



# 2010 - 2011 SUMMARY OF BENEFITS

## Health Insurance: Medical, Vision & Pharmaceutical

### **WHO PAYS:**

Hall Ambulance Service and you share in the cost. Your share is based on coverage elected, salary level, and length of time you've been employed (must be full-time eligible employee).

Employee pays upgrade cost from HMO to POS.

Premiums may be paid via payroll reduction pre-tax 125 Plan

[www.phcs.com](http://www.phcs.com)  
per doctor visit

### **WHEN AND WHO IS ELIGIBLE:**

Insurance benefits are provided to eligible full-time employees as follows:

- 0-3 months of service – You may purchase health insurance at your own expense.
- The 1<sup>st</sup> day of your 4<sup>th</sup> month of continuous full-time service, the Company will provide you (employee only) with health insurance.

Payment of premiums shall be 90% by the Company and 10% by you.

- Dependent coverage during your first 5 years of employment shall be paid in the following manner (subject to 90% of the

premiums paid by the Company and 10%

by you):

- Eligible dependent coverage during your first

3 years of employment is payable by you.

- After your 3<sup>rd</sup> anniversary, the Company pays 25% of your eligible dependent's coverage.
- After your 4<sup>th</sup> anniversary, the Company pays 50% of your eligible dependent's coverage.
- After your fifth anniversary, the Company will provide you and your eligible dependents health insurance. Payment of premiums shall be 90% by the Company and 10% by you.

### **WHAT YOU RECEIVE:**

**KAISER MEDICAL, Rx & OPTICAL HMO Traditional Plan ID – 228497**

**Web Page:** [www.KaiserPermanente.org](http://www.KaiserPermanente.org)

- \$30 per doctor visit
- Rx 30 day \$10 generic/\$30 brand @ KP facility
- Mail Order 100 day Rx \$20 generic/\$60 brand
- (800) 752-4737

- \$175** each 24 months Optical Allowance

**Policy/Plan POS – (upgrade charge)**

**Web Page:**

- \$30/10%/30%

- Rx 30 day \$10 generic/30 Brand @ KP

- Rx 30 day \$20/\$40/\$50 Kaiser PHCS
- Mail Order 100 day Rx \$20 generic/\$60

- Member Services 7:00-7:00 (800) 464-4000 or (661)328-9831 in Kern County
- Open enrollment begins October 1<sup>st</sup> for November 1<sup>st</sup> effective date
- Plan year begins November 1st

## Health Insurance: Dental

### **WHO PAYS:**

Hall Ambulance Service and you share in the cost. Your share is based on coverage elected, salary level, and length of time you've been employed (must be full-time eligible employee).

Premiums may be paid via payroll reduction pre-tax 125 Plan

### **WHEN AND WHO IS ELIGIBLE:**

Insurance benefits are provided to eligible full-time employees as follows:

- 0-3 months of service – You may purchase health insurance at your own expense.
- The 1<sup>st</sup> day of your 4<sup>th</sup> month of continuous full-time service, the Company will provide you (employee only) with health insurance. Payment of premiums shall be 90% by the Company and 10% by you.

- Dependent coverage during your first 5 years of employment shall be paid in the following manner (subject to 90% of the premiums paid by the Company and 10% by you):

- Eligible dependent coverage during your first 3 years of employment is payable by you.

- After your third anniversary, the Company Pays 25% of your eligible dependent's coverage.

- After your fourth anniversary, the Company

### **WHAT YOU RECEIVE:**

**DENTAL: The Guardian**

**Policy/Plan #325893**

**Web Page:** [www.guardianlife.com](http://www.guardianlife.com)

**Member Page:** [www.GuardianAnytime.com](http://www.GuardianAnytime.com)

- \$50.00 calendar year deductible
- Preventive services at 100%
- Basic services at 90%
- Major services at 60%
- Calendar year maximum \$1,500
- Lower rates when you use Preferred Provider (lists available on line or in HR Dept.)
- Member Services **1 (800) 541-7846**
- Late enrollment rules are enforced
- Open enrollment is August 1<sup>st</sup> – August 31<sup>st</sup>
- Plan year begins September 1st

pays 50% of your eligible dependent's coverage.

4. After your fifth anniversary, the Company will provide you and your eligible dependents health insurance. Payment of premiums shall be 90% by the Company and 10% by you.



## 2010 - 2011 SUMMARY OF BENEFITS

### Life and Long-Term Disability Insurance & Accidental Death Benefit

#### **WHO PAYS:**

Hall Ambulance Service pays 100% Life Insurance and Long-Term Disability & Accidental Death Benefit for all eligible full-time employees.

[www.GuardianAnytime.com](http://www.GuardianAnytime.com)

Life Insurance

#### **WHEN AND WHO IS ELIGIBLE:**

Full-time employees who complete 3 months of employment and are enrolled in Medical & Rx insurance are eligible on the first day of the 4<sup>th</sup> month of employment.

#### **WHAT YOU RECEIVE:**

**LIFE INSURANCE: The Guardian Policy/Plan #325893**

**Web Page:** [www.guardianlife.com](http://www.guardianlife.com)

**Member Page:**

▪ \$25,000

**ACCIDENTAL DEATH BENEFIT: The Guardian Policy/Plan #325893**

- Your beneficiary will receive \$25,000 in addition to the \$25,000 Basic Life Insurance payment (double indemnity)

**LONG-TERM DISABILITY INS: The Guardian**

- Payments begin on the 31<sup>st</sup> day of disability
  - Pays 66 & 2/3 % of salary up to \$3,500 monthly
- Coordinates with State Disability and Workers' Compensation benefits

### Optional Life Insurance

#### **WHO PAYS:**

Employee

Premiums may be paid via payroll reduction rate pre-tax 125 Plan

#### **WHEN AND WHO IS ELIGIBLE:**

Full-time employees who complete 3 months of employment and are enrolled in Medical & Rx insurance are eligible on the first day of the 4<sup>th</sup> month of employment.

#### **WHAT YOU RECEIVE:**

**OPTIONAL LIFE INSURANCE: The Guardian**

- \$25,000 to \$200,000 coverage
- Available at low cost group term life

### 401(k) Retirement Plan

#### **WHO PAYS:**

Employee & Hall Ambulance Service

Premiums may be paid via payroll reduction pre-tax 125 Plan. You may contribute 1% to 25% of your pay.

#### **WHEN AND WHO IS ELIGIBLE:**

Full-time employees, at least 21 years of age, who complete one year of employment are eligible to participate.

Open enrollment at the beginning of each pay period.

#### **WHAT YOU RECEIVE:**

**401(k) PLAN: ADP/Morgan Stanley**

**Web Page:** [www.myKplan.com](http://www.myKplan.com)

- Hall Ambulance Service, Inc. will match employee contributions up to **\$600** per yr.
- Customer Service (800) 695-7526
- (661) 322-3971

### Vacation Leave/Paid Time Off

**WHO PAYS:**

Hall Ambulance Service

Off

**WHEN AND WHO IS ELIGIBLE:**

Full time non-ambulance employees are eligible for vacation benefits. You must be employed for a period of one year prior to accrued vacation time off. Requires 30 day advance notice. (Vacation Request forms are available in Human Resources Department). Dates of conflict will be determined by seniority. Vacation pay does not accrue while you are on leave of absence or layoff. Part-time employees are not eligible for vacation benefits. Full time Ambulance Division Employees are eligible for PTO (Paid Time Off) as accrued below

**WHAT YOU RECEIVE:****Non-Ambulance Employees**

Yrs of Employment	Annual Paid Time
After 1 year	40 hours
After 2 years	80 hours
After 5 years	120 hours
After 10 years	160 hours
After 15 years	200 hours

**FULL TIME AMBULANCE DIVISION EMPLOYEES SHIFT ACCRUAL RATES**

Employment Length	Accrual Hours 24 Hour Shifts	Accrual Hours 12 Hour Shifts	Accrual Hours 10 Hour Shifts	Accrual Hours 8 Hour Shifts
90 days to 2 years	5.08	3.00	2.50	2.62
3 years to 5 years	6.92	4.38	4.04	4.15
6 years to 10 years	9.70	6.23	5.58	5.69
11 years to 15 years	11.54	7.62	7.12	7.23
16 years to 20 years	13.38	9.46	8.65	8.46
20 + years	16.61	11.08	10.38	10.46

**Holidays****WHO PAYS:**

for their department

Hall Ambulance Service  
calendar year, all Non-

employees will receive a schedule of

**WHEN AND WHO IS ELIGIBLE:**

Upon employment.\*

**WHAT YOU RECEIVE:**

- At the beginning of each

Ambulance

approved holidays

**2010 - 2011 SUMMARY OF BENEFITS****Paid Leave Day or Personal Paid****Day****WHO PAYS:**Hall Ambulance Service  
one  
calendar year.**WHEN AND WHO IS ELIGIBLE:**Full-time Ambulance Division employees  
are eligible following the 90 day introductoryperiod. Requires 30 day advance written notice.  
Dates of conflict will be determined by seniority.**WHAT YOU RECEIVE:**

- Ambulance Division employees are allowed Working/Floating Paid Holiday per

**Paid Sick Time****Off****WHO PAYS:**

Hall Ambulance Service

dental

**WHEN AND WHO IS ELIGIBLE:**

Full-time Non-Ambulance employees are eligible following 90 day introductory period. You must have time accrued prior to using. Time will not be advanced.

Requires minimum 2 hour notification to your supervisor or Manager.

**WHAT YOU RECEIVE:**

- 40 hours per calendar year
- Sick time off may be used for personal or family illness and medical or appointments

**Employee Referral Bonus****Plan****WHO PAYS:**

Hall Ambulance Service

**WHEN AND WHO IS ELIGIBLE:**

Most full-time employees are eligible.

**WHAT YOU RECEIVE:**

- Employee Referral Bonus amounts are:

Forms must be completed and are available in Human Resources Department.

\$1,200 FT Registered Nurse  
\$1,000 Paramedics  
\$ 750 EMTs  
\$ 500 Other eligible positions

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## Employee Assistance Program

**WHO PAYS:**  
Hall Ambulance Service

**WHEN AND WHO IS ELIGIBLE:**  
All employees & their families are eligible.  
Up to 5 visits per calendar year.

**WHAT YOU RECEIVE:**

- Professional confidential counseling for:
- Job related stress
- Alcohol & drug abuse
- Depression & persistent anxiety
- Battered spouse & rape
- Family – Marital – Children
- **The Professional Group 324-1982**

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## Legal Consultation Program

**WHO PAYS:**  
Employee (following initial free consultation).

**WHEN AND WHO IS ELIGIBLE:**  
All employees are eligible.

**WHAT YOU RECEIVE:**

- **Young & Nichols (661) 861-7911**
- Free initial consultation & preferred rates for:
  - Personal Injury
  - Auto accident
  - Divorce
  - Tax law
  - Litigation

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## Continuing Education

**WHO PAYS:**  
Hall Ambulance Service

**WHEN AND WHO IS ELIGIBLE:**  
Ambulance Division employees

**WHAT YOU RECEIVE:**

- Reimbursement for up to 3 of the following classes annually up to \$150 per class
  - ALS – Advanced Life Support
  - NLS – Neo-Natal Life Support
  - ACLS – Advanced Cardiac Life Support
  - BTLS – Basic Trauma Life Support
  - PALS – Pediatric Advanced Life Support
  - PBLS – Pre-Hospital Burn Life Support

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## Training Seminars

**WHO PAYS:**  
Hall Ambulance Service

**WHEN AND WHO IS ELIGIBLE:**  
All employees eligible w/management approval

**WHAT YOU RECEIVE:**  
Tuition paid local seminars (topics vary)

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## Company Uniforms

**WHO PAYS:**  
Hall Ambulance Service uniforms; may include

**WHEN AND WHO IS ELIGIBLE:**  
Billing Office, MTS & Ambulance Division employees are eligible.

**WHAT YOU RECEIVE:**  
Multiple sets of Company

scrubs, pants, shirts, jackets, jumpsuits & name badges.



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## 2010 - 2011 SUMMARY OF BENEFITS

## Flexible Benefits Spending Accounts -

### FBSA

**WHO PAYS:**

Employee

Premiums may be paid via payroll reduction pre-tax 126 Plan

**WHEN AND WHO IS ELIGIBLE:**

Full-time employees who complete the enrollment process prior to the December 1st enrollment deadline may participate in the upcoming year.

**WHAT YOU RECEIVE:****HEALTH CARE SPENDING ACCOUNT**

<http://www.flexdirect.adp.com>

- Coordinate with Human Resources Department
- Reimbursement of up to \$4,000 out-of-pocket medical, dental and vision expenses for employees and dependents

**DEPENDENT CARE SPENDING ACCOUNT**

<http://www.flexdirect.adp.com>

- Reimbursement of up to \$5,000 of daycare expenses for children, disabled dependents or parents
- Participant Line **(800) 654-6695**

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## AFLAC Pre-Tax 125

### Plans

**WHO PAYS:**

Employee

Premiums may be paid via payroll reduction pre-tax 125 Plan

**WHEN AND WHO IS ELIGIBLE:**

Full-time employees who complete three months of employment are eligible on the first day of the 4<sup>th</sup> month of employment.

Many of these plans may be purchased for employees and dependents.

**WHAT YOU RECEIVE:****AFLAC: Intensive Care Insurance Benefit**

- Contact Cheryl O'Brien **(661) 633-6029**
- Hospital intensive care unit \$600-\$1,000/day
- Sub-acute intensive care unit \$250/day
- Human organ transplant \$25,000
- Ambulance: up to \$250 ground & \$2,000 air

**AFLAC: Personal Cancer Indemnity**

- Cancer screening wellness benefits
- Skin cancer surgery
- Experimental treatment
- Immunotherapy treatment
- Hospital confinement/nursing services

**AFLAC: Personal Accident Policy**

- Disability income protection
- Emergency treatment & follow-up
- Accidental Death & Dismemberment

**AFLAC: Hospital Confinement Indemnity**

- Hospital confinement benefit

**AFLAC: Personal Recovery Plan**

- Heart attack and coronary artery bypass surgery
- Stroke
- Major 3<sup>rd</sup> degree burns
- Coma
- Paralysis
- End-stage renal failure
- Major human organ transplant

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## ADP iPay

### Statements

**WHO PAYS:**

Hall Ambulance Service

**WHEN AND WHO IS ELIGIBLE:**

All employees are eligible.

Access at <https://paystatements.adp.com>

Initial Access:

1. Log on to above website
2. Click on "Register Now"
3. Self Service Registration Pass Code is **hallamb-93301**
4. Enter information from your most recent pay statement, as requested on the screen.

**WHAT YOU RECEIVE:**

<https://ipay.adp.com>

On-line access to your earnings statements & W-2 24 hours a day 7 days a week and make changes to your W-4 withholding.

Following initial access, you may access your account at the above website using your new system generated User ID.

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## Discounted Employee Pricing

### Arrangements

**WHO PAYS:**

Varies

**WHEN AND WHO IS ELIGIBLE:**

All employees are eligible.

**WHAT YOU RECEIVE:**

**Big Brand Tire** – 10% discount

**Hall Commercial** – Discounted auto repairs & payroll deduction

**Sparkle/Today Cleaners** – 20% discount  
**Code 3 Uniforms** – Payroll deduction for boot purchases  
**Verizon Wireless** – Up to 12% off qualifying voice plans  
**Employee Service Award** – Cross pen set, Rolex watch, travel  
**Monthly Perfect Attendance Drawing** – \$1,000 for EMTs & Medics  
**Payroll Check Direct Deposit**  
**Hall Ambulance Smart One Debit Card Direct Deposit**