

Mid- and Long-Term Disability Insurance

In addition to the Short Term Disability coverage, regular employees who are scheduled to work 20 or more hours per week are eligible to buy Mid-Term/Long-Term Disability benefits. Weekend option nurses are eligible to buy Long-Term Disability benefits, but are not eligible for Mid-Term Disability. Coverage for new employees is effective on the first of the month following the date of hire, with a completed enrollment form. In order to obtain Mid-Term Disability coverage, you must elect to participate in Long-Term Disability Insurance coverage. Benefits include:

- Mid-Term Disability that replaces 60 percent of your bi-weekly base pay for up to 13 weeks following the first 13 weeks (this includes the 14-day elimination period) of Short-Term disability benefits (if eligible), provided you are under a doctor's care.
- Long-Term Disability Insurance that replaces 60 percent of your monthly base pay, to a maximum of \$8,000 per month, after you have been continuously disabled for 26 weeks. Benefits may continue to age 65 as long as you are certified totally disabled by the insurance carrier. If you begin to receive disability benefits after age 60, your benefits may continue as long as you are certified disabled, based on the schedule shown in the Summary Plan Description. If you are certified disabled due to a mental illness, substance abuse and/or self-reported symptoms, benefits are paid up to a maximum of 24 months as long as you continue to be certified disabled.
- Effective January 1, 2010, Conversion of Long Term Disability will no longer be available. For complete information regarding pre-existing conditions, exclusions and limitations, please refer to your Summary Plan Description.

Proof of Good Health Required

Current employees may apply for long-term disability insurance (if not currently enrolled) with proof of good health. If you are a current employee, you will need to provide proof of good health if you are:

- Selecting this coverage for the first time

Please refer to the enrollment instructions regarding Evidence of Insurability. The insurance company must approve your coverage before your new benefit amount can become effective. Payroll deductions will not begin until coverage is approved.

Cost of Coverage

To calculate the bi-weekly cost of your coverage, use the following formula:

$$\text{(HOURLY RATE) x (\# OF SCHEDULED WEEKLY WORK HOURS) x .0115 = BI-WEEKLY COST OF COVERAGE}$$

For example, let's suppose you are regularly scheduled to work 40 hours per week and your hourly rate is \$14.42 (\$30,000 annually). Your calculation would look like this: $\$14.42 \times 40 \times .0115 = \6.63 bi-weekly.

Retirement Benefits

Option to Join Lincoln Alliance 403(b) Retirement Plan

Under this program, you elect to have a percentage of your annual salary deposited in your account each pay period, on a pre-tax basis. You are not taxed on the money until it is withdrawn, presumably at retirement, when you may be in a lower tax bracket. You become eligible for matching contributions each year of service during which you have worked 1,000 hours or more and attain 21 years of age. JHHCG will contribute \$0.50 for every \$1.00 you save, up to two percent of your base salary. After meeting the eligibility criteria, you may receive employee discretionary contributions based on 3% of your compensation. For more information, call Lincoln Financial Group toll-free at 1-866-347-6851 or visit www.lfg.com.

Employees hired on or after May 1, 2009 will be automatically enrolled in the Plan. The initial automatic contribution percentage is 2%, with annual increases up to 4% of compensation. If an employee who is automatically enrolled decides within the first 90 days of Plan participation that he or she does not wish to participate in the Plan, the employee may request a cash withdrawal of automatic contributions. The employee may also increase or decrease his or her contributions.

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Years of Vesting Service With Employer	Applicable Vesting Percentage
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Please note: There is an annual limit on contributions, as determined by the IRS. You may receive additional information by contacting the Pension Office at 410-955-5970.

Retiree Medical

Bridge to Medicare

Retiring employees who are at least age 62 with 25 years of service may elect to continue their EHP medical plan until they become eligible for Medicare or for a maximum of 36 months under COBRA. This can help bridge the gap in medical insurance for employees, and their spouses, prior to Medicare eligibility at age 65.

Time-Off Benefits

Holidays

JHHCG provides you with seven paid holidays each year. You are eligible for the holidays immediately after employment. Part-time employees will be paid for the holidays on a pro-rated basis according to the number of hours you are scheduled to work.

The six observed holidays are:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

For the seventh (7) holiday you are given a choice between Martin Luther King, Jr. Day, Presidents' Day or the Friday after Thanksgiving. You must declare at the beginning of the year which day you want as your 7th holiday. If you are a new employee after MLK day you will not be eligible for a 7th holiday until January 1st of the next year.

Personal Days

Full time employees receive three (3) personal days during the calendar year, based on the date of hire. During the first year of employment, employees will be eligible for personal days as follows:

Hire date from January 1 to May 31 will be eligible for 3 Personal Days.

Hire date from June 1 to September 30 will be eligible for 1 Personal Day.

Vacation

The JHHCG provides paid vacations to eligible employees and encourages those employees to take vacations on a regular basis. Vacations, however, may be scheduled by management to assure optimum patient care and efficient operation of the company.

New employees must successfully complete their new hire period before they become eligible to utilize vacation. Regular full-time employees scheduled to work 40 hours per week are eligible for full vacation allotments. Regular part-time employees (those scheduled to work 20 hours or more per week) are eligible for vacation allotments on a pro-rated basis.

Full-Time Vacation Accrual		
Length of Service	Non-Exempt	Exempt
Up to 2 years	10 days / 3.08 hrs bi-wkly	15 days / 4.62 hrs bi-wkly
More than 2 less than 5	13 days/ 4.0 hrs bi-wkly	18 days / 5.54 hrs bi-wkly
More than 5 less than 10	18 days / 5.54 hrs bi-wkly	21 days / 6.46 hrs bi-wkly
More than 10	21 days / 6.46 hrs bi-wkly	27 days / 8.31 hrs bi-wkly

Sick Time

The Johns Hopkins Home Care Group provides limited paid sick time to eligible employees for those days when they are unable to work because of illness.

- 1. Eligible employees** are those employees who are regularly scheduled to work 20 hours or more per week and who have been employed at JHHCG for at least 90 calendar days.
- 2. Regular full-time employees:** Regular full-time employees accrue sick time at the rate of 2.15 hours per pay up to a maximum of 7 days per year.
- 3. Regular part-time:** Sick time is accrued in the same manner as full-time employees, but on a pro-rated basis, in relation to the regularly scheduled hours.
Example: An eligible employee who works 30 hours per week will accrue sick time at the rate of 75% of the full-time rate of 2.15 hours which is 1.61 hours per pay (30/40 x 2.15).