-9333 (Larry Rabon)
- Email: lrabon@goarmstrong.com

Employee Discount – General Electric

Employees can obtain discounts on products including major appliances which are offered at up to 20% off typical retail selling prices.

- Discount Program Provider: HealthTrust
- Register at: www.register2buy.com or www.shop4ge.com
- Authorization Code: hcaspp
- Customer Service: 502-420-5860 (Suzanne Mowery)
- Email: Suzanne.Mowery@ge.com

Employee Discount – Hertz

Employees can obtain discounts on automobile rentals.

- Discount Program Provider: HealthTrust
- Corporate Discount Program #: 1786959
- Website: www.hertz.com
- Reservations: 800-654-3131

- Customer Service Representative: 404-209-4269 (Brian Burtzlaff)
- Email: bburtzlaff@hertz.com

Employee Discount - Six Flags Great America

Employees can obtain discounts on tickets.

- Website: https://shop.accesso.com/clients/sixflags/affiliate/login.php?m=6044
- Username: VistaGM09
- Password: S6flags

Employee Discount - York House / Sun Cleaners

Employees can obtain discounts on dry cleaning, 20%-30% of any dry cleaning service.

- Address: 3110 N. Lewis Avenue, Waukegan, IL 60087
- Phone: 847-623-1600
- Website: www.yorkhousecleaners.com

Employee Discount - Sam's Club

Employees can obtain a $10 Gift Card when they sign up for a new Sam's Club Membership or renew an existing Membership.

- Customer Service Representative: Michael Nimmo at 847-855-1139

Patticake Childcare Centers

Employees can obtain discounts on childcare services including NO enrollment fee and 5% off tuition.

- Address: Four (4) locations to choose from in Lake County.
- Website: www.patticakeinc.com

Employee Discount – Northern Lake County YMCA (Waukegan)

Employees will have the $100 membership waived. Employees must present their ID Badge.

- Customer Service: 847-360-9622

Employee Discount – RecPlex

Employees will be able to save $100-$200 on membership dues depending upon membership category and residency. RecPlex is located in Pleasant Prairie, WI. Employees must present their ID Badge.

- Website: www.recplexonline.com
- Customer Service: 262-925-6741 (Paul Stender, Director of Guest Services)
- Email: pstender@plprairiewi.com

Employee Discount – Illinois Beach Resort Fitness Center

Employees will be eligible for 10% off health club memberships. Employees must present their ID Badge.

- Website: www.ilresorts.com
- Customer Service: 847-625-7300, x638 (Dania Saucedo)

Employee Discount – LA Fitness

Employees will be eligible for discounts on membership dues depending upon membership category. Employees must present their ID Badge.

- Website: www.lafitness.com
- Customer Service: 224-430-5529 (Adrian Rivas, Membership Counselor)

Employee Discount – Libertyville Sports Complex

Employees will be eligible for a membership priced at $19.99/month. Employees must present their ID Badge.

- Website: http://www.libertyville.com/index.aspx?nid=95
- Customer Service: 847-367-6827 (Karen Meserve)

Employee Discount – Perks Card

Employees will be eligible for various discounts from local merchants. Employees can obtain a Perks Card from Human Resources and must present their Perks Card to merchants to receive the discounts.

Additional employee benefits information can be found on VistaNet (our internal intranet), or can be provided from the Human Resource Department.

Vista Health System, Human Resource Department, 1324 N. Sheridan Road, Waukegan, IL 60085
Email: Vista_Jobs@chs.net, Fax: 847-360-4230, Phone: 847-360-4170, Website: www.VistaHealth.com/Careers

Choose Excellence, Choose Vista

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