



The Total Rewards Program at Cincinnati Children's

Cincinnati Children's Hospital Medical Center offers a comprehensive Total Rewards program that includes highly competitive pay and benefits, and a host of employee services and conveniences.

The cost of many of the benefits we offer are paid in full by the medical center. For many others, Cincinnati Children's pays a significant share of the cost.

The benefits and services described in this document are a big part of why Cincinnati Children's has been consistently selected as one of the best places to work in Greater Cincinnati, the State of Ohio, and the national healthcare industry.

Benefits Eligibility

- Eligibility for each benefit plan is described with the plan
- Employees can enroll family members
- Same-sex domestic partners can be enrolled in group medical, dental, vision, supplemental life/accidental death and dismemberment and legal plan coverage.
- **Use the following key to determine eligibility:**
 - SFT = Scheduled Full Time (32-40 hrs/wk)
 - SPT = Scheduled Part Time (20-31 hrs/wk)
 - LPT = Limited Part Time (less than 20 hrs/wk)
 - SB = Stand-by (no regularly scheduled hours)

One of the BEST PLACES TO WORK anywhere!

- Three-time Winner and Hall of Fame Inductee -- Best Places to Work in Greater Cincinnati
- TOP 10 Best Employers in Ohio in 2006 and 2007
- One of the Best Places to Work in Healthcare 2008



A GREAT PLACE TO WORK





Employee Insurance Plans

Group Medical Plan Choices

(All SFT and SPT employees are eligible)

Employees have different healthcare needs. That is why Cincinnati Children's offers eligible employees a choice of comprehensive medical plans. These plans allow you to decide what is most important to you – the level of plan benefits, biweekly cost, or the availability of non-network benefits. Employees pay a share of the cost for medical coverage and all employee premiums are deducted before your pay is taxed. All plans include valuable prescription drug coverage.

Group Dental Plan Choices

(All SFT and SPT employees are eligible)

Like medical, employees have varying needs when it comes to their dental coverage. That is why Cincinnati Children's offers eligible employees a choice of dental plans. With some of these dental plans you must use a network provider and other plans allow you to use any provider.

VisionCare Plan

(All SFT and SPT employees are eligible)

With the voluntary VisionCare Plan, the cost of plan services and materials is discounted and prepaid. So except for any co-payments, you have no out-of-pocket expenses for covered services and supplies. Employees pay 100% of the cost of the plan and premiums are deducted pre-tax.

Flexible Spending Accounts (FSA)

(All SFT, SPT and LPT employees are eligible)

You can elect to contribute to a Flexible Spending Account for Health Care, Dependent Care, or public transportation expenses. By choosing to contribute to a FSA you make your dollars go farther. How? Putting dollars into a FSA lowers your taxable income which in turn lowers the taxes you pay. Due to these tax advantages, FSAs are subject to strict IRS rules.

Healthy Start/Healthy Families

(All employees are eligible)

Employees and their dependent children may qualify for No-Cost medical insurance based on monthly income.

Group Term Life and Accidental Death and Dismemberment Insurance

(All SFT and SPT employees are eligible)

Cincinnati Children's automatically provides Group Term Life insurance coverage to eligible employees in active employment. Cincinnati Children's pays 100% of the cost of providing this valuable coverage to employees. For most eligible employees, the amount of your group term life coverage equals the total of your scheduled base annual salary rounded to the next highest multiple of \$1,000, subject to a maximum of \$150,000. An equal amount of Accidental Death and Dismemberment (AD&D) insurance is also provided.



A GREAT PLACE TO WORK





Executives, Staff Physicians, Faculty, CRNAs, Research Fellows, Research Associates and Management employees in compensation bands M-2 and above, receive group term life coverage equal to two times their scheduled base annual salary subject to a maximum of \$300,000. An equal amount of AD&D insurance is also provided. Residents and Clinical Fellows receive group term life coverage equal to two times their scheduled base annual salary subject to a maximum of \$50,000. An equal amount of AD&D insurance is also provided.

Group Long Term Disability Insurance

(All SFT and SPT employees are eligible)

Cincinnati Children's also automatically provides Long Term Disability insurance to eligible employees in active employment. The cost of this coverage is 100% paid for by Cincinnati Children's. Coverage for all eligible employees other than those listed in the following paragraphs, becomes effective upon completion of one year of continuous active employment. Your benefit before any applicable plan offsets is equal to 50% of your pre-disability earnings (as defined by the plan), up to a maximum monthly benefit of \$5,000.

Coverage for Executives, Staff Physicians, and Faculty, CRNAs, Research Fellows, Research Associates and Management employees in compensation bands M-2 and above, become effective following six months of continuous active employment. The benefit provided before any applicable plan offsets is 60% of your pre-disability earnings (as defined by the plan), up to a maximum monthly benefit of \$15,000.

Residents and Clinical Fellows are covered immediately upon employment. The benefit provided is 60% of your pre-disability earnings (as defined by the plan), up to a maximum monthly benefit of \$2,000.

Group Supplemental Life and Accidental Death and Dismemberment Plan

(All SFT and SPT employees are eligible)

This voluntary plan allows you to purchase MetLife supplemental term life insurance and accidental death and dismemberment insurance for yourself, your spouse or same sex domestic partner and dependent children. If you enroll for coverage when first eligible, you have a guarantee issue with no medical underwriting. The guaranteed issue is \$150,000 in coverage for yourself and \$20,000 in coverage for your spouse or same sex domestic partner. If you purchase supplemental term life insurance you may purchase an equal amount of accidental death and dismemberment coverage. Employees pay 100% of the cost for this coverage which is deducted from pay on a post-tax basis.

Group Supplemental Disability Plan


(All SFT and SPT employees are eligible)

This plan allows you to purchase up to two years of disability benefits to supplement any PTO, EIB and long-term disability benefits provided by Cincinnati Children's. The coverage available (see coverage Options 1 and 2) will depend upon your job class, pay rate and potentially state of residence. If you purchase at least the \$200 monthly minimum benefit under coverage Option 2 you may also purchase a COBRA disability rider. The COBRA rider will reimburse you up to \$1,500 per month for COBRA coverage you elect as a result of your



A GREAT PLACE TO WORK





disability. If you elect plan coverage within your first 30 days of employment or during an open enrollment period you will be guaranteed issuance of a plan policy (subject to a maximum monthly benefit of \$3,000). Pre-existing conditions will be covered 12 months after the effective date of your policy. Plan policies are portable and can be continued on a direct pay basis upon termination of employment.

AFLAC Personal Accident Indemnity Plan

(All SFT and SPT employees are eligible)

This voluntary plan provides cash benefits for a covered person's death, dismemberment or injury caused by a covered accident that occurs on or off the job. Employees pay 100% of the cost on a pre-tax basis from the first two pays each month.

Optional Insurance by Payroll Deduction

(All SFT, SPT, and LPT employees are eligible)

Cincinnati Children's optional insurance program allows you to supplement your group coverage at discounted rates. Premiums are payroll deducted on a post-tax basis. The following products are offered through Horan and Associates:

- Critical Illness Insurance pays you a lump sum upon diagnosis of a critical illness to help with the burden of costs not covered by medical insurance. Conditions covered include heart attack, stroke, life-threatening cancer and kidney failure.
- Disability Income Replacement Insurance protects your income in case of a disability, injury or illness. One highlight is that the contract cannot be cancelled and the

premium is guaranteed not to increase until age 65.

- Long Term Care Insurance protects you and your assets. Full long term care coverage includes nursing facilities, assisted living facilities and home and community services. Premiums can be paid over the lifetime of the contract or over a 10-year period.
- Supplemental Life Insurance is available to you, your spouse and children. Both term and universal policies are available.

Home and Auto Insurance

(All SFT, SPT, and LPT employees are eligible)

Home and Auto Insurance is available either through MetLife at 1-800-GETMET8, or The John H. and Thomas R. Schiff Agency. This voluntary benefit provides the ease of paying insurance premiums via convenient payroll deduction. All premiums are taken after your pay is taxed.

Group Legal Plan

(All SFT, SPT and LPT employees are eligible)

UltimateAdvisor is a voluntary insured legal plan that provides benefits for covered services such as: Real estate transactions, adoption procedures, creating or updating a will, dissolution of marriage, consumer protection items, and IRS audits. As a plan member you can also receive personal financial planning, tax advice and help with identity theft protection.



A GREAT PLACE TO WORK





Unemployment Compensation

(All employees are eligible)

Provides income protection against periods of unemployment. Cincinnati Children's pays for the entire cost of this coverage.

Workers' Compensation

(All employees are eligible)

Provides medical benefits and compensation if an employee has a work-related injury or occupational disease. Cincinnati Children's pays for the entire cost of this coverage.

Travel Accident

(All employees are eligible)

Benefits are provided for loss of life or limb while traveling on Cincinnati Children's business. Cincinnati Children's pays for the entire cost of this coverage.



A GREAT PLACE TO WORK





Employee Time Off

Paid Time Off (PTO)

(All SFT, SPT are eligible)

Employees need time away from work to relax, attend school functions, and spend time with family, among other things. PTO is designed to provide each eligible employee with the flexibility to meet personal needs. Most eligible employees accumulate PTO to be used for vacation, holidays recognized by Cincinnati Children's, personal time and short-term illness. The total amount of PTO you accrue each pay is determined by your number of paid hours, your length of service and position.

Faculty members, Staff Physicians, Executives and Managers in compensation bands M-4 or above, do not accrue PTO but have a set number of days available per fiscal year based upon FTE status. If you are a member of this group you may obtain a copy of the PTO policy that applies to you by contacting your supervisor, Business Director, or Employee Benefits at 866-588-2249. PTO Sellback-Cincinnati Children's realizes that it is not always possible to take the time off needed to use all of your PTO. Annually, eligible employees may elect to sell accumulated PTO up to 80 hours.

Extended Illness Bank (EIB)

(All SFT and SPT are eligible except Faculty members, Staff Physicians, Executives and Managers in compensation bands M-4 and above, unbanded CCRF employees, Residents and Clinical Fellows)

In addition to PTO, eligible employees also accumulate paid time to be used in the event of an

extended illness and available for use on the fourth consecutive scheduled day of absence. Employees regularly scheduled to work 40 hours per week accrue 56 hours of EIB annually. Employees regularly scheduled to work less than 40 hours per week accrue a prorated portion of 56 hours annually. Faculty members, Staff Physicians, Executives and Managers in compensation bands M-4 and above, will receive paid time off for illness or injury as described in their PTO policy. Unbanded CCRF employees, Residents and Clinical Fellows, will be paid for time off due to injury or illness in accordance with the policies established for their position.

Funeral Leave

(All employees are eligible)

To provide employees the opportunity to attend the funeral of an immediate family member, and to make funeral arrangements if needed, all employees are eligible for paid leave of up to three scheduled working days.

Leaves of Absence

(Eligibility date and benefits are determined by type of leave.)

Employees can take leaves of absence for Educational, Military, Personal, and Family and Medical reasons.



A GREAT PLACE TO WORK





Retirement Benefits

Cincinnati Children's Retirement Plan

(In general, all employees except Residents, Clinical Fellows, Student Co-ops, CRNAs, Executives, Faculty and Staff Physicians are potentially eligible)

Cincinnati Children's pays 100% of the cost of providing this pension plan. Cincinnati Children's funds a defined benefit retirement plan for eligible employees. As a defined benefit plan, the plan promises to pay eligible participants a benefit based upon a formula when reaching normal retirement age. Each calendar year in which you are paid for working 1,000 hours or more, you earn a benefit equal to 15 percent of your pay, payable to you at normal retirement. The sum of all these annual amounts is your total Plan benefit. The minimum benefit you can receive from the Plan at normal retirement is \$30,000. Employees with a SFT or SPT Benefit Status, who are at least age 21, are eligible immediately. Employees with a Benefit Status of LPT or Stand-by and who are at least age 21, become eligible upon completion of 1,000 paid hours in a calendar year. Participants earn a non-forfeitable right to a pension upon completion of three calendar years with at least 1,000 paid hours in each year.

Defined Contribution Retirement Plan

(All Executives, Faculty, Staff Physicians and CRNAs are eligible)

Cincinnati Children's pays 100% of the cost of providing this pension plan. Cincinnati Children's makes contributions to a TIAA-CREF account for each eligible employee. Each participant receives a contribution equal to 10 percent of his or her gross

salary up to the IRS annual compensation limit (\$245,000 for 2009). While participation in this plan is automatic, participants choose how their contributions are invested from among several TIAA-CREF investment options. Contributions begin immediately upon employment in an eligible status. Participants earn a non-forfeitable right to a benefit upon completion of three calendar years of service with at least 1,000 hours paid in each year.

403(B) Tax Sheltered Retirement Accounts

(All employees are eligible)

Eligible employees may make payroll contributions to a 403(b) Tax Sheltered Retirement Account before pay is taxed. 403(b) Retirement Accounts offer the advantages of tax deferred, long-term savings PLUS the added value of no cost financial planning and counseling services. As a participant you may choose from a wide variety of investment options offered through Horan Associates and TIAA-CREF.

403(B) Employer Matching Plan

(In general, all employees are potentially eligible except Residents, Clinical Fellows, Student Co-ops, CRNAs, Executives, Faculty, Staff Physicians, Visiting Research Scientists, and Graduate Assistants.)

Cincinnati Children's pays 100% of the cost of providing this retirement plan. Retirement income is typically made up of three sources: Social Security, an employer provided pension, and personal savings. Therefore, Cincinnati Children's started this plan to help eligible



A GREAT PLACE TO WORK





employees save for their own retirement. Eligible employees with a SFT or SPT Benefit Status, who are at least age 21, are enrolled in the plan immediately. Eligible employees with a Benefit Status of LPT or Stand-by and who are at least age 21 are enrolled in the plan upon completion of 1,000 paid hours in a calendar year. Participants receive a dollar for dollar match on their own 403(b) contributions made during a calendar year up to a maximum match of 1% of gross pay per pay period, provided the Participant was paid for 1,000 hours in that calendar year. Participants earn a non-forfeitable right to the contributions in their Matching Plan account upon completion of three calendar years of service with at least 1,000 paid hours in each year.



A GREAT PLACE TO WORK





Other Employee Benefits, Discounts and Services

Direct Deposit

(Required for all employees)

To protect against loss or theft of your pay, all paychecks (except your initial paycheck) must be direct deposited to any U.S. banking institution, including the Cincinnati Children's Credit Union.

Credit Union

(All employees are eligible)

Our on-site credit union offers payroll deduction savings with competitive interest rates, checking accounts, Certificates of Deposit, IRA's, VISA credit cards and Consumer Loans.

Wages

(All employees are eligible)

Cincinnati Children's pays evening, night and weekend shift differentials for many positions. Holiday hours worked paid at time and one half.

Cash-to-Card System

(All employees are eligible)

Voluntary electronic cash card system for use in all food service outlets, Main Campus Outpatient Pharmacy and the Gift Shop.

Full Service Bank Branch and On-Site ATM

(All employees are eligible)

US Bank branch offering a wide variety of services such as checking, savings, loans, credit cards, mortgages and investments and on-site ATM machines for convenient employee access.

Series I Savings Bonds Through Payroll Deduction

(All employees are eligible)

Series I savings bonds are available after your pay is taxed through payroll deduction. I bonds are sold at face value and grow with inflation-protected earnings for up to 30 years. I bonds are affordable as you can invest as little as \$11.54 per pay (\$300 per year). I bonds are safe because they are backed by the full faith and credit of the United States Government. I bonds are liquid and can be turned into cash anytime after twelve months.

"529" College Savings Plan


(All employees are eligible)

Cincinnati Children's is pleased to provide the CollegeBoundFundSM, a voluntary, flexible, tax-advantaged "529" college savings program. The "529" College Savings Plan, is a new, powerful way to save for college for your children, your grandchildren or yourself. Here are a few of the many benefits the program offers: Federal tax-free earnings and tax-free withdrawals for qualified educational expenses. Please see your tax advisor for state income tax purposes. Can be used for higher education at any accredited institution in the country and some foreign institutions. No income limits. Anyone can participate regardless of income or age. Institutional money managers and investment choices. High contribution limits (up to \$315,270 per account) and low minimum contributions (as small as \$25 per pay). Contributions are taken post-tax. No sales charges or annual fees with the payroll direct deposit



A GREAT PLACE TO WORK





system. Portability: If your employment ends you can continue your account(s) without penalty. Free college planning from Planning Works, a locally owned and independent financial planning firm.

Adoption Assistance

(All SFT and SPT employees are eligible)

Upon completion of six months of employment eligible employees may apply for financial assistance for the expenses related to the adoption of non-biologically related children under the age of eighteen.

Elder Care and Child Care Assistance Program

(All employees are eligible)

Our Balancing Act program helps you solve child and elder care needs (including help for disabled relatives), as well as other dependent concerns.

Employee Assistance Program

(All employees are eligible)

CONCERN is an Employee Assistance Program providing confidential assessment, short-term counseling, and referral and follow-up services to employees and members of their household. CONCERN is paid for by Cincinnati Children's and can help you deal with issues related to:

- Family or marital relationships (including parent coaching)
- Death in the family
- Alcohol or drug problems
- Emotional/psychological problems
- Legal or financial problems
- Retirement

Parking

(All employees are eligible)

Depending upon the work location, covered on-site parking may be available. Also available, secure off-site parking with free door-to-door shuttle system, running 18 hours per day.

On-Site Child Care

(All employees are eligible)

Cincinnati Children's owns and operates an on-site childcare facility for employees called Children's for Children. The facility is a recipient of national, state and local awards, and accredited by the National Association for the Education of Young Children. Children's for Children currently has a waiting list.

Onsite Concierge Services

(All employees are eligible)

Our onsite concierge service, called dock3, is designed to streamline your life by providing services such as dry cleaning, film developing, DVD rentals, postage stamps, car washes, oil changes, meals-to-go and online shopping with special discounts, offers and promotions.

Special Offers

(All employees are eligible)

From time to time various businesses offer special discounts or complimentary items to employees of Cincinnati Children's. Employee discounts include wireless phone discounts, high speed internet, theatre, symphony and arts programs, and local attractions.



A GREAT PLACE TO WORK





Employee Health And Wellness

(All employees are eligible)

Discounts to health and fitness centers, weight management programs, annual Health and Wellness Fair, monthly onsite Healthy Connections lunch and learn programs, onsite fitness classes including yoga, Jazzercise, aerobics and Tai Chi, and more.

Food Court Cafeterias

(All employees)

Features multiple choices including healthy options, sandwich grill, salad/soup bar, Cincinnati Chili, Cincinnati Pizza, made-to-order deli/sandwiches, traditional comfort foods, pre-made sandwiches, salads and desserts. Additionally offered are weekly featured ethnic foods, guest chefs on a regular basis and food demonstrations. Other choices include Starbucks coffee shops and 18-hour convenience store. Abundant bright, cheerful indoor and outdoor seating areas are available.

Real Estate Benefits

(All employees are eligible)

Three programs are available:

- **Sibcy Cline Affinity Program** is a voluntary program that gives pays a cash rebate when employees buy or sell real estate through Sibcy Cline.
- **SmartMove** is a voluntary program that pays a cash rebate when employees buy or sell real estate through a SmartMove realtor.

- **First-Time Buyers Club** is a voluntary club provides the opportunity for employees to own a home. Participating employees are provided with a counselor who educates the employee on how to improve credit financing options, what it means to be a good neighbor, what's involved in home maintenance, etc. After training, the counselor helps the employee select a realtor and a financial institution. If the employee purchases a home in the six neighborhoods in the program, the medical center will pay the employee's closing costs.

Employee Self-Service

(All employees are eligible)

Online employee self-service lets employees download HR forms and conduct many tasks electronically, such as benefits enrollment. Employees can also view their pay stubs electronically and make changes to their federal W4 tax form online, including marital status, number of dependents and amount withheld. Additional online links to resources for life issues such as Living Will and Healthcare Power of Attorney templates, and more. All remotely accessible.

Camaraderie

(All employees)

Fun events including Annual Summer Employee Appreciation Day, Ice Cream Social, Holiday Meal, Holiday Tree Decorating Contest, Cincinnati Children's Talent Night and more.



A GREAT PLACE TO WORK





Career Development

Tuition Reimbursement

(All SFT and SPT employees are eligible)

Cincinnati Children's values education and provides tuition reimbursement with immediate eligibility for all SFT and SPT employees. Full time employees will be eligible for up to \$5,000 per calendar year for undergraduate courses and up to \$7,500 per calendar year for graduate coursework. These amounts will be pro-rated for eligible part time employees.

Continuing Professional Education

(All employees are eligible)

Cincinnati Children's offers many opportunities for professional growth and development including lectures and seminars, conferences, grand rounds, workshops and training programs. Opportunities both on and off Cincinnati Children's campus designed to keep health care professional's credentials up to date, educate health care

professionals' on current trends, practices and/or protocols in health care and allow for information sharing among peers in the health care industry. Cincinnati Children's is accredited by the Ohio State Medical Association to provide continuing medical education (CME) for physicians.

Performance Appraisals

(All employees)

New employees receive a three-month and/or six-month appraisal with appraisals annually thereafter.

Medical Library

(All employees are eligible)

State of the art medical library with electronic library offerings on desktop computers including eHealth.

The information in this document is provided to give you a general understanding of the various benefit programs available to employees of Cincinnati Children's. While every effort has been made to provide accurate information, if there are any discrepancies between this information and the formal plan documents or personnel policies governing such plans and programs, the formal plan documents and personnel policies will govern. Cincinnati Children's reserves the right to amend, in whole or in part, any of its benefit plans or programs at any time. This information should not be construed as an offer of employment or guarantee of continued employment.

Cincinnati Children's Hospital Medical Center
3333 Burnet Avenue
Cincinnati, Ohio 45229-3039
www.cincinnatichildrens.org
EOE M/F/V/H



A GREAT PLACE TO WORK

