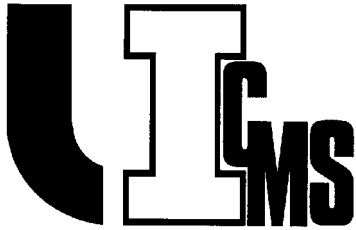


University of Iowa



Community
Medical
Services, Inc.

A Division of University of Iowa Health System

STAFF EMPLOYMENT BENEFITS

UICMS AND EMPLOYEE CONTRIBUTION PROGRAMS

HEALTH INSURANCE

The health insurance plan is available on a voluntary basis. The employee has the option of enrolling in the health plan. UICMS pays the premium for the full-time employee single plan or the employee's portion of a family plan, if the employee wishes to participate. Part-time employee's premium costs will be shared by UICMS and the employee based on their percentage time of employment. The employee's premium cost is dependent upon which plan is chosen and will generally be withheld from the employee's paycheck on a pretax basis. The current health insurance plans available are Wellmark Blue Cross Blue Cross Shield, Alliance Select and Blue Advantage Plans.

DENTAL INSURANCE

Dental insurance plan is available on a voluntary basis. The employee has the option of enrolling in the dental plan. UICMS pays the premium for the full-time employee single plan or the employee's portion of a family plan, if the employee wishes to participate. Part-time employee's premium costs will be shared by UICMS and the employee based on their percentage time of employment. The employee's premium cost is dependent upon which plan is chosen and will generally be withheld from the employee's paycheck on a pretax basis. The current dental insurance plan available is through Delta Dental of Iowa.

UICMS 401K RETIREMENT PLAN

The UICMS 401k Retirement Plan is available to employees with Level I, II or III status. You will be automatically enrolled in our plan effective your first day of employment at 2% of your eligible pay. You will have the option to make before and/or after-tax contributions up to 20% of your

eligible pay up to the maximum set forth by the federal government or opt out of the plan. UICMS will match your contributions up to 4% of your compensation, if you have completed one Year of Service. Other UICMS 401k Retirement Plan details are available in the *Summary Plan Description* document.

HOLIDAYS

Full-time employees receive six (6) paid holidays. Part-time employees will receive holiday according to their percentage time of employment. In order to be eligible for holiday pay, you must work your scheduled days before and after the scheduled holiday, unless you are on paid time off. Holidays include New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.

PAID TIME OFF (PTO)

Employees are eligible for paid time off benefits. PTO hours are based on the date of hire and accrue as follows.

Full-time Staff

Less than 5 years of continuous service	120 hours (15 days)
After 5 years continuous service	160 hours (20 days)
After 8 years continuous service	200 hours (25 days)

Full-time Management

Less than 2 years of continuous service	120 hours (15 days)
After 2 years continuous service	160 hours (20 days)
After 5 years continuous service	200 hours (25 days)
After 8 years continuous service	240 hours (30 days)

Part-time Employees

Part-time employees accrue PTO hours according to their percentage time of employment.

PERSONAL FLOAT DAY

Eligible employees are provided one additional day off after one year of service and each anniversary thereafter. An additional 8 hours (prorated according to employment status) will be added to the PTO bank on the payroll including the anniversary date.

As a University of Iowa Community Medical Services (UICMS) employee, you will enjoy certain benefits. UICMS maintains a comprehensive benefit program designed to provide you with assistance in the areas of health, retirement, disability, and death. This brochure briefly summarizes the benefits available to you. The information contained herein is intended to give you a general understanding of your benefits. For details of any specific benefit, please speak with Human Resources.

PROGRAMS PROVIDED ENTIRELY BY UICMS

GROUP LIFE INSURANCE

This is a term life/accidental death and dismemberment insurance plan in which the premium is paid by UICMS. Coverage is one times the annual salary. Participation by the full-time employee is required. Part-time employees working greater than 1040 hours per year are eligible. Waiver of premium in the case of disability is included.

LONG-TERM DISABILITY INSURANCE

This program provides benefits in the event of disability lasting longer than 90 calendar days. The benefits payable the first of the month following 90 days will be up to 60% of the employee's salary. The premium is paid by UICMS. Long-term disability coverage is only provided to full-time employees. A full time employee is defined as working 32 hours or more per week.

LIABILITY PROTECTION

Employees of UICMS are covered by UICMS' corporate liability policy when providing services within the scope of their assigned responsibilities. It is the individual responsibility of each employee to obtain any insurance coverage desired for activities outside the scope of their assigned responsibilities.

EMPLOYEE CONTRIBUTION PROGRAMS

FLEXIBLE SPENDING BENEFIT PLAN

A voluntary program, which allows the employee to set aside dollars on a pretax basis into special spending accounts to be used to pay for certain eligible medical expenses, dependent care expenses and/or independent medical related insurance premiums. Employees are eligible to participate after three months of employment with UICMS. Debit card is available for use under this plan.

VISION INSURANCE

Vision insurance is available on a voluntary basis which allows the employee to select additional vision coverage for employee, employee plus one, employee plus dependents and family.

SHORT TERM DISABILITY INSURANCE

A voluntary program which pays benefits equal to a portion of the employee's wages when employees can't work because of non-work-related disabling illness or accidental injuries.

SUPPLEMENTAL LIFE INSURANCE

A voluntary program, which allows the employee to select additional coverage, is also available at a group insurance rate. An Evidence of Insurability form completed by the employee may be required.

CONTINUING EDUCATION

UICMS believes that education is an integral part of quality health care delivery. UICMS will provide orientation programs, in-services and continuing education programs to staff.

University of Iowa
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