



## 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.

### 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.

### GYM MEMBERSHIPS

Illinois CancerCare employees can obtain a gym membership at a reduced monthly cost that is payroll deducted.

- 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 Payroll mailbox by the 15th of the month following benefits month.

For employees going to gyms where we don't have payroll deductions, the benefit will be shown as a bonus of \$10 or \$20 (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, P.C.**

*Specializing in Cancer and Blood Disorders*



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8940 N. Wood Sage Road | Peoria, Illinois 61615 | 309.243.3000 | [www.illinoiscancercare.com](http://www.illinoiscancercare.com)

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 full time employees who work a minimum of 32 hours per week, are eligible for our comprehensive benefits package after 90 days of employment. Some benefits may begin the first of the month following 30 days of employment. Premiums and coverage vary based on the number of dependents and hours worked. Eligible dependents include spouse, civil union partner legally granted by the State of Illinois, natural child, stepchild, adopted child, and legal qualified dependent child. Eligible dependent does not include person who is not a resident within the USA or Canada, spouse/partner/dependent who is on active duty, spouse or civil union partner who is legally separated or divorced, foster children, other individuals living in the covered person's home but are not eligible as defined.

### 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	\$300	80/20	\$1,050	\$2,100
NO	\$600	50/50	\$3,100	\$6,200

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	\$7,000
NO	\$3,000	50/50	\$7,000	\$14,000

\* Our medical insurance is through Blue Cross Blue Shield of IL. You are able to utilize the BCBSIL network. You are eligible to enroll in the medical plan first of the month after 30 days of employment.

### PRESCRIPTION - PPO

Covered prescriptions for PPO have the following co-pays:

- > \$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, most maintenance prescriptions can be filled for a three months supply at two months cost. Preauthorization may be required.

### PRESCRIPTION - CDHP

Prescriptions for CDHP are paid at 90% after deductible like medical benefits. Preauthorization may be required.

### 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 well care screenings such as annual physicals, mammograms, PAP smears, PSA screenings, and immunizations covered at 100% up to \$1,000 per year.

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, x-rays, CTs, and PETs 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.

### MeMD

MeMD is a telemedicine benefit provided at no cost to employees that allows you and your family members to reach a medical provider by telephone or online when access to your regular doctor is not available.

### 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	\$1,500

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 eligible plan participant under age 23.

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

### VISION

> Maximum benefit of \$200 per calendar year per person (No Deductible)

There is no network available for Optometrists, Ophthalmologists follow medical network.

### DISABILITY COVERAGE

Illinois CancerCare offers short-term and long-term disability benefits to all full time employees after the first of the month following 30 days of employment, regardless of participation in the medical plan. Short-term disability goes into

## FINANCIAL

### 401K PLAN

After you are employed at Illinois CancerCare for 90 days, you are eligible to participate in our 401k Plan (pretax 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 qualifying, 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%

### 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.

effect after 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. The maximum payable for disability benefits per month is \$5,000.

### 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.

### 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.

### HEALTH SAVINGS ACCOUNT

Employees who choose the Consumer Driven Health Plan (CDHP) may be eligible to enroll in a Health Savings Account (HSA). A HSA is a tax-advantaged plan that allows both the employee and employer to contribute funds to be used for qualified medical expenses now and for the future. Employees enrolled in a HSA are ineligible to also participate in a medical FSA.

### BALANCE FINANCIAL FITNESS PROGRAM

BALANCE financial fitness program offers free and confidential financial counseling services to help you get out of debt, design a money management plan, and achieve your financial goals. You can contact a BALANCE counselor by calling 888-456-2227 or online at [www.balancepro.net](http://www.balancepro.net). You will be asked to give your first name and say EPIC Retirement Plan Services referred me.

### PAYROLL DIRECT DEPOSIT

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

*(continued on reverse)*