

YOUR BENEFIT	WHO PAYS	DESCRIPTION/ELIGIBILITY
<b>Direct Deposit</b>		Electronic transmission of your pay direct to your checking or savings account.
<b>Paid Time Off (PTO)</b>	SJ/C	PTO accrual occurs biweekly, each pay period based on regular hours worked. The accrual amount is based on length of service with the System. PTO accrues up to a maximum of 375 hours.
<b>PTO Cash Conversion</b>	SJ/C	Option to convert a percentage of accrued PTO hours to a cash payment, twice per year, after 1 year of employment. PTO cash conversion is paid at 75% value.
<b>Health Insurance</b>	SJ/C Co-worker	Health insurance for co-workers and their eligible dependents at competitive rates. Effective first day of the month following 28 days of service. Pre-taxed to lower taxable income. Choice of two plans, both include a Health Reimbursement Account funded by SJ/C.
<b>Term Life Insurance</b>	SJ/C	Term life insurance for co-worker equal to 1x base annual salary (double for accidental death).
<b>Supplemental Term Life</b>	Co-worker	Additional term life insurance available to co-workers and eligible dependents at discounted group rates.
<b>Retirement Savings Plan, 401(k)</b>	SJ/C Co-worker	Automatically enrolled in a 4% deferral although you can elect to defer more. Co-workers are eligible for the System match (SJ/C will match 50% up to co-worker deferral of 6%, meaning the match max is 3%) the quarter following 12 months of service (and worked 1,000 hours during that year). A Discretionary Contribution is possible depending on the Health System's financial performance annually.
<b>Dental Insurance</b>	Co-worker	Choice of two dental plans for co-workers and their eligible dependents at group rates. Effective the first day of the month following 28 days of service. Pre-taxed to lower taxable income.
<b>Vision Insurance</b>	Co-worker	Vision plan allows co-workers and dependents access to vision services through network providers with co-pays or out of network as a reimbursement. Discounts offered at any myeyedr. location, whether enrolled in the vision plan or not.
<b>Long Term Disability</b>	SJ/C	Eligibility begins the first day of the month following 28 days of service. Our LTD plan will pay you 60% of your base pay if disabled six (6) months or more.
<b>Short Term Disability</b>	Co-worker	STD Insurance Plan will pay you 60% of your base pay during the first six (6) months of a disability after a 14-day waiting period.
<b>Long Term Care Insurance</b>	SJ/C Co-worker	Long Term Care Insurance makes direct payments for the cost of institutional care and home care when illness or disability requires such care. Co-workers with 15 years or more of service are automatically covered with a base plan at no cost. Co-workers may also purchase various levels of coverage at discounted group rates for themselves or spouse annually only during open enrollment.

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<b>Accident Insurance</b>	Co-worker	Makes direct payment to the insured for many expenses associated with the treatment of accidental injuries. Co-workers may purchase this coverage at a discounted group rate.
<b>Critical Illness Insurance</b>	Co-worker	Makes direct lump sum payments to the insured in the event of certain serious illnesses such as heart attack, stroke, etc. Co-workers can purchase this coverage at a discounted group rate.
<b>Cancer Plan</b>	Co-worker	This valuable policy will make substantial payments directly to the insured for each treatment, regardless of any other coverage. Includes a \$75 wellness reimbursement with proof of a preventive cancer screening each calendar year.
<b>Whole Life Insurance</b>	Co-worker	A permanent life insurance plan available to co-workers. The policy is a flexible premium, and builds cash value through time. This coverage is offered annually only during open enrollment.
<b>Medical Care &amp; Dependent Care Reimbursement Accounts</b>	Co-worker	Co-worker authorizes SJ/C to payroll deduct a specified amount from pay on a pre-tax basis and put in an account for you. Eligible expenses are then reimbursed to you from your account. Substantial tax savings are possible. A debit card is issued to anyone who enrolls in a medical reimbursement account and can be used for most purchases at the point of sale.
<b>Auto and Home Insurance</b>	Co-worker	Eligible co-workers have the opportunity to purchase auto and home insurance through the convenience of payroll deduction at discounted group rates.
<b>Legal Plan/Identity Theft</b>	Co-worker	Eligible co-workers have the opportunity to purchase a legal plan that includes an identity theft benefit at a low cost for the co-worker and eligible family members.
<b>Student Loan Financial Planning</b>	Co-worker	Loan relief benefit from Fiducius. They assess your personal financial situation and goals, identify best options to solve student loan issue, and provide a customized financial wellness plan.
<b>Employee Assistance Program</b>	SJ/C	A no cost confidential counseling and referral program for co-workers and immediate family.
<b>Home Ownership Program</b>	SJ/C Co-worker	Down payment and closing cost assistance for eligible co-workers interested in becoming homeowners. The Program is being carried out in partnership with the City of Savannah (COS) Housing & Neighborhood Services Department (HNSD) and the COS' Savannah Affordable Housing Fund (SAHF) administered by the Community Housing Services Agency, Inc. (CHSA).
<b>Meal Discount</b>	SJ/C	20% discount off total meal price.
<b>Daycare Facilities</b>	Co-worker	SJ/C offers a daycare facility on the Candler campus. For more information, please contact The Children's House.
<b>Bearly Sick Program</b>	Co-worker	Bearly Sick is a childcare program located on the Candler campus for mildly ill children. Children ages 3 months to 14 years of age who are too sick to go to school or daycare are welcome Monday through Friday, from 6:30am to 6:30pm (closed holidays).
<b>Co-worker Clinic</b>	SJ/C	Limited non-urgent/acute care provided at no cost to co-workers and spouses by appointment only.

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<b>Health Examination</b>	SJ/C	Post-offer physical and tuberculin test or chest x-rays, annual tuberculin testing.
<b>Wellness Center</b>	Co-worker	Offers complete fitness management for co-workers and family members at a discounted rate.
<b>Credit Union</b>	Co-worker	Mercy Federal Credit Union, sponsored by SJ/C
<b>Jury Duty</b>	SJ/C	Base pay during jury duty
<b>Bereavement Leave</b>	SJ/C	Base pay for up to 40 hours
<b>Leave of Absence</b>	SJ/C	Family and Medical Leave up to twelve (12) weeks. Military leave and personal leave available.
<b>Orientation</b>	SJ/C	General Hospital and Benefits Orientation for all co-workers. Nursing Service and Patient Care Orientation to all clinical co-workers.
<b>Shift Differential</b>	SJ/C	Paid to eligible co-workers who work evening, night or weekend shifts.
<b>Worker's Compensation</b>	SJ/C	Insurance protection provided for disabilities due to on the job injuries or illnesses.
<b>Educational Services</b>	SJ/C	Career development and educational opportunities are available to all system co-workers. Classes are free of charge.
<b>Service and Recognition Award</b>	SJ/C	Co-workers with 5 or 10 years of service are recognized quarterly. On an annual basis, the system recognizes co-workers with 15 or more years of service (in 5 year increments). Eligible retirees are also included in the annual recognition program.
<b>Gift Shop</b>	SJ/C	Gift shops are conveniently located on both campuses and offer a variety of books, magazines, candy, greeting cards, flowers, sundries, and gift items.
<b>Parking</b>	SJ/C	Free, well lighted, security escort
<b>Newsletter</b>	SJ/C	Published monthly to keep co-workers up to date on what's happening in and around SJ/C.
<b>Tobacco-Free Workplace</b>	SJ/C	Tobacco-free facility and grounds. Employer supported smoking cessation program to promote good health.
<b>Drug-Free Workplace</b>	SJ/C	Regular testing and education to promote a safe, healthy drug-free work environment.
<b>Interdepartmental Transfers</b>	SJ/C	Promotion opportunities available
<b>Other</b>		Excellent work environment, competitive wages, respectful treatment, advancement opportunities, co-worker discounts at various participating local businesses, "We Care" and "Smart Service" recognition awards, various community based functions.