

Benefits at a Glance - Effective July 1, 2011 to June 30, 2012

Abrazo Health Care, part of Vanguard Health Systems, is an award-winning Arizona health care system, operating an array of hospitals, specialty institutes, a medical group, insurance plans and related services in the metropolitan Phoenix area. But our operating locations don't define us – our people do. We attract some of the best and brightest in health care, those who appreciate that a unique combination of national prominence, deep community roots and the power of relationships make a health care system great.

We are a recognized leader in the health care community for the outstanding and comprehensive benefits we provide to help our employees achieve health for life. A prime example is our commitment to offering 100 percent coverage to employees and dependents enrolled in the Abrazo Medical Plan when they use an Abrazo or Vanguard Health Systems facility. Qualifying facilities include:

PHOENIX, AZ	SAN ANTONIO, TX	DETROIT, MI
<ul style="list-style-type: none"> Arrowhead Hospital Arizona Heart Hospital Maryvale Hospital Paradise Valley Hospital Phoenix Baptist Hospital West Valley Hospital 	<ul style="list-style-type: none"> Baptist Hospital Northeast Baptist Hospital North Central Baptist Hospital Southeast Baptist Hospital St. Luke's Baptist Hospital 	<ul style="list-style-type: none"> Children's Hospital of Michigan Detroit Receiving Hospital Sinai Grace Hospital Harper University Hospital Huron Valley Sinai Hutzel Women's Hospital Kresge Eye Institute DMC Surgery Hospital DMC Cardiovascular Institute
CALIFORNIA (SOUTHERN)	SOUTH TEXAS	CHICAGO, IL
<ul style="list-style-type: none"> North Anaheim Surgery Center Magnolia Surgery Center 	<ul style="list-style-type: none"> Valley Baptist Medical Center - Brownsville Valley Baptist Medical Center - Harlingen 	<ul style="list-style-type: none"> MacNeal Hospital Louis A. Weiss Memorial Hospital Westlake Hospital West Suburban Medical Center River Forest
BOSTON, MA		
<ul style="list-style-type: none"> Saint Vincent Hospital Metro West Hospital Leonard Morse Hospital 		

BENEFITS ELIGIBILITY: Full-time employees are regularly scheduled between 64 and 80 hours per pay period. Part-time employees are regularly scheduled between 40 and 63 hours per pay period. Benefits are effective the first day of the month following the date of hire, unless otherwise noted.

Benefit	Features	Effective Date
Medical Plan <ul style="list-style-type: none"> • Abrazo Medical Plan • Healthy Advantage Plan with \$300 HSA 	Two medical plans are offered through Aetna. Under the Abrazo Medical Plan, we provide 100% coverage at any of the Vanguard-owned hospitals. Both plans cover preventative care services at 100%, with no out-of-pocket cost. Pharmacy benefits are provided through CVS/Caremark.	First of the Month Following Date of Hire
Dental Plan <ul style="list-style-type: none"> • PPO Plan • Co-Pay Plan 	Two dental plans offered through MetLife. Annual benefit maximum for plans is \$1,500. Preventative covered at 100% under PPO plan.	
Vision Plan <ul style="list-style-type: none"> • High Option • Low Option 	Vision coverage provided through Superior Vision Plan. Plans offer periodic eye exams, any necessary corrective lenses (eyeglasses or contacts) and related supplies.	
Flexible Spending Accounts <ul style="list-style-type: none"> • Healthcare FSA • Dependent Care FSA 	This benefit allows employees to set aside pre-tax dollars to pay for eligible health and dependent care expenses. Employees may contribute up to \$5000 in each account. Convenient debit card provided for quick and easy access to your funds.	

**Pool employees are eligible to participate in selected benefits.*

Benefit	Features	Effective Date
Health Savings Account	Offered with Healthy Advantage Plan, a pre-tax benefit for reimbursement of eligible healthcare expenses. Abrazo funds \$300 in account; employees can also contribute additional dollars up to \$3,100/individual or \$6,250/family.	First of the Month Following Date of Hire
Basic Life Insurance	Abrazo provides basic life coverage of one time the employee's annual salary at no cost to employee.	
Supplemental Life Insurance	Employees may purchase additional life insurance in \$25,000 increments up to lesser of seven times annual salary or \$1.5 million. Guarantee issue amount of \$250,000.	
Spouse Life Insurance	Spouse life insurance is available in \$5,000 increments up to lesser or \$500,000 or 100% of employee's elected coverage. Guarantee issue amount of \$50,000.	
Child Life Insurance	Employee may purchase dependent child life insurance in the following increments: \$1,000, \$5,000 and \$10,000.	
Universal Life Insurance	Whole life insurance policy that is permanent and builds cash value. Face amount will never decrease and premiums will never increase. This is a portable policy. Coverage available for employee, spouse and dependent children.	
Short Term Disability	STD benefit pays 60% of earnings on a weekly basis for up to six months if you are unable to work due to illness or injury. Choose from 7, 14 or 30-day waiting periods. Pre-existing conditions do not apply.	
Long Term Disability	LTD benefit pays 60% of earnings on a monthly basis in the event of total or permanent disability. Choose from 90 or 180-day waiting period.	
Critical Illness Insurance	Extended critical illness coverage offers benefits that begin at initial diagnosis. Payment made regardless of and in addition to any other insurance coverage. Multiple payouts available for each separate condition. Coverage available for spouse and children. This is a portable policy.	
Accident Insurance	The plan pays a flat cash benefit, regardless of other insurance you have for charges you accumulate due to accidents that may occur. There are no medical questions to answer, the policy is portable and guaranteed renewable for life. Coverage available for spouse and children.	
Met Life Legal Plan	Provides access to personal legal services for you and your eligible dependents such as consultations, representation, document preparations and much more.	
MetLife Auto/Home Insurance	Auto and home insurance group discounts up to 15%. Additional discount of up to 10% discount for payroll deduction of premiums.	
401(k) Retirement Savings Plan*	All employees are eligible to participate in the 401(K) plan by contributing the lesser of 2% or \$25, or any amount up to 100% of income on a pre-tax basis. Maximum contribution is \$17,000 for 2012. Employees 50 or older may contribute an additional \$5,500.	First of Month Following Date of Hire
Employee Assistance Program	Free, confidential counseling and referral service program available to employees and dependents covered under the medical plan.	Immediately Upon Hire
Tobacco Cessation Program*	Tobacco cessation program through ASHLINE is available to employees and dependents at no charge to assist in discontinuing use of tobacco products.	After Six Months of Employment
Tuition Assistance Program	Tuition assistance is available to full time employees after six months of employment to help cover the cost of certain work-related courses at accredited institutions or a course of study leading to a degree. Tuition is reimbursed at 100% for all approved courses.	Accrue From Date of Hire
Earned Time Off	Earned Time Off (ETO) begins to accrue from date of hire. ETO may be used for holidays, vacation, appointments and any illness less than 32 hours. Accrual rates vary based on hours worked and length of service	After 90 Days of Employment
Extended illness Days	Extended Illness Day (EID) benefit provides an employee with paid time off for a serious health condition or after an absence of four consecutive days or immediately for hospitalization. Hours begin to accrue from date of hire; employees are eligible to use accrued time after 90 days of employment. Accrual rates vary based on hours worked and length of service.	
Jury Duty	Full-time and part-time employees are eligible to receive regular pay while on jury duty after 90 days of employment.	Immediately Upon Hire
Bereavement Time Off	Full-time and part-time employees are eligible for up to 24 hours of paid bereavement leave.	

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Benefit	Features	Effective Date
Direct Deposit*	All employees required to set up direct deposit of paychecks. Cash pay card available to employees who do not have a banking relationship.	Immediately Upon Hire
Trip Reduction Program*	Bus cards are available to employees who elect to use this alternate mode of transportation. Abrazo pays a percent of the monthly cost. Preferred parking may be provided for car-poolers.	
Credit Union*	Membership to Arizona Central Credit Union available to all employees. Employees can open up a checking or savings account or sign up for loans.	
New Hire Orientation*	All employees required to attend a comprehensive orientation program which is fully paid by Abrazo.	
Cafeteria and Gift Shop Discount*	Up to 20% discount on cafeteria purchases. Payroll deduction available for gift shop purchases.	As Offered by Facility
Fitness Center Discounts*	Employees receive membership discounts to LA Fitness, Pure Fitness and 24 Hour Fitness.	Immediately Upon Hire
Weight Watchers*	On-site classes available.	As Offered by Facility
Yoga Classes*	Zenergy Yoga offers Abrazo employees and their families a 15% discount at their studios. On-site classes available.	Immediately Upon Hire
Massage Therapy Programs*	On-site massage therapy offered by Hands on Wheels and Phoenix Valley Health Partners	As Offered by Facility
Child Care Discounts*	10% discount to Sunrise Preschools available to all Abrazo employees.	Immediately Upon Hire
COSTCO Membership*	All Abrazo employees eligible for membership to COSTCO Warehouse.	
Health Trust Purchasing Group*	Abrazo employees have the opportunity to purchase products with several vendors at great discount prices.	
Blackstone Marketplace*	Employee discount program saves time and money on travel, restaurants, movie tickets and much more.	
Pet Health Care*	Pet Health Care offered through United Pet Care with convenient payroll deduction.	First of the Month Following Date of Hire

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This is a summary of the benefits offered by Abrazo Health Care. The program and eligibility requirements are described in the Administrative policies, applicable insurance contracts and plan descriptions. This summary is not a contract for benefits, contract of employment or a guarantee of benefits. If you have specific questions, refer to the plan documents or contact your local Human Resources Department.

Benefits
for You

 Abrazo Health Care

