



WORK/LIFE



PAID TIME OFF

After three months of employment at Illinois CancerCare, Paid Time Off (PTO) days are accumulated by earned time. Days are accrued as follows:

YEARS EMPLOYED	RATE OF HOURS PER PAY PERIOD	TOTAL PER YEAR	MAX. BANKABLE HOURS
0-3	5.46	142	40
4-9	7.00	182	120
10+	8.54	222	160

Time may be used for sick days, vacation days, etc.

PAID HOLIDAYS

Illinois CancerCare observes six paid holidays per year: New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day, and Christmas Day.

CONTINUING EDUCATION

Illinois CancerCare supports continuing education for various roles and departments. Prior approval is required from your department head.

SAM'S CLUB MEMBERSHIP

If you are interested in a membership to Sam's Club, you may be added to the Illinois CancerCare corporate membership for a fee of \$35.00 per year. Corporate membership offers its members additional shopping hours early in the morning when the store is still closed, reducing lines and wait times, among other benefits.

Annual renewal is in October, however if you should choose to participate, your membership will be prorated.

GOLD'S GYM MEMBERSHIP

Illinois CancerCare employees can obtain a membership to Gold's Gym at a reduced monthly cost that is payroll deducted. Membership dues are as follows:

MEMBERSHIP TYPE	MONTHLY DUES
Single	\$35
Couple	\$55
Family	\$70

If you visit Gold's Gym at least six times a month, you will qualify for \$10 of the monthly membership dues to be paid by Illinois CancerCare. All enrollments must go through HR.



Live In The Moment. **PREPARE FOR THE FUTURE.**

Benefits | Health & Wellness | Financial | Work/Life

This summary outlines the various benefit plans offered to the employees of Illinois CancerCare. In the event of any inconsistency between the explanation of any benefit plan in this summary and the actual provisions of that plan, the actual plan shall govern. The intention is to continue these plans, however, the company reserves the right to amend or discontinue these plans if they so choose. Illinois CancerCare also reserves the right to adjust benefits as deemed necessary to comply with any present or future municipal, state, or federal law. Please understand your employment with Illinois CancerCare is at-will, and you or Illinois CancerCare may discontinue the employment relationship at any time.



**ILLINOIS
CANCERCARE, P.C.**

Specializing in Cancer and Blood Disorders



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Illinois CancerCare is one of the largest private clinical oncology practices in the nation, whose goal it is to be the best at what we do by offering the residents of central Illinois the latest, state of the art care and treatments when they are faced with a diagnosis of cancer and/or a blood disorder.

In order to be the best, we must attract the best. Our culture, your sense of purpose, and the benefits offered, all play an important role in helping us to achieve this goal.

Illinois CancerCare has developed comprehensive and affordable benefits that fall into three areas: Health & Wellness, Financial, and Work/Life. These benefits were designed to be flexible enough to satisfy the needs of you and your family, not only today, but with an eye towards the future.



HEALTH & WELLNESS



Qualified employees, who work at least 32 hours per week, are eligible for Major Medical Coverage after 90 days of employment. Please note that pre-existing conditions may apply, depending on prior health insurance coverage. Premiums vary based on the number of dependents and hours worked.

All full time employees are given a \$15,000 life insurance policy as well as short- and long-term disability benefits even if you choose not to take advantage of the above mentioned medical plan.

MAJOR MEDICAL PLAN

If you choose to take advantage of our medical plan, medical out-of-pocket expenses are as follows:

IN NETWORK?	DEDUCTIBLE PER PARTICIPANT (Max. 2 per family)	CO-PAY MIX	MAX. OUT-OF-POCKET PER PERSON	MAX. OUT-OF-POCKET PER FAMILY
YES	\$275	70/30	\$825	\$1,650
NO	\$275	50/50	\$1,825	\$3,650

** We are participating with two Hospital/Physician Networks – Methodist/First Choice and OSF St. Francis – Direct Access Network (which also includes Proctor Hospital). These two networks also include their satellite facilities such as St. Josephs-Bloomington, Advocate BroMenn Medical Center-Normal, etc. In case of emergency, you will not be penalized for going out of the network.*

You will be eligible to enroll in the medical plan after 90 days of employment. If you have not had medical insurance for 63 or more days prior to joining our medical plan, you will be subject to exclusion of pre-existing conditions for 12 months or more.

DENTAL

Employees who participate in the medical plan also have dental care coverage. The coverage expenses are as follows:

DEDUCTIBLE PER PARTICIPANT (Max. 3 per family)	CO-PAY MIX	MAX. ANNUAL BENEFIT PER PLAN PARTICIPANT
\$50	80/20	\$1,000

The plan allows for two routine dental exams and cleanings per year, per plan participant. Major dental such as caps and crowns are paid at 50%. Orthodontia (braces) are covered at 50%, with a lifetime maximum of \$1,000 per plan participant.

Oral surgery falls under major medical and will be paid at that rate.

VISION

Employees who participate in the medical plan also have vision care coverage. The plan pays vision benefits once every two years as follows:

- > \$20 toward the exam, and
- > \$55 toward eyeglasses/contacts

Ophthalmology treatments fall under major medical.

LABORATORY TESTS AND X-RAYS

All employees who participate in the medical plan will have the ability to have their lab work and/or x-rays done at no charge on-site in Peoria, except for any fees that might be incurred if it is necessary to send the films to a radiologist to be read. CT's and PET's are not included.

EMPLOYEE WELLNESS

Illinois CancerCare realizes that it is very important to be proactive in caring for your health. All medical plan participants are eligible for up to \$500 a year without out-of-pocket expenses for such well care screenings as annual physicals, mammograms, PAP smears, PSA screenings and immunizations. Any expenses above \$500 fall under the medical plan deductibles.

DRUG CARD

All medical plan participants are covered with a drug card that has co-pays of:

- > \$10 for generic
- > \$25 for preferred (formulary)
- > \$40 for non-preferred drugs (non-formulary)

Illinois CancerCare has an in-house pharmacy, which all employees are required to use in order to help keep drug costs down. As a medical plan participant, if you choose a pharmacy other than the Illinois CancerCare pharmacy, the co-pays will be double except in an emergency situation, in which case there is no penalty for up to a 10 day supply. As an added benefit, any maintenance prescriptions can be filled three months for a supply at two months cost.

DISABILITY COVERAGE

Illinois CancerCare offers short-term and long-term disability benefits to all fulltime employees after they are here for a period of at least 90 days, regardless of participation in the medical plan. Short-term disability goes into effect after 10 working days are missed due to an injury or illness, paying at the rate of 60%

of your salary for 24 weeks. Long-term disability goes into effect after you have missed more than 26 weeks and are still considered disabled, paying at the rate of 60% of your salary until you are able to return to work, or in the event you are permanently disabled, until you reach the age of 65.

AFLAC

Illinois CancerCare offers its employees the ability to purchase cancer insurance from AFLAC.

LIFE INSURANCE

Illinois CancerCare provides all of its employees with \$15,000 in life insurance coverage and \$5,000 coverage for your spouse and each of your dependants at no cost to you, when you opt for family coverage. You may also enroll in Voluntary Life at your enrollment period.



FINANCIAL



401K PLAN

After you are employed at Illinois CancerCare for 90 days, you are eligible to participate in our 401k Plan (regular or ROTH). There are two sign up periods annually, which are in January and July. The plan accepts rollover contributions from other 401k plans after 90 days of employment.

PROFIT SHARING/SAFE HARBOR

Upon qualifying, you will be eligible for profit sharing/safe harbor, which provides an annual employer contribution to your plan account of approximately 8% on average. Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in your personal Plan contributions, safe harbor contributions and your rollover contributions, plus any earnings they generate. Employer profit-sharing contributions to the Plan, plus any earnings they generate, are vested as follows:

YEARS OF VESTING SERVICE	VESTING PERCENTAGE
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6+	100%

COMPANY PERFORMANCE BONUS

Illinois CancerCare offers its employees the potential to earn a cash bonus based on the annual profitability of the practice, merit of the employee and longevity with the practice.

FLEXIBLE SPENDING ACCOUNT

The FSA plan allows you to pay for certain eligible expenses on a tax-free basis. Employees who elect to participate can have contributions deducted from their paycheck before federal, state and Social Security taxes are applied to cover out-of-pocket medical expenses and/or daycare expenses.

This allows you to save approximately 1/3 of the cost of eligible expenses.

There are two reimbursement accounts:

- > Medical
- > Dependent Care

PAYROLL DIRECT DEPOSIT

Illinois CancerCare offers direct deposit of your paycheck to the financial institution of your choice.

(continued on reverse)