## RIVERSIDE SAN BERNARDINO COUNTY INDIAN HEALTH INC PROVIDERS SUMMERY

COVERAGE	CARRIER	EXPLANATION OF BENEFITS	EMPLOYEE	EMPLOYER
			CONTRIBUTION	CONTRIBUTION
LIFE	Lincoln Financial	Provides Coverage equal to the employees salary up to a 2 times annual salary maximum \$300,000	0	100%
SUPPLEMENTAL	Lincoln Financial	Provides coverage based upon one, two, three, four or five times	Rate is based upon	
LIFE		employee's salary- EE Spouse up to \$50,000 EE Child(ren) up to \$5,	the employees age	0%
SHORT TERM	UNAM	provides 30 OR 40% of salary	Rate is based upon	
DISABILITY		waiting period (14) days	the employees age	0% 
LONG TERM DISABILITY	Lincoln Financial	provides 60 percent of salary (after waiting period) it is coordinated with social security benefits	0	
RETIREMENT PLAN	TRS	Available after one year of employment and who have worked 1,000 hours previous calendar year Vesting time 3 years of service	3% to 9% EE Contribution	1-4 Yrs Service 3% 5-6 Yrs Service 4% 7-8 Yrs Service 5% 9-10 Yrs Service 7% 11 yrs of service 8% 13yrs of service 9 % 14yrs of service 10 % 15yrs of service 11 %
TAX SHELTERED	MET-LIFE	457-b 403-b	Subject to IRS	0%
ANNUITIES			Maximum limitations	
MEDICAL	EBMS	three tier plan (A,B,C)	25%	75%
DENTAL	EBMS RSBCIHI	Available for employees and their dependents Covered under Plan (A B C) \$4,000 Plan Year Maximum		
VISION	RSBCIHI	Covered Under Plan A available at a discounted rates at the RSBCIHI. Clinics		
EMPLOYEE ASSISTANT PROGRAM	LINCOLN FINANCIAL	Provides confidential counseling, information, and management consultation for employees who experience some form of personal distress		100%
EMPLOYEE FITNESS PROGRAM		Available to non- probationary Employees	\$0.00	100% \$ 500.00
VACATION		1-15 years 8.75 HRS PER PAY PERIOD 15 years + 11 HRS PER PAY PERIOD		100%
EIT after 3 days PTO		2.50 per pay period max 480 hours		100%
HOLIDAY		13 1/2 DAYS PER CALENDAR YEAR subject to change		100%
				Maximum \$2,500
CME		40 HOURS and \$2,500 ALLOWANCE PER YEAR		per year