

LaVie Rehab Benefits 2011

Benefits	Eligibility	Enrollment	Effective Date	Contact
Medical Plans				
Open access In-Network Plan \$600 Deductible Open Access In-Network Plan \$2000 Deductible	Full-time employees only (after initial enrollment, benefit year is Jan-Dec)	New Hire, Annual enrollment and Qualifying Event	1st of the month after 30 days of employment	Cigna Healthcare 1-800-244-6224 www.cigna.com
Vision and Dental				
VSP Vision Plan	Full-time and Part-time employees only (after initial enrollment, benefit year is Jan-Dec)	New Hire, Annual enrollment and Qualifying Event	1st of the month after 30 days of employment	VSP 1-800-877-7195
Cigna Dental	Full-time and Part-time employees only (after initial enrollment, benefit year is Jan-Dec)	New Hire, Annual enrollment and Qualifying Event	1st of the month after 30 days of employment	Cigna Healthcare 1-800-244-6224 www.cigna.com
Additional Voluntary Plans				
Group Term Life	Full-time & Part-time employees only	New Hire & Annual enrollment	1st of the month after 30 days of employment	UNUM
AD & D Insurance	Full-time & Part-time employees only	New Hire & Annual enrollment	1st of the month after 30 days of employment	UNUM
Short Term Disability	Full-time & Part-time employees only	New Hire & Annual enrollment	1st of the month after 30 days of employment	UNUM
Long Term Disability	Full-time & Part-time employees only	New Hire & Annual enrollment	1st of the month after 30 days of employment	UNUM
Critical Illness with optional Cancer Rider	Full-time & Part-time employees only	New Hire & Annual enrollment	1st of the month after 30 days of employment	UNUM
Accident Insurance	Full-time & Part-time employees only	New Hire & Annual enrollment	1st of the month after 30 days of employment	UNUM

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Whole Life	Full-time & Part-time employees only	New Hire & Annual enrollment	1st of the month after 30 days of employment	ING
Hospital Confinement with Supplemental Health	Full-time & Part-time employees only	New Hire & Annual enrollment	1st of the month after 30 days of employment	Humana
401(k) retirement Savings Plan: save 1%-25% of eligible earnings up to a max annual contribution equal to IRS regulation of \$16,500. Choose from a variety of investment option, online management of your investments, automatic account rebalancing	Full-time & Part-time employees only	New Hire & Annual enrollment	1st of the month after 30 days of employment	Scudder 1-800-541-7705

Additional Services

Life and AD & DL \$20,000 for basic life insurance and \$20,000 of AD & D coverage at no cost to employee	Full-time only	No enrollment	1st of the month after 30 days of employment	
Flex Spending Accounts: Dependent and Medical spending accounts will be available	Full-time & Part-time employees only	New Hire, Annual enrollment and Qualifying Event	1st of the month after 30 days of employment	Cigna Healthcare 1-800-244-6224 www.cigna.com
LaVie University: Online education program which offers CEU and non CEU courses.	Full-time & Part-time employees only	No enrollment	1st day of employment	
Paid Time Off (PTO) for FULL-TIME employees: 0-1 years 18 days per year (0.069 accrual per hours worked), 1-2 years 20 days per year (0.077 accrual per hours worked) 2-4 years 24 days (0.092 accrual per hours worked) 4-8 years 26 days per year (0.10 accrual per hours worked) 8+ years 30 days per year (0.115 accrual per hours worked) Accrual begins 1st day of employment, employee may begin using accrued time after 90 days of employment. Can carry-over up to 80 hours per year. One time per year (1st pay period in Nov) 40 hours of PTO may be cashed out.	Full-time employees only	No enrollment	After 90 days of employment	