



WORK/LIFE



PAID TIME OFF

After three months of employment at Illinois CancerCare, Paid Time Off (PTO) days are accumulated by earned time. For an employee working 40 hours per week, days are accrued as follows:

YEARS EMPLOYED	RATE OF HOURS PER PAY PERIOD	TOTAL PER YEAR	MAX. BANKABLE HOURS
0–3	5.46	142	80
4–9	7.00	182	120
10+	8.54	222	160

Time may be used for sick days, vacation days, etc.

PAID HOLIDAYS

Illinois CancerCare observes six paid holidays per year: New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day, and Christmas Day.

CONTINUING EDUCATION

Illinois CancerCare supports continuing education for various roles and departments. Prior approval is required from your department head.

EMPLOYEE ASSISTANCE PLAN

The EAP provides employees and dependent family members assistance in resolving a broad range of personal concerns that can negatively impact personal well-being or job performance. Sessions are confidential and are free up to a maximum of six per problem per year.

SAM'S CLUB/COSTCO MEMBERSHIPS

If you are interested in a membership to Sam's Club or Costco, you may be added to the Illinois CancerCare corporate membership for a fee. Corporate membership offers its members additional shopping hours early in the morning when the store is still closed, reducing lines and wait times, among other benefits.

GOLD'S AND OTHER GYM MEMBERSHIP

Illinois CancerCare employees can obtain a membership to Gold's Gym at a reduced monthly cost that is payroll deducted. Membership dues are as follows:

MEMBERSHIP TYPE	MONTHLY DUES
Single	\$35
Couple	\$55
Family	\$70

If you visit Gold's Gym at least six times a month, you will qualify for \$10 of the monthly membership dues to be paid by Illinois CancerCare or 12 times a month will qualify for \$20. All enrollments must go through HR.

NOTE: If you belong to a gym other than Gold's, you can also qualify for the \$10 or \$20 benefit.

- Benefit begins after 90 days of employment
- Documentation must be generated from the fitness center or gym, and show number of visits for the month, employee name and facility name.
- Documentation must be turned in to the Accounts Payable mailbox by the 15th of the month following benefits month

For employees going to gyms other than Gold's Gym, the benefit will be shown as a bonus (which is taxable income) on your paycheck, rather than a deduction.



Live In The Moment. **PREPARE FOR THE FUTURE.**

Benefits | Health & Wellness | Financial | Work/Life

This summary outlines the various benefit plans offered to the employees of Illinois CancerCare. In the event of any inconsistency between the explanation of any benefit plan in this summary and the actual provisions of that plan, the actual plan shall govern. The intention is to continue these plans, however, the company reserves the right to amend or discontinue these plans if they so choose. Illinois CancerCare also reserves the right to adjust benefits as deemed necessary to comply with any present or future municipal, state, or federal law. Please understand your employment with Illinois CancerCare is at-will, and you or Illinois CancerCare may discontinue the employment relationship at any time.



Illinois CancerCare is one of the largest private clinical oncology practices in the nation, whose goal it is to be the best at what we do by offering the residents of central Illinois the latest, state of the art care and treatments when they are faced with a diagnosis of cancer and/or a blood disorder.

In order to be the best, we must attract the best. Our culture, your sense of purpose, and the benefits offered, all play an important role in helping us to achieve this goal.

Illinois CancerCare has developed comprehensive and affordable benefits that fall into three areas: Health & Wellness, Financial, and Work/Life. These benefits were designed to be flexible enough to satisfy the needs of you and your family, not only today, but with an eye towards the future.



## HEALTH & WELLNESS



Qualified employees, who work a minimum of 32 hours per week, are eligible for our comprehensive benefits package after 90 days of employment. Premiums vary based on the number of dependents and hours worked.

All full time employees are given a \$25,000 life insurance policy as well as short- and long-term disability benefits even if you choose not to take advantage of the other benefits available to you.

### MAJOR MEDICAL PLAN OPTIONS

We have two health plan options:  
If you choose **Traditional PPO**, medical out-of-pocket expenses are as follows:

IN NETWORK?	DEDUCTIBLE PER PARTICIPANT (Max 2 per family)	CO-PAY MIX	MAX. OUT-OF-POCKET PER PERSON	MAX. OUT-OF-POCKET PER FAMILY
YES	\$275	70/30	\$825	\$1,650
NO	\$550	50/50	\$2,650	\$3,650

If you choose **Consumer Driven Health Plan (CDHP)**, medical out-of-pocket expenses are as follows:

IN NETWORK?	DEDUCTIBLE PER PARTICIPANT (Max 2 per family)	CO-PAY MIX	MAX. OUT-OF-POCKET PER PERSON	MAX. OUT-OF-POCKET PER FAMILY
YES	\$1,500	90/10	\$3,500	\$5,500
NO	\$3,000	50/50	\$7,000	\$10,000

\* We are participating with two Hospital/Physician Networks – UnityPoint Methodist/Proctor and OSF St. Francis – Direct Access Network. These two networks also include their satellite facilities such as St. Josephs-Bloomington, Advocate BroMenn Medical Center-Normal, etc. In case of emergency, you will not be penalized for going out of the network.

You will be eligible to enroll in the medical plan after 90 days of employment.

### PRESCRIPTION DRUG CARD

All PPO plan participants are covered with a drug card that has co-pays of:

- > \$10 for generic
- > \$25 for preferred (formulary)
- > \$40 for non-preferred drugs (non-formulary)

Illinois CancerCare has an in-house pharmacy, which all participants are required to use in order to help keep drug costs down. As a medical plan participant, if you choose a pharmacy other than the Illinois CancerCare pharmacy, the co-pays will be double except in an emergency situation, in which case there is no penalty for up to a 10 day supply. As an added benefit, any maintenance prescriptions can be filled three months for a supply at two months cost.

Prescriptions for CDHP are paid at 90% after deductible like medical benefits.

### EMPLOYEE WELLNESS

Illinois CancerCare realizes that it is very important to be proactive in caring for your health. All PPO plan participants are eligible for up to \$500 a year without out-of-pocket expenses for such well care screenings as annual physicals, mammograms, PAP smears, PSA screenings and immunizations. Any expenses above \$500 fall under the medical plan deductibles. CDHP participants are eligible for 100% coverage of preventative health services as determined by the U.S. Preventative Services Task Force (USPSTF).

### LABORATORY TESTS AND X-RAYS

All employees who participate in the medical plan will have the ability to have their lab work and/or x-rays done at no charge on-site in Peoria, except for any fees that might be incurred if it is necessary to send the films to a radiologist to be read. CT's and PET's are not included.

### DENTAL

Dental care coverage expenses are as follows:

DEDUCTIBLE PER PARTICIPANT (Max. 3 per family)	BASIC	MAX. ANNUAL BENEFIT PER PLAN PARTICIPANT
\$50	80/20	\$1,000

The plan allows for two routine dental exams and cleanings per year, per plan participant. Major dental such as caps and crowns are paid at 50%. Orthodontia (braces) are covered at 50%, with a lifetime maximum of \$1,000 per plan participant.

Oral surgery falls under major medical and will be paid at that rate.

### VISION

> Maximum benefit of \$100 per calendar year per person (No Deductible)

There is no network available for Optometrists. Opthamologists follow Methodist First Choice or the OSF Healthcare Direct Access Network.

### DISABILITY COVERAGE

Illinois CancerCare offers short-term and long-term disability benefits to all fulltime employees after they are here for a period of at least 90 days, regardless of participation in the medical plan. Short-term disability goes into effect after



## FINANCIAL



### 401K PLAN

After you are employed at Illinois CancerCare for 90 days, you are eligible to participate in our 401k Plan (regular or ROTH). There are two enrollment dates annually, which are in January and July. The plan accepts rollover contributions from other 401k plans after 90 days of employment.

Upon quaifying, you will be eligible for profit sharing/safe harbor, which provides an annual employer contribution to your plan account.

Vesting refers to your “ownership” of a benefit from the Plan. You are always 100% vested in your personal Plan contributions, safe harbor contributions and your rollover contributions, plus any earnings they generate. Employer profit-sharing contributions to the Plan, plus any earnings they generate, are vested as follows:

YEARS OF VESTING SERVICE	VESTING PERCENTAGE
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6+	100%

10 working days are missed due to an injury or illness, paying at the rate of 60% of your salary for up to 24 weeks. Long-term disability goes into effect after you have missed more than 26 weeks and are still considered disabled, paying at the rate of 60% of your salary until you are able to return to work, or in the event you are permanently disabled, until you reach the age of 65.

### LIFE INSURANCE

Illinois CancerCare provides all of its employees with \$25,000 in life insurance coverage and \$5,000 coverage for your spouse and \$2,500 per child at no cost to you. You may also enroll in Voluntary Life at your enrollment period.

### ADDITIONAL VOLUNTARY PRODUCTS

Illinois CancerCare periodically reviews and updates additional supplemental benefits that are available. These voluntary benefits are designed to help you meet your personal health and financial needs. Some products available may include critical illness, cancer, and accident insurance. Please contact Human Resources to see what other voluntary options may be available to you.

### COMPANY PERFORMANCE BONUS

Illinois CancerCare offers its employees the potential to earn a cash bonus based on the annual profitability of the practice, merit of the employee and longevity with the practice.

### FLEXIBLE SPENDING ACCOUNT

The FSA plan allows you to pay for certain eligible expenses on a tax-free basis. Employees who elect to participate can have contributions deducted from their paycheck before federal, state and Social Security taxes are applied to cover out-of-pocket medical expenses and/or daycare expenses.

This allows you to save approximately 1/3 of the cost of eligible expenses.

There are two reimbursement accounts:

- > Medical
- > Dependent Care

### PAYROLL DIRECT DEPOSIT

Illinois CancerCare offers direct deposit of your paycheck to the financial institution of your choice.

(continued on reverse)