



2025

EMPLOYEE BENEFITS

Employee Benefits

Saint Francis Health System (Saint Francis) is committed to improving the health and well-being of employees and their families. We value your service and want to offer you a competitive and comprehensive benefits program.

Medical/Prescription Benefits

Those eligible: full-time and part-time employees

- Comprehensive plans for employees and eligible dependents: MCO (HMO), PPO and HDHP plans
- MCO participants can select Warren Clinic Direct Primary Care as their PCP for \$0 copay, same/next day access, no cost generics and select on-site labs/x-rays
- Medical plan administrator: CommunityCare
- Prescription drug administrator: MedImpact

Dental Insurance Plan

Those eligible: full-time employees

- Delta Dental plans for employees and eligible dependents

Vision Insurance Plan

Those eligible: full-time employees

- VSP vision coverage for employees and eligible dependents

Flexible Spending Account (FSA)

Those eligible: full-time and part-time employees

- Medical and Daycare Spending Accounts that allow you to make pretax contributions up to annual IRS limits for reimbursements of eligible health related expenses and childcare expenses.
- Reimbursements received are non-taxable
- This is a use-it-or-lose-it program

Health Savings Account (HSA)

Those eligible: Saint Francis HDHP participants not covered by Medicare

- Portable tax-advantaged personal savings account that works with the Saint Francis HDHP
- Money goes in tax-free through pretax contributions up to the IRS annual limit
- Funds can be used to pay for current or future eligible healthcare expenses

Warren Clinic E-Visits

Those eligible: Saint Francis medical plan participants

- For nonemergent issues, consult with your doctor and receive treatment plans and prescriptions through your MyChart portal
- No copay*

* Due to IRS regulations, high deductible health plan participants must pay the full cost of each E-Visit until their annual deductible is met.

Life Insurance and AD&D

Those eligible: full-time employees

- Saint Francis will provide one times base annual earnings in basic life insurance and accidental death/ dismemberment (AD&D)
- Maximum benefit of \$250,000

Optional Term Life Insurance

Those eligible: full-time employees

- Employees may purchase an additional one to eight times base annual earnings in optional term life insurance
- Maximum benefit of \$2 million

Dependent Life Insurance

Those eligible: full-time employees

- Employees may purchase dependent life insurance for spouse/child(ren) equal to \$10,000/\$5,000, \$20,000/\$10,000 or \$30,000/\$15,000

Voluntary AD&D

Those eligible: full-time employees

- Employees may purchase additional AD&D, from one to ten times salary
- Maximum benefit of \$500,000
- Employee only or family coverage

Long-term Disability (LTD) Insurance

Those eligible: exempt – upon full-time employment, hourly – upon first of month following one year of employment and full-time status

- Saint Francis will provide 60% of base monthly earnings (not to exceed \$10,000) to employees who meet disabled definition according to plan
- Benefits reduce or stop at Social Security normal retirement age based on age at disability
- Elimination period (period of disability before benefits start): exempt – 90 days, hourly – 180 days

Critical Illness Insurance

Those eligible: full-time employees

- Guaranteed issue policy for employees and eligible dependents
- Must be enrolled in a medical plan
- Employees may purchase coverage amounts of: \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000

Long Term Care (LTC) Insurance

Those eligible: full-time employees

- Employees may purchase universal life insurance up to \$250,000; LTC coverage is twice the amount of universal life insurance elected
- Spouse coverage also available at varying amounts
- Age limitations apply

401(k) Plan

Those eligible: full-time, part-time and emergency call basis (ECB) employees

- Individual pretax and Roth after-tax retirement savings
- Immediate upon hire
- Employees are AUTOMATICALLY enrolled in the plan at 3% after 31-day election period has ended
- Employees have 31 days from hire date to opt out by contacting Fidelity
- Employees may increase/decrease their contributions at any time by contacting Fidelity
- On the first of the month following 12 months of employment and 1,000 paid hours, SFHS will:
 - Match 50% of first 8% that the employee contributes (up to IRS limit), and
 - Enroll you for the annual discretionary non-elective contribution based on System's financial performance for those employed on 12/31
- Graduated vesting at 20% per vesting year

Paid Time Off (PTO)

Those eligible: full-time and part-time employees

- Start accruing immediately upon employment
- Paid time off for vacations, personal use, holidays and the first 24 consecutive scheduled hours of personal illness or injury
- Any unused PTO hours can be carried over to the next year, for a maximum of 40 days (320 hours) in PTO bank
- Full-time advanced practice providers (APPs), managers and above may accrue up to 26 days (208 hours) during their first through fourth year of service, 32 days (256 hours) during their fifth through ninth year of service, 34 days (272 hours) during their tenth through fourteenth year of service, and 35 days (280 hours) during their fifteenth or more years of service (APPs who work the 7 on/7 off schedule are not eligible for PTO)
- All other full-time employees may accrue up to 24 days (192 hours) during their first through fourth year of service, 28 days (224 hours) during their fifth through ninth year of service, 31 days (248 hours) during their tenth through fourteenth year of service, and 33 days (264 hours) during their fifteenth or more years of service.
- Part-time employees may accrue up to 11 days (88 hours) during their first through fourth year of service, 16 days (128 hours) during their fifth through ninth year of service, 20 days (160 hours) during their tenth through fourteenth year of service, and 21 days (168 hours) during their fifteenth or more years of service.

Saint Francis Recognized Holidays (Must Use PTO)

- New Year's Day, Easter Sunday (observed the Friday before), Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day

Extended Sick Leave (ESL)

Those eligible: full-time employees

- Start accruing immediately upon employment
- Paid time off for personal illness or injury lasting more than 24 consecutive scheduled hours
- May accrue up to seven days (56 hours) per year and carry over unused hours for a total of 1,040 banked hours

Tuition Assistance Plan

Those eligible: full-time and part-time employees

- After completion of six months of continuous employment in an eligible status
- May receive reimbursement after verification of class enrollment and necessary documentation are provided
- Full-time: \$3,000/year Basic, \$4,500/year Critical (per policy guidelines)
- Part-time: \$1,500/year Basic, \$3,000/year Critical (per policy guidelines)
- Requires employee to remain in a full-time or part-time working status for one year following date of tuition assistance payment
- Tuition assistance reimbursement request and final grades must be received no later than 60 days following the course end date to be eligible for reimbursement

Bright Horizons Child Development Center

Based on availability

- Onsite child development center at Muskogee Hospital
- School-age program

Jury Duty Policy

Those eligible: full-time and part-time employees

- Immediate upon employment
- Time paid is not deducted from PTO; see policy listed on HealthNet for further specifics

Bereavement Leave/Funeral Pay

Those eligible: full-time employees

- Immediate upon employment
- Up to three days' leave/24 hours of funeral pay for policy-defined family members

Employee Benefits

Adoption Benefits

Those eligible: full-time and part-time employees with one year of continuous service from most recent hire date

- Full-time – \$4,000 per adoption (max \$8,000 per year)
- Part-time – \$2,000 per adoption (max \$4,000 per year)
- If employee and spouse are both employed by Saint Francis, eligible amounts are allowed to one employee per family

Employee Assistance Program (EAP)

Those eligible: full-time, part-time and ECB employees

- Immediate upon employment
- The EAP's professional counselors offer a confidential resource to assist in personal problem-solving, short-term counseling and information/ referral to community resources
- Employees and their families can use up to six therapy and six coaching appointments a year at no charge to the employee

Employee Emergency Fund

Those eligible: full-time employees

- Short-term financial assistance for unexpected emergencies

Family and Medical Leave of Absence (FMLA)

Those eligible: full-time, part-time and ECB employees

- Eligible after 12 months of employment and 1,250 hours worked prior to leave
- Up to 12 weeks' unpaid leave
- Leaves are subject to approval per DOL guidelines

Military Leave of Absence

Those eligible: all employees who are engaged in the uniformed services

- Leave approval is in accordance with USERRA guidelines
- See military leave of absence policy for details

Medical Leave of Absence

Those eligible: full-time and part-time employees not eligible for FMLA or who have exhausted their FMLA

- Leaves are subject to HR approval

Service Awards

Those eligible: full-time, part-time and ECB employees

- Awards are given at one-year, three-year, and in five-year increments based on most recent date of hire

Credit Union

- A full-service financial institution providing savings, investment and lending services

Cafeteria

- Discount for meals
- Payroll deduction available

Health Zone

Those eligible: full-time, part-time and ECB employees

- Immediate upon employment
- Employee discount for membership available

LiveLifeWell Program

Those eligible: full-time, part-time, and ECB employees

- A holistic wellness program that offers you activities to help you with your physical, spiritual, financial and emotional health
- Employees meeting program goals are eligible for Saint Francis medical plan premium credits and prize drawings



This presentation does not supersede summary plan documents. For complete information, please contact AskHR@saintfrancis.com or call 918-502-8300, opt. 2.

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