

The MISSION
of the Illinois Hospital Association
*"To advocate for and support
hospitals and health systems
as they serve
their patients and communities."*

The VISION
of the Illinois Hospital Association
*"Illinois hospitals and health systems
consider IHA membership
essential to their ability
to fulfill their missions."*

The IHA "Family"
Association Venture Corporation (AVC)
Association Management Resources (AMR)
Illinois Risk Management Services (IRMS)
Medical Alliance Insurance Company (MAIC)
Illinois Compensation Trust (ICT)
Illinois Provider Trust (IPT)
HealthCare Associates Credit Union (HACU)
Illinois Hospital Research and Educational Foundation (IHREF)



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Employee Handbook



Welcome

IHA

Employee Relations

Salary Administration

Individual Benefits

Group Benefits



Illinois Hospital Association

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Welcome

Effective health care pays dividends – in the quality of life for the individuals who receive it and in the health of the community. Illinois hospitals do an outstanding job of protecting and enhancing the welfare of their communities. The services they provide vary by community, but whether helping the victims of natural disasters, giving their time and expertise to community social service agencies, or just performing their everyday jobs with kindness and compassion, hospital workers are committed to providing life-saving care for all patients. But their contributions depend on the institutions behind them – and those institutions depend on you.

IHA cannot guarantee our employees a permanent or unchangeable work environment, but we can promise to strive to treat you with the utmost professionalism and respect. We want you to enjoy the work you do and the environment in which you provide service.

We have job descriptions that generally describe the duties and responsibilities of a job classification, but they are subject to change and modification. While we strive to provide predictability in an employee's work schedule and location, these may need to be changed to respond to our members' needs.

Regardless of individual circumstances, however, we work to create a work environment that will attract qualified individuals to come to IHA and remain with us. We sincerely believe that IHA is a special place to work and hope that you will agree.

About This Employee Handbook and Your Employment With IHA

This Employee Handbook has been prepared for your information and understanding of the policies, philosophies, practices and benefits of the Illinois Hospital Association. The policies and procedures discussed in this Employee Handbook apply to all IHA employees. It supersedes all prior policy statements, agreements, understandings, and representations, verbal or written, dealing with the same subject. You should read, understand and comply with all provisions. In addition, your specific work location may have policies, practices and procedures specific to that site's operational needs that go beyond what is described in this Employee Handbook. Please talk with your supervisor for further details or if you have any questions.

This Employee Handbook summarizes some important information regarding your employment with IHA. More detailed information is contained in benefit plans and other documents. In the event of a conflict between information contained in this Employee Handbook and more detailed documents, the more detailed documents should be followed. If you have a question regarding this Employee Handbook or any other information you receive from IHA regarding your employment, please talk with the Human Resources Department.

This Employee Handbook is not an employment contract, nor is it intended to be. Policies and procedures may and probably will be modified, and we will endeavor to provide employees prompt notification of those changes. Circumstances may also arise in which IHA will deviate from the policies and procedures discussed in this Employee Handbook.

EMPLOYMENT WITH IHA IS AT-WILL. THIS MEANS THAT EMPLOYMENT IS MUTUALLY VOLUNTARY AND BOTH THE EMPLOYEE AND IHA ARE FREE TO END THE RELATIONSHIP AT ANY TIME, WITH OR WITHOUT CAUSE.

Only IHA's President has the authority to enter into an agreement regarding an employee's terms and conditions of employment, and any such agreement must be in writing and signed by the President. Any written or oral statements to the contrary, including any made prior to this Employee Handbook, are disavowed and should not be relied upon by current or prospective employees. None of the policies or procedures you receive here at IHA are intended to diminish the right of employees and IHA to end the employment relationship as described above.

IHA

Illinois Hospital Association

The Illinois Hospital Association, with offices in Naperville and Springfield, represents approximately 200 hospitals and health systems and the patients and communities they serve. Our members range from the academic medical centers that train tomorrow's doctors and nurses, to community hospitals that transform advances in medicine and technology into better lives for patients, to rural facilities that bring high-quality patient care to the less populated regions of our state, to speciality institutions that care for patients in need of behavioral health, long-term care, or rehabilitation services.

Our Mission and Vision

The mission of the Association, as expressed in a statement adopted by our members, is "To advocate for and support hospitals and health systems as they serve their patients and communities." Our vision says the Association will be so valuable to our members that "Illinois hospitals and health systems consider IHA membership essential to their ability to fulfill their missions."

As advocates for responsible health care policy, we work with our members to make high-quality, affordable health care available to all Illinoisans. To make this possible, we work to ensure that adequate resources are available for our state's health care delivery system.

We're committed to making health care more patient-friendly by creating seamless health care systems that help patients move smoothly from preventive care through long-term care instead of patching together services from a multitude of unconnected providers.

We're committed to working with businesses and insurers to keep health care affordable. We believe the purpose of health care is to keep people healthy, so we work to help you maintain your health and prevent future, more costly illnesses.

We are redefining care from that delivered in traditional hospitals to include outpatient centers, community sites, and patients' homes. And we're working with our communities to identify health-related problems and improve the quality of life for all community members. We're committed to conserving health care resources by providing only care that is needed and appropriate. It is clear that hospitals are a vital societal resource that deserves broad public and governmental support.

Meet the Family

The IHA “family” includes several owned and managed companies that provide a full line of management, operational, and insurance services. Association Venture Corporation (AVC), a holding company, provides leadership, coordination, and direction to all of IHAs’ for-profit subsidiaries and managed companies, including:

- Association Management Resources (AMR), which provides cost effective, high quality service programs to Illinois hospitals, including benefit and insurance brokerage, and the Illinois Purchasing Collaborative, a program to help members reduce health care supply chain costs.
- Illinois Risk Management Services (IRMS), which provides claims management, risk management, and actuarial consulting services to the Illinois Compensation Trust, the Illinois Provider Trust, and self-insured health care clients.
- Medical Alliance Insurance Company (MAIC), which provides professional liability coverage to physicians on staff at self-insured hospitals being served by Illinois Risk Management Services, (IRMS) and members of the Illinois Provider Trust (IPT).
- Illinois Compensation Trust (ICT), a risk pooling program for workers’ compensation. ICT is owned and governed by its member hospitals.
- Illinois Provider Trust (IPT), a risk pooling program for professional and general liability. IPT is owned and governed by its member hospitals.

The IHA family also includes:

- HealthCare Associates Credit Union (HACU), a not-for-profit, full service financial cooperative begun by the Association in 1980 but now fully owned by its members.
- Illinois Hospital Research and Educational Foundation (IHREF), which houses IHAs’ education programs and grant-supported programs.

How We’re Governed

IHA operations are directed by President Kenneth C. Robbins and a 29-member Board of Trustees. Constituency sections for disproportionate-share hospitals, small and rural hospitals, behavioral health, post-acute care, and volunteers, as well as councils and task forces, provide members with opportunities to participate in the Association’s policy development process.

Employee Relations

As an employee of IHA, the person with whom you will have the most direct and frequent contact is your supervisor. Any questions you have about our policies, procedures, or questions in general should be directed to your supervisor. He or she will try to help in every way possible. The purpose of delivering the highest quality service to our members can only be met when supervisors and their subordinates work together in an atmosphere of mutual trust and cooperation free from conflict. If, however, there are questions your supervisor cannot answer, always feel free to contact the Human Resources Department.

We want you to have all the information you need to do your job well. This handbook summarizes many of the subjects that will be of interest or importance to you. After you have read it, we hope you will keep it available for updated material, as well as for reference.

Employment, Transfer and Promotion

The Association will recruit, hire, train, and promote all individuals on the basis of their qualifications for the available work without regard to race, color, religion, age, sex, sexual orientation, pregnancy, military or veteran status, national origin or physical or mental disability or any other protected status, except where sex or age is a bona fide occupational qualification.

Further, it is the policy of the Association that promotion decisions are made in accordance with principles of equal employment opportunities by imposing any valid requirements for these promotional opportunities. Where other factors are equal, length of service shall guide.

Finally, it is the policy of the Association to ensure that all other personnel action such as compensation, benefits, transfers, or layoffs, return from layoffs, sponsored training, education, and social and recreational programs are administered without regard to race, color, religion, age, sex, sexual orientation, pregnancy, military or veteran status, national origin or physical or mental disability or any other protected status, except where sex or age is a bona fide occupational qualification. Implementation of this policy is the responsibility of every IHA supervisor. All personnel actions are reviewed to ensure compliance with this policy.

When openings exist, qualified persons interested in employment are asked to fill out an application form and appropriate interviews are held. References are checked, and if appropriate, validated work sample tests are administered.

Introductory Period

Employees are hired by IHA on an introductory basis for a period of ninety (90) calendar days. During this period of time employees are expected to adjust to their positions with the Illinois Hospital Association. At the end of the introductory period IHA will determine whether to continue the employment relationship. Successful completion of the evaluation period does not guarantee continued employment or change the "at will" nature of the employment relationship. IHA also reserves the right to extend the probationary period as deemed appropriate.

Prohibition of Harassment/ Professional Work Environment

It is the policy of the Illinois Hospital Association to maintain a working environment free from all forms of harassment, including sexual harassment or intimidation. Violation of our policy will not be tolerated.

Employees are expected to maintain a productive work environment that is free from harassing or disruptive activity. No form of harassment will be tolerated, including harassment based on race, color, religion, age, sex, sexual orientation, pregnancy, military or veteran status, national origin, disability or any other protected status. Any employee's behavior that fits the definition of sexual harassment is a form of misconduct which may result in disciplinary action up to and including dismissal. Sexual harassment could also subject the Association and, in some cases, an individual to substantial civil penalties.

Each manager has a responsibility to keep the workplace free of any form of harassment and, in particular, sexual harassment. No manager is to threaten or insinuate, either explicitly or implicitly, that an employee's refusal or willingness to submit to sexual advances will affect the employee's terms or conditions of employment.

Sexual harassment is defined as unwelcome sexual advances, requests or demands for sexual favors and other verbal, visual or physical conduct of a sexual nature when:

- Submission to the conduct involves a condition of the individual's employment, either stated or suggested;
- The individual's submission or refusal is used or creates a condition where it might be used as the basis of an employment decision that affects the individual; or
- Conduct such as unwelcome sexual flirtations, propositions, touching, sexually degrading words, displays of sexually suggestive objects or pictures, sexually explicit or offensive jokes, or physical assault has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating hostile or offensive working environment.

It is the responsibility of an employee who feels that he or she is a victim of sexual harassment by any supervisor, management official, other employee or client to bring the matter to the immediate attention of the Human Resources Department or other member of management. Likewise, any offensive conduct, directed at individuals because of their race, color, religion, age, sex, sexual orientation, pregnancy, military or veteran status, national origin, disability or any other protected status is prohibited and should be reported immediately to Human Resources or another member of management. The employee should be prepared to furnish dates, names and facts.

The Human Resources Department is responsible for investigating all complaints fully and promptly, and keeping the parties informed of the progress of the investigation. All complaints will be treated in a confidential manner to the extent feasible consistent with a thorough investigation. Any employee who initiates or participates in good faith in the investigation of a complaint of harassment will not be subjected to any retaliatory action.

If it is determined after an investigation that an employee has engaged in harassment in violation of this policy, he/she will be subject to the appropriate discipline, up to and including discharge.

The Association hopes that any incident of sexual harassment can be resolved through the internal process outlined above. All employees, however, have the right to file formal charges with the Illinois Department of Human Rights (IDHR) and/or the United States Equal Employment Opportunity Commission (EEOC). A charge with IDHR must be filed within 180 days of the incident of sexual harassment. A charge with EEOC must be filed within 300 days of the incident.

The Illinois Department of Human Rights may be contacted as follows:

CHICAGO (312) 814-6200 CHICAGO TDD (312) 263-1579
SPRINGFIELD (217) 785-5100 SPRINGFIELD TDD(217) 785-5125

The United States Equal Employment Opportunity Commission can be contacted as follows:

CHICAGO (312) 353-2713 (800) 669-3362
CHICAGO TDD (800) 800-3302

Reasonable Accommodation

It is the policy of IHA to comply with all the relevant and applicable provisions of the Americans with Disabilities Act (ADA) and the Illinois Human Rights Act. IHA will not discriminate against any qualified employee or job applicant with respect to any terms, privileges, or conditions of employment because of a person's physical or mental disability. IHA also will make reasonable accommodation that would enable an applicant or employee to perform the essential functions of his or her position, provided that any accommodations made do not impose an undue burden. Employees are expected to notify their supervisor or Human Resources of any such need for accommodation.

Confidentiality

Employees are expected to refrain from discussing IHA's confidential business information. Unauthorized release of confidential information is grounds for discipline, up to and including discharge.

Orientation

Generally, on an employee's first day of employment at IHA, the Human Resources Department will conduct an in-processing program to explain benefits and enrollment, discuss major policies and answer the employee's questions. This orientation is followed by a department orientation to familiarize new employees with their department's specific environment, conducted by their supervisor.

Work Schedule/M meal Period

Employees are generally scheduled to work an eight hour workday, which includes a one hour unpaid meal period. While the majority of our employees work from 8:30 a.m. to 4:30 p.m., some employees work other hours in order to serve our corporate needs. Our work week is from 12:00 a.m. Sunday through the next Saturday at 11:59 p.m.

Non-exempt employees may not perform work during the lunch period without prior authorization from a supervisor. Lunch periods may be staggered to ensure telephone and office coverage. Your supervisor will explain your work schedule during your departmental orientation.

Employee Handbook

A copy of the employee handbook is given to each employee for personal guidance and reference. Where there is doubt about the meaning or application of any policy, the employee should discuss the question with the Human Resources Department. We expect that policies will be changed or added periodically.

Termination of Employment

In the event that an employee should decide to voluntarily resign his/her employment with the Association, we request that he/she provide at least two (2) weeks of advance written notice. The use of any remaining paid time off, such as vacation days or floating holidays, may not be used as part of this notification period. The employee shall be compensated for all unused days of vacation which he/she has earned. Unused sick leave is not paid at termination.

Prior to the employee's last day with IHA, the employee and his/her supervisor should meet to ensure that all IHA property is returned. Such property includes but is not limited to keys, manuals and resource material, books, cell phones and other equipment.

It is important that the employee provide the Human Resources Department a forwarding address so that IHA can send year-end tax information to him or her.

Employee Records

Employees' employment records should always contain current information. Therefore, you must promptly notify the Human Resources Department of any changes to your address, telephone number, marital status, or number of dependents. These changes may affect your withholding tax, your insurance status or any number of items.

Employees can request in writing permission to inspect their personnel files at least two times per year. Copies, if requested, are to be furnished at the employee's cost. Our response to commercial inquiries for credit information is limited to verification of the accuracy of information the creditor has.

Solicitation and Distribution

The Illinois Hospital Association wishes to maintain an atmosphere that fosters the physical, emotional, and psychological well being of its employees. To promote such an environment and to prevent disturbances in its operations, the following rules apply to the solicitation and distribution of literature or other materials on Association property.

Employees may not in any manner solicit other employees while they or the other employees involved are working. Distribution of literature and other materials by employees for any purpose is prohibited at all times in working areas. Non-employees are not permitted to sell, solicit, or distribute goods or literature on IHA premises.

Conduct

Code of Conduct for Employees

The Illinois Hospital Association is committed to conducting its business with the highest degree of integrity and ethics. This Code of Conduct outlines the standards of behavior expected of employees.

Employees should keep in mind the following when reading this Code:

- Follow this Code in letter and in spirit.
- Follow this Code along with any applicable laws and other IHA policies and procedures.
- Failure to comply with the provisions of the Code may result in discipline up to and including termination.
- If you have questions concerning the proper course of action, consult your immediate supervisor, the General Counsel or President for direction as appropriate.

Standards of Behavior for Employees

Honesty. Employees are expected to be honest and forthright in all internal and external transactions and relationships. Whether doing business with staff, members, public officials, other interest groups, sponsors, vendors, consultants, or competitors, employees are expected to be fair and honest and to maintain the highest ethical standards.

Compliance with Laws. In carrying out their duties on behalf of IHA, employees must comply with all applicable federal, state, and local laws, rules and regulations. Examples of laws that may govern their conduct include antitrust laws, laws governing lobbying and government ethics, employment laws prohibiting discrimination and sexual harassment, and laws that govern the privacy of health care information. For additional guidance, employees should contact IHA's General Counsel.

Accuracy of Reports. Employees will do their utmost to ensure the accuracy of any financial statements or reports, accounting records, tax returns, expense reports, time sheets, governmental reports, or other such documents that they prepare or approve, whether for internal or external use.

Conflict of Interest. Corporate Officers must comply with provisions of the IHA Bylaws and Administrative Regulations governing conflicts of interest. Other employees must notify their supervisor and the Human Resources Department of any financial or operating interest that they or a member of their immediate family hold in any organization which may constitute a conflict of interest (e.g., if the other organization has a con-

may not use their position with IHA to profit personally or to assist others in profiting at the expense of the organization. During employment or affiliation with IHA, Employees may not take for personal use (or for use by a spouse, parent, or child) any business opportunity that is within IHA's existing or potential lines of business or competes with IHA. They should not use IHA time or property to generate personal gain or participate in any business that competes with IHA.

Confidential Information. Employees must maintain the confidentiality of information entrusted to them by IHA or its members, vendors or consultants, except when disclosure is authorized or legally mandated. Employees must take all reasonable efforts to safeguard such confidential information that is in their possession against inadvertent disclosure and must comply with any non-disclosure obligations imposed on IHA in its agreements with third parties.

Preservation of Association Assets. Employees are expected to preserve and protect IHA's assets by making prudent and effective use of IHA resources. Travel and entertainment expenses should be consistent with their duties and the organization's resources. Employees should neither suffer a financial loss nor incur a financial gain as a result of business travel and entertainment.

Preservation of Records. Official corporate records such as articles of incorporation, minutes of boards and committees, tax returns, accounting records, payroll records, personnel records, and reports filed with government agencies are to be maintained in accordance with any legal requirement and internal policy. Other than pursuant to an internal document retention policy, no such documents may be discarded or destroyed without the written approval of the General Counsel.

Reporting Violations or Suspected Violations. Employees are expected to report any violation or suspected violation of this Code, IHA policies, or legal requirements as follows:

- Report first to either IHA's General Counsel or Chief Financial Officer.
- If you believe that neither the General Counsel nor Chief Financial Officer can impartially investigate or address the issue, make a report to IHA's President.
- If you believe that neither the General Counsel, Chief Financial, nor President can impartially address the issue, report it to the Chairman or Treasurer of the IHA Board of Trustees.
- The names and contact information for the IHA General Counsel, Chief Financial Officer, President, Chairman, and Treasurer are available on the IHA Intranet.

IHA will support employees for good faith reporting of suspected violations and will not permit any retaliation for good faith reporting of suspected violations of this Code, company policies, or state, federal, or local laws or regulations. Reports may be made

The Association maintains a system to receive and log reports, investigate reports in a timely fashion, and take appropriate action as a result of such investigation. Management will report quarterly to the IHA Finance and Audit Committee on the number of reports, the nature of reports, and any actions taken as a result of reports.

In addition to the **Code of Conduct**, IHA expects employees to display common sense, courtesy, integrity, and good taste and to observe some sensible guidelines:

- To keep absence and tardiness to a minimum;
- To treat co-workers, clients, and visitors with courtesy, consideration and respect;
- To work in a safe manner;
- To follow established procedures;
- To present a professional, business-like image that accompanies IHA's goals of service to members, clients, customers, and the public;
- To be prudent in the use of resources.

In the event an employee violates these guidelines or any IHA policies, he or she will be subject to disciplinary action, up to and including termination.

Employees who contract with the State of Illinois on behalf of IHA must comply with Section 50-10 of the Illinois Procurement Code, 30 ILCS 500/50-10, which prohibits any person from contracting with the State until five years after the date of completion of a sentence for a felony conviction.

Grievances

The Association believes in an "open door" policy. If you have a problem, you should first discuss it with your immediate supervisor. If you are not satisfied with the outcome, or the problem is with your immediate supervisor, a written grievance should be submitted to the Human Resources Department. While the Human Resources Department is available to assist you in preparing the grievance, the actual submission of your grievance is your responsibility. Your supervisor may also submit a written report of the events/activities surrounding the grievance. The Human Resources Department will review the grievance and discuss the problem with concerned parties.

After this discussion, if you still believe that you have not been dealt with fairly, you may discuss the matter with a Corporate Officer of your area.

Safety

In the event of fire, immediately pull the nearest pull box and/or call the Naperville fire department. Dial 911, give our business name, Illinois Hospital Association at 1151 East Warrenville Road, and state there is a fire emergency. If you can do so safely, stay on the line for the fire operator to ask additional questions or until he/she hangs up.

DO NOT USE THE ELEVATOR.

To evacuate the building, use the stairways on each side of the building and exit on the ground level. Try to keep the front stairs/lobby area clear for conference participants and fire personnel.

In the event of a heart attack or serious injury, get help immediately. IHA has staff trained in the use of an Automated External Defibrillator which is located by the elevator on the main level. Either call those trained members of staff listed in IHA's phone directory, or call the fire department (911) and give them the necessary information.

If you witness or are involved in a work-related injury or accident, you must report it to your supervisor immediately, no matter how minor the injury or accident might seem. Your supervisor will forward an incident report, completed as thoroughly as possible, to the Human Resources Department by the end of the day on which he/she is notified of the injury or accident. The reporting of this information will be crucial to your protection should complications resulting from the injury or accident later arise.

Your assistance in keeping IHA safe and presentable is also requested. Please pick up the occasional litter you may see on the floor or grounds. Keep your work area neat and report any maintenance services that may be needed to the Administrative Services Department.

Security

IHA is open from 8:00 a.m. to 5:00 p.m. Monday through Friday. If it is necessary to enter the building during non-business hours, you may obtain an electronic door key through a written request from your supervisor to the Human Resources Department. When a key is approved and issued, you will be responsible for the key and its return upon request.

IHA contains a variety of meeting/conference rooms that are used by many groups. Due to the number and variety of these non-employees in the building occasionally after hours, we urge you to take appropriate actions to safeguard your personal property. Please keep purses and other valuables in a desk drawer or cabinet. Small and other valuable items (pocket calculators, dictation units, etc.) should also be secured, as IHA cannot be responsible for their replacement.

If you see an unescorted stranger in the corridor or your department area, ask if you may be of assistance and whom the individual would like to see. Escort the individual to his/her destination. **DO NOT SEND A STRANGER TO ANOTHER AREA OF THE BUILDING.**

Employees who are victims of threats or any other intimidating or violent behavior, or who observe, experience or are aware of such activity involving anyone on Association premises, or who have reason to believe that a potential risk of workplace violence exists, must immediately report such information to their supervisor. All such reports will be investigated and information kept confidential to the extent possible. IHA also encourages employees to advise their supervisor of any order of protection which applies to the employee in the workplace, so that that appropriate security precautions may be taken. No individual will suffer retaliation for reporting or participating in an investigation of workplace violence and/or safety concerns.

PLEASE NOTE: Threats or assaults that require immediate attention by security or police should be reported first to the Human Resource Department or the police at 911.

Use of Telephone

Association telephones should be used to conduct IHA business. When our members, customers, hospitals and clients call, they have a right to expect that each of us will do our best to serve them promptly, courteously, and accurately.

Because open telephone lines are essential to this service, please limit personal calls to an absolute minimum.

After 5:00 p.m., IHA's main switchboard number is answered by a recording device.

Computer, E-Mail and Internet Usage

IHA recognizes that the Internet provides many benefits for IHA and its employees. The Internet and e-mail make communication more efficient and effective. Therefore, employees are encouraged to use the Internet appropriately. Unacceptable usage of the Internet can place IHA and others at risk. Computer, e-mail and Internet usage are primarily for Association business purposes. Keep in mind that you implicitly represent IHA whenever you communicate via the Association's media.

Although encouraged to explore the vast resources available on the Internet, employees should use discretion in the sites that are accessed. IHA Internet and e-mail may not be used for transmitting, retrieving or storing any communications of a defamatory, discriminatory or harassing nature or materials that are obscene or X-rated. No messages with derogatory or inflammatory remarks about an individual's race, age, sex, disability, religion, national origin, political beliefs, physical attributes or sexual preference shall be transmitted. Harassment of any kind is prohibited.

Given the nature of electronic media, no one should assume that any messages or on-line activities are private. Rather, you should assume that your messages may be heard or read by someone other than the intended recipient. Confidential information should therefore not be sent via electronic media and all electronic communications are IHA property.

The Association reserves the right to review any employee's electronic files, messages and usage to ensure that they are in compliance with the law and company policies. Keep in mind that internal and external e-mail messages are considered business records and may be subject to discovery in the event of litigation.

IHA wishes to honor the rights of copyright owners and to avoid unauthorized use of copyrighted materials. It is sometimes difficult, especially on the Internet, to determine whether material is copyrighted. Look for screens that display a copyright notice or give instructions or prohibitions about downloading or otherwise copying the material. Software programs or applications cannot be uploaded or downloaded onto any computer without permission from the Technology Department.

Do not copy or distribute, either in hard copy or electronic form, any copyrighted material of a third party (such as software, database files, documentation, articles, graphics files and downloaded information) unless you have confirmed in advance from appropriate sources that the Association has the right to copy or distribute such material. If material seems too good to be freely available, check with the Technology Department before downloading it.

As a general rule, if a message does not require specific action on your part, you should delete it promptly. Other messages should be saved for a minimal time. Automatic deletion procedures will follow the Technology Department policy.

If you become aware of a violation of this or any other Association policy, it is your responsibility to report it to Human Resources. In case of any doubt about the acceptability of any specific use or operation of the electronic media system(s), contact the Technology Department for clarification.

Since all the computer systems and software, as well as the e-mail and Internet connection, are IHA-owned, all company policies are in effect at all times. Any employee who abuses the privilege of IHA facilitated access to e-mail or the Internet, may be denied access to the Internet and, if appropriate, be subject to disciplinary action up to and including termination.

Convenience and Copy Centers

Mail drop off, telephone books, other "reference books" as well as supplies of standard forms are available in each convenience or copy center.

The Association provides coffee service free of charge; however, your assistance in maintaining these areas in a presentable condition is requested.

Cafeteria

The Association's Cafeteria is available to all IHA employees. A variety of drinks, snacks and frozen entrees are available from vending machines located in this area. You are asked not to eat meals at your desk. Other Association offices have a "lunch room" area available.

Severe Weather

If a serious storm that would endanger your safety or limit utilities at IHA should force the Association to close the offices, a message will be placed on IHA's "Snow Phone" by 7:00 a.m. You should call (630) 276-5727 to confirm whether IHA's offices are open or closed due to severe weather conditions.

Smoking

As a leading advocate for health care providers, it is appropriate for the Association to concern itself with the health of employees and to develop programs promoting employee wellness. While IHA management is equally concerned about the rights and morale of all employees, whether they are smokers or non-smokers, we are committed to providing all employees with a safe, healthy work environment. Thus, smoking is prohibited in all IHA facilities. **All IHA buildings and grounds are totally smoke-free.**

Management is responsible for the enforcement of this smoking ban in their area. This includes staff and visitors. Employees with complaints about policy violations should first discuss the problem with their manager. If a satisfactory resolution is not reached, the employee should contact the Human Resources Department. Employee violations of this policy are considered serious matters. Any employee who violates the non-smoking policy will be subject to discipline, up to and including termination.

Substance Abuse

IHA recognizes that substance abuse is a growing problem that can affect job performance, the kind of work that the employee can perform, and opportunities for continued employment.

For the purpose of this policy, controlled substances include drugs that are not legally obtainable as well as drugs that are legally obtainable but have been obtained or used illegally or improperly. An inhalant is any chemical that produces vapors that are purposefully inhaled in order to achieve a mind-altering effect.

IHA will not tolerate the unlawful manufacture, distribution, dispensing, possession, or use of alcohol or controlled substances, including inhalants, on Association premises or while conducting Association business on or off Association premises. Any employee who uses alcoholic beverages on Association premises or who is intoxicated while working (either on or off Association premises) is subject to disciplinary action, up to and including termination.

The use of any legally obtained drug, including alcohol and/or prescription medication, to the point where such use adversely affects your job performance, is not allowed. Employees may be required to submit to a fitness for duty examination and/or drug/alcohol testing if behavior indicates impairment, possible drug/alcohol abuse, or if the employee's fitness for duty is otherwise called into question.

All drug/alcohol testing will be conducted by an Association-approved medical testing laboratory, with associated custody procedures in place to ensure continuity in specimen handling. Drug/alcohol testing will be conducted confidentially to the extent possible. Failure to submit to testing for suspected substance/alcohol abuse is grounds for possible termination.

Salary Administration

The Association uses a salary administration program in determining grade and position titles for its employees. Pay ranges are reviewed annually and any necessary changes are made. Each new employee receives an employment letter outlining some key elements of their employment.

The performance of newly hired non-exempt employees is appraised for consideration of a merit increase after six months of continuous employment, and at least annually following the first appraisal. Exempt employees' performance appraisals are conducted at least annually. All performance appraisals are shared with the employee in order to help his or her professional development.

Salary increases are based on merit and the Association's financial situation.

Pay Periods/Timesheets

Employees are paid semi-monthly – on the 15th and last day of each month. If you are a full time employee, you will be paid for all worked hours during the preceding pay period. Part-time employees are paid on a one-week lag basis.

Time reports for the preceding pay period for employees must be submitted to Payroll within the three days following each payday.

Paydays/Direct Deposit Receipts

Direct deposit receipts are mailed to employees' homes. If you have not received your receipt by payday, please notify Payroll personnel so a trace can be started.

If a payday falls on a holiday, you will be paid on the preceding day. Your pay receipt will list your earnings and the various deductions that have been made from your pay and an accounting of your used and accrued benefits.

If you have any questions concerning your pay, please see Payroll personnel.

Overtime

Employees are expected to work occasional overtime as the need arises. Your supervisor will attempt to provide you with as much advance notice as possible, and will strive, over a reasonable period of time, to equitably distribute this work.

Non-exempt personnel will be paid their regular rate for all hours up to 40 per week. Non-exempt employees will be paid at one and one-half times their regular rate for any hours in excess of 40 during any week. Your immediate supervisor must approve all overtime, including missed lunch periods, in advance. Exempt employees are not entitled to overtime pay.

Other Compensation/Conflict of Interest

We do not wish to control the personal affairs of our employees or regulate the use of their time. However, holding another job, operating a private business or doing consulting in addition to your full time position here might interfere with your efficiency, promptness or overall performance, and possibly create a conflict of interest situation. Should you choose to engage in an outside job or business, it must be disclosed to your supervisor and it may not conflict with your IHA obligations and job responsibilities.

Association employees shall not accept personal income or gifts for any services rendered to an Association member, nor shall personal gifts or income be accepted from any organization, unless approved by the Association's executive staff.

All Association employees must notify their supervisor and the Human Resources Department of any financial or operating interest that they or any member of their immediate family hold in any organization which may constitute a conflict of interest.

Employee Classification

Upon successful completion of the introductory period, each employee of the Association is classified in one of the following payroll classifications:

Regular Full Time

An employee regularly scheduled to work no less than 35 hours per week.

Regular Part Time

An employee regularly scheduled to work not less than 17 hours per week, but less than 35 hours per week.

Temporary Full Time

An employee regularly scheduled to work not less than 35 hours per week, for a specified period of time but not longer than three months.

Temporary Part Time

An employee who works less than 35 hours per week on a regular basis for a specified period of time, but not longer than three months.

Casual Labor

An employee who works any amount of hours on an irregular or unscheduled basis where the hours are based on the employee's ability/convenience, or does not meet any of the above definitions.

Individual Benefits

Regular full time employees are eligible for benefit participation. Regular part time employees are eligible for partial benefit participation. Further information will be provided to these employees by the Human Resources Department.

Temporary full time employees are eligible only for scheduled holiday benefits while employed. Temporary part time employees and casual labor employees do not receive benefits.

Holidays

The Association recognizes 11 1/2 holidays each year. In order to qualify for holiday pay, you must work your last scheduled day before and your first scheduled day after the holiday, unless your absence is approved by your immediate supervisor.

Paid Holidays are:

New Year's Day	January 1st
Presidents' Day	3rd Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4th
Labor Day	1st Monday in September
Thanksgiving Day	4th Thursday in November
Day After Thanksgiving	4th Friday in November
1/2 Day Christmas Eve	December 24th
Christmas Day	December 25th
Your Birthday	
Two (2) Floating Holidays	

HealthCare Associates Credit Union observes the Federal Reserve holidays.

There is no employment waiting period in order to be eligible for any of the eight and one-half fixed holidays or your birthday. However, there is a six-month employment waiting period before you are eligible for your floating holidays. You will receive your floating holidays each year on your anniversary date.

Your "anniversary year" is each one-year period extending from the anniversary of the month and day you were hired. For example, if you were hired on September 22, your "anniversary year" runs from September 22 through September 21.

Employees should request their choice of floating holidays not less than two weeks prior to the desired date. Floating holidays may be used for any holiday (i.e., religious or cultural) or in addition to vacation.

IHA holidays that fall on Saturday or Sunday will be observed on Friday or Monday, respectively. Holidays occurring during paid vacation will be treated as a paid holiday, meaning that day will not be charged as a vacation day, and you will be paid for the holiday.

Vacation

Regular full time non-exempt employees accrue vacation at the rate of two weeks of paid vacation for their first and second years of continuous employment, three weeks of paid vacation for their third, fourth and fifth years of continuous employment and four weeks of paid vacation thereafter. Vacation is accrued on a pay period basis.

A tabular presentation further explains this policy:

Years of Service (inclusive)	Accrued Days per pay period	Weeks of Vacation per year
1	0.4167	2
2	0.4167	2
3	0.625	3
4	0.625	3
5	0.625	3
6 or more	0.8333	4

Regular full time exempt employees accrue vacation at the rate of three weeks of paid vacation for their first and second years of continuous employment, and four weeks of paid vacation thereafter.

A tabular presentation further explains:

Years of Service (inclusive)	Accrued Days per pay period	Weeks of Vacation per year
1	0.625	3
2	0.625	3
3 or more	0.8333	4

Regular part time employees accrue vacation at one-half of the full time rate. New employees may use their accrued vacation time after it is earned, at the completion of six months of continuous employment. If a paid holiday falls in the middle of your vacation, you will be paid for the holiday, and there will be no debit of your vacation balance for that day (see holiday section). Vacations may be taken at any time after they are earned. To the extent possible and subject to the Association's needs and supervisory approval, vacation schedules will be arranged according to employee preferences.

Vacation pay will be provided in one-half and full day increments only; however, terminating employees will be paid for all unused vacation.

You may carry over up to one-half of your earned vacation into your next anniversary year. Any additional earned vacation not used prior to your next anniversary date will be lost. Your anniversary year is based on your hire date. The maximum time that can be accrued at any point is 150% of your annual accrual rate.

Sick Leave

Regular full time employees accumulate sick leave on an hourly basis at the rate of 12 days per year. Sick days may be carried over year-to-year and accumulated to a maximum of 30 days. Regular part time employees accrue sick leave at one-half the full time rate. Earned sick days may be used in combination with Long Term Disability and Workers' Compensation payments. Sick pay is for bona fide personal illness only, and not provided during vacation, bereavement leave, or any other authorized period of time off. Sick leave must be utilized in full hour increments.

You must notify your supervisor during the first hour of your first regular work day if you are unable to work due to illness. Continue to call your supervisor each work day until you know your prognosis for recovery and return. If possible, you should speak directly to your supervisor.

Family and Medical Leave

All Association employees who have worked at least 1,250 hours in the previous 12 month period and have been employed by IHA for at least 12 months may take up to 12 weeks of unpaid FMLA leave in a rolling 12-month period for the following reasons:

- The birth of a child;
- The placement of a child for adoption or foster care;
- The care of a spouse, child or parent who has a serious health condition; or
- The employee's own serious health condition that prevents the employee from performing the functions of his or her job.

A serious health condition generally is an illness, injury, impairment or physical or mental condition that involves inpatient care or continuing treatment by a health care provider.

In any case where the need for leave is foreseeable, an employee must provide IHA with not less than 30 days' notice before the leave begins. If the leave is not foreseeable, notice must be given as is practicable.

Any applicable paid or unpaid leave benefit (such as vacation or sick time) can be used concurrently during any period of FMLA leave. For example, if the employee has two paid vacation days, he or she can also use those days as part of the 12-week FMLA leave entitlement if the absence is due to an FMLA qualifying event.

If an employee requests FMLA leave because of his/her own or a close family member's serious health condition, IHA requires that the leave request be supported by a medical certificate issued by a health care provider. Certification forms are available from Human Resources. IHA may also require an employee on FMLA leave to provide medical certification of a need to continue on the leave.

During an approved FMLA leave, group health benefits will be maintained at the same level and under the same conditions as if the employee had continued to work. If the employee receives pay during the leave, IHA will continue to make payroll deductions to collect the employee's share of the premium for medical coverage. If the employee is on unpaid FMLA leave, he/she must continue to make his/her portion of the premium payments on a timely basis either in person or by mail.

Employees who request FMLA leave because of the serious health condition of a parent, spouse, child or their own serious health condition may take leave intermittently or work a reduced schedule when medically necessary. During an intermittent leave, the employee may be transferred to an equivalent alternative position with equal pay and benefits if that position better accommodates the intermittent leave.

Upon return from FMLA leave under this policy, the employee will be placed in the same position he/she held when the leave commenced or an equivalent position with equivalent pay, benefits and other terms and conditions of employment. When the leave is the result of the employee's own serious health condition, IHA will require medical certification establishing that the employee is physically able to resume work as a condition of reinstatement from any FMLA leave. If the employee's time off exceeds the 12-week annual FMLA entitlement (or any leave maximum provided in our policies) he/she will not be entitled to reinstatement as described above.

The Human Resources Department can provide additional information regarding FMLA leave.

Bereavement

Regular full time employees are allowed three days of paid leave to attend funerals of their immediate family, including parents, spouses, children, grandparents, grandparents-in-law, grandchildren, sisters, brothers, parents of spouse, or other members of the same household. Five days are allowed if the services for the deceased are held out of state or at a distance of 100 miles or greater. In addition, one day of paid leave will be provided to regular full time employees to attend the funeral of a close relative subject to the approval of your immediate supervisor. Regular part time employees are allowed one-half the bereavement benefits.

Military Service

A leave of absence will be granted for an employee to perform military duty in accordance with the Uniformed Services Employment and Reemployment Act of 1994 (USERRA). An employee should notify his or her supervisor at least one month in advance of any pending military obligation, if possible. Upon return from military leave, an employee will be reemployed in the position he/she would have attained had he/she not been absent for military service.

The Association will pay any difference between military pay and regular base salary for regular full or part time employees who are members of a military reserve unit.

If you are called to active military duty, you will be placed on a Military Leave of Absence, and upon discharge (provided you report to work within the statutory time) be returned to the same or similar job, at the same, or a comparable rate of pay with no loss of seniority.

IHA will provide full pay for the first three months of activation and will provide pay differential (the difference between military pay and IHA pay) for the next three months.

Medical coverage including dependent coverage will be continued for six months at the applicable rate in effect at the time. The employee contribution for medical coverage will be deducted on a biweekly basis from salary or salary differential.

Dental and vision coverage will continue for six months, paid for by IHA. After six months, reservists have the option of continuing any and all medical benefits under COBRA. Pension contributions (401(a) and 401(k)) will continue for six months based upon current IHA earnings.

Pursuant to Illinois' Family Military Leave Act, employees who have worked at least 12 months and at least 1,250 hours in the previous 12 month period are entitled to take up to 30 days of unpaid family military leave pursuant to the deployment of a spouse or child for military service lasting longer than 30 days. Employees are required to provide at least 14 days notice prior to the date the leave will commence if the leave will consist of five or more consecutive work days, or as much notice as is practicable if the leave is for less than five consecutive days. IHA may require certification of the deployment orders. Before taking family military leave, employees are required to first exhaust all accrued leave or vacation time. The employee is entitled to maintenance of benefits during family military leave.

Jury Duty

The Association believes that serving on a jury is everyone's privilege and duty. Regular employees called to serve on a jury will be paid their normal base wage while on jury duty. However, employees are expected to report to work if they are not required to spend the full day in this service.

Voting

The Association believes that all eligible persons should exercise their right to vote in national, state and local elections. Should any employee's normal work schedule prevent them from being able to vote in a scheduled election, two hours paid time off for voting will be provided. An employee must request this time off, in writing, prior to the day of election.

Blood Donation Leave

Upon request and approval by IHA, any full time employee who has been employed for a period of six months or more may use up to one hour of paid leave to donate blood every 56 days in accordance with appropriate medical standards established by the

American Red Cross, America's Blood Centers, the American Association of Blood Banks, or other nationally recognized standards.

Victims Economic Security and Safety (VESSA)

An employee who is a victim of domestic or sexual violence or who has a household member who is a victim of domestic or sexual violence is eligible to take up to twelve weeks of leave during a twelve month period for any of the following reasons:

- To seek medical attention relating to the physical or psychological injuries caused by the domestic or sexual violence;
- To obtain services from a victims' services organization;
- To obtain psychological or other counseling relating to the domestic or sexual violence;
- To participate in safety planning, temporary or permanent relocating or other activities to protect the employee or the family or household member(s);
- To seek legal assistance or remedies to ensure the health and safety of the employee or the family or household member(s) or to participate in any civil or criminal proceeding relating to the domestic or sexual violence.

An employee is entitled to take a total of twelve weeks of leave, which may run concurrently with FMLA (when appropriate). Leave must be requested no later than 48 hours prior to its commencement, unless circumstances make such leave request impossible. Information relating to the employee's request for leave will be kept confidential unless otherwise requested by the employee or unless disclosure is required by law. An employee may be asked to provide documentation relating to the need for leave.

Leave of Absence

A regular employee, who has been employed by IHA for at least 12 months, may submit a written request for a Leave of Absence, without pay, to his/her supervisor, stating the type and length of leave desired. Such requests will be evaluated on an individual, business necessity basis. An authorized Leave of Absence will enable employees to retain their seniority status. Both the employee and employer portions of premiums for group benefits which may remain in force during the granted leave of absence must be paid in total by the employee, in advance of the leave period. Details regarding those group benefits that may remain in force during the granted leave of absence are available from the Human Resources Department.

The Association may need to fill positions that are vacant due to the incumbent being on an approved Leave of Absence out of business necessity. When a position is filled, the Association will make every reasonable effort to offer the former incumbent an equivalent position, if possible, at the end of the approved Leave of Absence, or will add the former incumbent to a waiting list for an equivalent vacancy to occur.

Credit Union

As an IHA employee, you are immediately eligible to become a member of HealthCare Associates Credit Union (HACU). HACU is independent of IHA as it is owned solely by its members. Each member's account is insured up to \$350,000: \$100,000 by the NCUA, an agency of the U.S. Government, and \$250,000 by Excess Share Insurance. IHA can arrange direct deposit of your paycheck to your Credit Union accounts.

HACU offers a full line of financial services: savings accounts, investments, interest bearing checking accounts, telephone banking, home banking, ATM/Debit Cards, (debit cards carry a Rewards Program), IRAs, auto loans, first mortgages, home equity loans, Visa Platinum cards with a Rewards Program, business lending and business checking accounts. Remember, "Once a Member, Always a Member", regardless of whether your employment relationship with IHA has ended.

Other Services and Discounts

The Association provides a variety of other services and discounts for all employees. More information about these discount programs is available from the Human Resources Department.

Group Benefits

The following are brief descriptions of the Association's group benefits. These descriptions are not to be considered ERISA required welfare plan descriptions, which are provided to employees on an annual basis by the Human Resources Department.

Health Insurance

Health insurance is available to regular full time employees and regular part time employees. Insurance takes effect on the first day of the month following your date of employment. The Association provides coverage on a contributory basis. Your charge for individual and family coverage is met through payroll deduction each pay period, and can be sheltered from taxes through the Association's flexible compensation program.

Further plan details and specific coverages are outlined in the individual insurance booklet available in the Human Resources Department.

Employees whose coverage terminates may, in accordance with the terms of federal law and of the group insurance plan, continue their group medical insurance coverage, normally for a period of up to eighteen months following the date coverage would have otherwise been discontinued. Monthly premiums must be paid by the employee, and are due the first day of the month of coverage. The insurance company must be properly notified of an employee's intent to continue coverage.

A covered spouse or dependent child who otherwise becomes ineligible for insurance coverage under the Association plan may, under certain circumstances, continue coverage under the group plan in accordance with federal law and the terms of the group insurance plan, normally for a period up to thirty-six months following the date coverage would have terminated. Monthly premiums must be paid by the insured. When such a status change occurs, the Association and the insurance carrier should be notified immediately.

Details of your rights to continue your coverage will be explained upon termination of the coverage.

Vision Insurance

Upon completion of one calendar month of continuous employment, the Association provides vision insurance for full time employees and their dependents on a non-contributory basis. This insurance includes examinations, lenses, and frames (when necessary) at usual and customary fees. Adults are eligible for these services every two years; children every year. Additional information is available from the Human Resources Department.

Dental Insurance

The Association provides dental insurance on a non-contributory basis for regular full time employees and their dependents. This benefit is provided to exempt employees after one month of continuous employment, and to non-exempt employees after six continuous months of employment. An annual benefit of up to \$2,500 is available to each individual, with the exception of orthodontics, which has a lifetime limit of \$1,750. There are no deductibles. The plan pays 100% of the reasonable and customary charges for examination, cleaning, fluoride application, X-rays and the emergency treatment for temporary relief of pain. The plan also pays 85% of the charges for fillings, extractions, anesthetics, and periodontal and endodontic treatments, and 50% of the charges for prostodontic treatment. Additional information is available from the Human Resources Department.

Travel Accident Insurance

The Association provides Travel Accident Insurance for all regular employees (both full time and part time) on a non-contributory basis during the entire period they are traveling on Association business. This policy provides a death benefit of \$100,000. Additional information is available from the Human Resources Department.

Group Life Insurance

The Association provides Group Term Life Insurance coverage after six months of continuous employment for regular non-exempt employees who work a minimum of thirty hours per week. Regular exempt employees who work a minimum of 30 hours per week receive this benefit after one month of employment. This coverage is equal to three times your annual earnings. The Association pays the entire cost of this benefit.

There is also Accidental Death and Dismemberment Insurance coverage provided which will pay an additional three times your annual salary should you die as a result of an accident, which does not have to be work related. There is a guaranteed conversion privilege for your policy upon termination of employment. Additional information is available from the Human Resources Department.

Long Term Disability Insurance

IHA provides Long Term Disability Insurance coverage on a noncontributory basis to non-exempt regular employees on a noncontributory basis upon completion of six months of continuous employment. IHA provides Long Term Disability Insurance coverage on a noncontributory basis to regular full time exempt employees after one month of continuous employment.

When certified totally disabled, a covered employee begins to receive benefit payments after a four-week waiting period. Disability benefit payments provide 65% of your monthly earnings, up to a specified maximum, and continue as long as you are under the care of a licensed physician and age 65 or unable to perform the usual duties and

responsibilities required of your job.

IHA may need to fill positions which are vacant due to the incumbent's inability to work. When a position is filled, IHA will make every reasonable effort to offer the former incumbent an equivalent position when he/she is able to return to work, or will add the former incumbent to a waiting list for an equivalent position, for up to 12 months.

401(a) Pension Plan

You are eligible to participate in the Association's 401(a) Defined Contribution Pension Plan if you have been continuously employed for one year, have worked at least 1000 hours in that year and attained the age of 21. You will be enrolled on January 1 or July 1, following the completion of your eligibility requirements. IHA contributes an amount equal to 7% of all your earnings; an additional 5.7% is contributed for any earnings beyond the Social Security wage base. Specifics of IHA's Pension Plan are contained in Summary Plan Descriptions available in the Human Resources Department.

401(k) Retirement Plan

You are eligible to participate in IHA's 401(k) Retirement Plan if:

- You were hired before 1985 and meet the eligibility requirements for the 401(a) pension plan; or
- You were hired January 1, 1985 or later, have reached your 21st birthday and completed one continuous year of employment in which you have worked a minimum of 1,000 hours.

You will be enrolled in the plan on January 1 or July 1, following the completion of your eligibility requirements. Beginning the second year of your enrollment, the Association contributes 3.45% of your earnings up to the Social Security wage base. You may make a voluntary pre-tax contribution with a fixed dollar amount for each calendar year, determined prior to January 1st or July 1st of each year. The Internal Revenue Service limits the total contributions.

Your contribution may be made by voluntarily redirecting a portion of your gross salary. By redirecting this amount, your contribution to the 401(k) plan will be on a pre-tax basis. Two redirections are allowed per year. The amount of salary redirection of highly compensated employees may be adjusted downward, based on the salary redirection of lower paid employees. If an adjustment is necessary, all affected employees will be advised.

You are 100% vested at all times in BOTH the Association's contributions as well as your own contributions to the plan. Withdrawal of 401(k) funds while employed is only available under certain hardship circumstances defined by the Internal Revenue Service. Specifics of IHA's 401(k) plan are contained in Summary Plan Descriptions available in the Human Resources Department.

Tuition Reimbursement Program

The Association encourages its employees to further their education in areas that would be beneficial to the Association. You must be a regular full-time employee during your entire course of study, and have completed a minimum of one year of continuous service to IHA prior to enrollment. Further, the course must be approved by both your supervisor and the Human Resources Department prior to your enrollment.

Upon successful completion of each course, with a grade of "C" or better, or "Pass" on a pass/fail course, and presentation of registration forms and tuition bills, you may be eligible to receive 100% reimbursement for tuition only to an annual maximum. This benefit is secondary to any other financial aid. IHA will reimburse any difference between the benefit received from other sources and the actual cost of tuition to this program's maximum. The costs of books, parking, supplies, and other fees are the employee's responsibility.

This benefit applies to graduate, undergraduate, and non-degree courses that are part of the standard curriculum of an accredited institution. Business school, trade schools, or correspondence course eligibility will be determined on an individual basis. Reimbursement for seminars and workshops will be determined in accordance with your department's budget and must be approved by your supervisor.

Medical Reimbursement Flexible Spending Account

This optional plan allows you to set aside a pre-determined amount of money from your gross pay (before taxes are charged) to cover the cost of certain medical expenses that are not covered by other insurance. Example of such expenses include co-pays and deductibles for medical, dental, orthodontia, prescription and vision services as well as medical expenses beyond the limits of your coverage and certain over-the-counter drugs and products.

The dollars deducted from your gross pay are set aside in a special account and used to pay for known expenses as they occur. You save paying federal and state taxes as well as Social Security taxes on the amount you set aside.

You should be aware that according to IRS regulations, funds left in the account at year-end are not refundable to the employee.

Dependent Care

This optional plan allows you to set aside a pre-determined amount of money from your gross pay (before taxes are charged). The dollars are set aside in an account from which you can be reimbursed for payments you make to dependent care providers. No income taxes are charged on the money when deducted from your pay, when deposited into your account, or when paid to you as reimbursement. Thus, you save paying federal and state taxes as well as Social Security taxes on the amount you set aside.

You can use this plan to compensate an eligible care provider for the care of your eligible dependent during working hours. Eligible dependents are children under age 13 (whom you claim as exemptions for federal tax purposes).

You should be aware that according to IRS regulations, funds left in the account at year-end are not refundable to the employee.

Employee Assistance Program

As part of our employee benefit package, IHA offers an Employee Assistance Program (EAP). The program is designed to confidentially assist employees who may be dealing with personal problems that affect their relationships at home and at work.

Workers' Compensation

All Association employees are protected in accordance with the Illinois Workers' Compensation Act. Workers' Compensation provides for work time lost and for work related medical expenses as defined by law, in the event of injury or illness arising out of your job. In all cases, the cost of the coverage is paid for by the Association.

Any employee who suffers a work related injury must notify his/her supervisor as soon as possible, within one day of the injury. The supervisor of the injured employee must forward an incident report, completed as thoroughly as possible, to the Human Resources Department by the end of the day they are notified of the injury.

Unemployment Compensation

Unemployment insurance benefits are payments to eligible workers who become unemployed through no fault of their own. These benefits are administered under state and federal laws and are financed by a payroll tax that the Association pays in full.

Social Security

Social Security is a federal program that provides old age benefits (retirement income), disability benefits, health insurance, and survivor benefits.

Benefits from your account may be paid to you, your spouse or dependent children, based on circumstances when you apply for the benefits. The Association matches your contributions for Social Security benefits, which you meet through a payroll tax deduction based on your earnings.

You may receive a record of your Social Security earnings by sending a signed request form available from the Human Resources Department.

