

A photograph of a modern brick and glass building with a large red heart sculpture in the foreground. The building features a large glass facade reflecting the sky and clouds. The heart sculpture is made of a thick red ribbon and is mounted on a concrete base. The sky is blue with scattered white clouds.

# Summary of Employee Benefits



National Park Medical Center (NPMC) is proud to offer a comprehensive benefits package. These benefits are generously subsidized by the facility and are available for full-time employees scheduled to work 30+ hours per week.

**Medical/Prescription Coverage** - At NPMC, our team members have three great medical plan options.

Choose from:

PPO Plan - our traditional plan, with co-pays and deductibles

HRA Plan - one of our two high deductible plans, with an employer-funded Health Reimbursement Account (HRA).

You can use your HRA to cover healthcare deductible costs - reducing the amount you pay out of pocket.

HDHP Plan (without employer HSA contribution) - our other high deductible option, with a Health Savings Account (HSA) that you can save pre-tax funds to help cover your out-of-pocket costs!

All three options cover the same services and include the same network of providers. Regardless of which plan you choose, preventative (and some diagnostic) services are covered at 100% when you stay in-network.

**Wellness** - Among the many pressures facing all of us every day is the need to maintain - and improve - our health. LifePoint understands that the more support and encouragement employees have from colleagues, their company and community, the likelier they are to develop healthy lifestyles.

That's why we're so excited to offer the Vitality health and wellness engagement platform. Whether you're looking to lose weight, become more active, improve your diet or simply maintain a healthy lifestyle, Vitality is right for you! When you're healthier, you look better, feel better, require less healthcare, and overall, enjoy a better quality of life. With Vitality, we make it easy for you to do just that - enjoy life. Along the way, Vitality offers rewards and discounts on insurance premiums and ways to enhance your wellness journey!



**Health Savings Account** - Employees selecting the Account Based, High Deductible Health Plan and who qualify under IRS rules may also contribute to a Health Savings Account (HSA) using pre-tax dollars up to the maximum annual IRS limit. The HSA is used to pay for eligible healthcare expenses such as deductibles, copays, vision and dental care. Any balance in the account at the end of the plan year will roll over to the next year, allowing the account holder to accumulate money on a pre-tax basis to offset medical expenses in the future.

**Flexible Spending Accounts – Healthcare and Dependent Care** - Employees can save money by contributing to a Flexible Spending Account (FSA) up to the maximum annual IRS limit with pre-tax dollars. The Healthcare FSA can be used for eligible out-of-pocket healthcare expenses such as deductibles, copays, vision and dental care for individuals who select the PPO Health Plans. The Dependent Care FSA can be used for expenses such as daycare for children and/or senior dependents (regardless of the selection of your medical plan). A maximum of \$500.00 may be rolled over from one year to the other for the Healthcare FSA.

**Dental** - To keep your teeth in top condition, LifePoint offers two Delta Dental plans. The Premier plan covers a wide range of services, including orthodontia. The Basic Plan covers preventative and basic care only, including cleanings, exams, and x-rays.

**Vision** - NPMC offers two levels of vision plans to provide coverage for yearly eye exams and contact lenses or glasses and discounts on sunglasses and other eye health services.

**Short Term Disability** - One-hundred percent (100%) paid for by the company, the Short Term Disability (STD) plan provides income protection in the event an employee becomes ill, injured or pregnant and is unable to work for a short period of time. Our coverage insures payment of 60% of the employee's base salary. Since the premiums are paid with post-tax dollars, benefit distributions are non-taxable. Certain rules apply (including pre-existing condition exclusions), so be sure to check with the Human Resources representative for more detailed information.

**Long Term Disability** - One-hundred percent (100%) paid for by the company, the Long Term Disability (LTD) income protection plan covers 60% of employee's base salary (subject to maximum limits and duration) if the employee is disabled due to illness, injury or pregnancy. As with the STD plan, premiums are paid with post tax dollars, therefore benefit distributions are non-taxable, closing the gap between the benefit distribution and spendable income before the disability. Coverage is subject to pre-existing conditions, an elimination period and income offsets such as social security.



**Basic Life and Accidental Death and Dismemberment Insurance** - The facility provides Basic Life and Accidental Death and Dismemberment (AD&D) Insurance equal to the employee's annual base salary (subject to maximum limits) at no cost to full-time employees working 30 or more hours per week.

**Accident Insurance Coverage** - Accident insurance coverage provides a cash benefit when an insured is injured due to a covered accident.

**Critical Illness Coverage** - Critical Illness Coverage provides a cash benefit to the policy holder when an insured person has a covered illness or event in the categories of Heart, Cancer, Organ, or Quality of Life.

**Supplemental Life and AD&D Insurance** - Employees may purchase additional supplemental life and AD&D insurance.

**Spouse Life and AD&D Insurance** - Employees may purchase life insurance on their spouse.

**Child Life and AD&D Insurance** - Employees may purchase life and AD&D insurance on their children.

**Employee Assistance Program and Work Life Services** - Employee Assistance Programs (EAP) and Work Life Services are provided at no additional cost to the employee, offering many confidential resources to both employees and those in their household on a wide array of issues including:

- Unlimited counseling services for issues such as emotional concerns, substance dependency, stress, anxiety, depression, family/marriage problems, etc.
- Financial Information and Resources
- Legal Information and Consultation
- Fitness Discounts
- Work/Life Balance counselors assist with day to day challenges such as finding apartments for college students, dependent care providers, camps or schools for children, repair services on weekends and a host of other services to make your life easier.

**Exclusive Employee Deals and Discounts** - With our super-easy search tools, highlighted hot offers and discount codes, you can save on brand name products and services all year round. We've got great plans to bring you the best discounts out there including great deals on:

- Cell phones (from the Corporate Shopping plan)
- Computers and electronics
- Travel, car rentals and hotels
- Gifts and retail shopping
- Flowers
- Fitness Centers
- Shoes and clothes
- Movie Tickets
- Concert and event tickets
- Theme parks
- Restaurants
- Books and DVDs
- And more!

**401(K) Retirement Plan** - NPMC makes access to our 401(k) available to employees as soon as administratively feasible after employment begins. Employees may choose from several investment options making contributions with pre-tax dollars, thus reducing their taxable income. As part of this program, LifePoint will match employee 401(k) salary deferral contributions at a rate of 25% for the first 6% of one's annual salary. This means that if you defer up to 6% of your pre-tax annual salary to the plan, the company will contribute 25% of those deferrals to a maximum of up to \$3,000 in matched funds from LifePoint per year. This contribution will be made at the end of the year, and employees must be employed as of December 31 to qualify for the match.

The vesting schedule for match contributions is 100% vested after two years of service. A year of service is calculated as any calendar year during which an employee must complete at least 1,000 hours of service.

**Time Off** - Upon beginning employment at NPMC, full-time employees working 30+ hours per week earn 7.2 hours of PTO per pay period. After four years, PTO accrual increases to 8.8 hours per pay period, and after 8 years accrual increases to 10.4 hours per pay period. For information regarding the generous paid time off plan, please contact NPMC Human Resources Department.

**Cafeteria** - Employee discounts are available to all team members. Meals may be charged and deducted from your paycheck.

**Parking** - NPMC provides free, well-lit employee parking in designated areas adjacent to the hospital.

**Employee Health Services** - Free immunizations are available for employees and volunteers (Influenza, Hepatitis B) and mandatory annual Tuberculosis screening.

**NPMC Gift Shop** - Employees are eligible for a gift shop account and to have a set amount deducted from each paycheck toward that account.

**Scholarships** - The NPMC Auxiliary provides quarterly scholarships to qualifying employees working toward a healthcare-related degree.

**Tuition Reimbursement** - NPMC makes tuition reimbursement qualified courses available to employees after 2 years of service with a lifetime maximum of \$12,500.



**Fitness Center Discounts** - Various fitness centers and health clubs work with National Park Medical Center to provide employee discounts. See the Human Resources department for a list of clubs and discounts.

#### **Payroll Deductions**

NPMC offers payroll deduction for a variety of different products and services including:

- NPMC Logo Store
- Auxiliary Hosted Sales (Razorback, Jewelry, Purses, Books, Uniforms, etc.)
- NPMC Cafeteria
- NPMC Gift Shop

**For more information contact:  
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