

CareSouth's Benefits Package

Thank you for meeting with us today to express your interest in employment with CareSouth Medical and Dental. The information below provides a snapshot of the benefits available to our employees.

For full time employees, CareSouth Medical and Dental participates in, offers and financially contributes a very generous amount to the health insurance program, seventy-five percent (75%) to a dental insurance program, and one hundred percent (100%) to a life insurance program. Employees who participate in the health insurance and dental insurance programs must contribute any portion of the annual premium not paid by CareSouth Medical and Dental. Full time employees and their families are eligible to participate in the aforementioned programs after the employee has been employed sixty (60) days from the first day of the month of the following the month with CareSouth Medical and Dental.

Regular full time employees will be granted time off with pay for the following state and national holidays.

Vacation Leave – 10 days per year

Sick Leave – 5 days per year

Flex Time – Exempt employees may earn up to 40 hours per year of flex time

Employee and Family Day

Christmas Party

Basic Life and Accidental Death and Dismemberment Insurance

CareSouth Medical and Dental provides full time employees with \$25,000 group life and accidental death and dismemberment insurance, and pays the full cost of this benefit.

All insurance products are in-kind benefits and an employee shall not receive payment for nonuse of the plans. Participation in the health and dental insurance plans is optional.

Vision Insurance

This program allows for an employee deduction to cover and help offset expenses associated with standard plastic frames, eye exam, frames, and contact lenses.

Short and Long Term Disability

The employee pays the full cost of this coverage. In the event the employee becomes disabled from a non-work related injury or illness, disability income benefits are provided as a source of income. Employees are not eligible to receive this benefit in conjunction with worker's compensation benefits.

Accident Insurance

This benefit helps offset the unexpected medical expenses such as emergency room fees, deductibles, and copayments that can result from a fracture, dislocation or other covered accidental injury on or off the job.

Critical Illness Insurance

This benefit helps offset the unexpected expenses when diagnosed with certain critical illnesses such as cancer, heart attack, stroke, organ transplant, and end stage renal failure, etc.

Voluntary Life Insurance

Employees who want to supplement their group life insurance benefits may purchase additional coverage for themselves, their spouse, and children.

401K Retirement Plan

CareSouth Medical and Dental participates in a retirement plan that is available to all full time and part time employees, who have worked 1,000 hours, after the employee has been employed with CareSouth for six months. An automatic deduction of 1% will be made to contribute to 401k. You have ninety (90) days to opt out of this automatic deduction. After one year of employment, the health center matches up to three (3%) percent of the employee contribution. Rehires, who have met the 1,000 – hour requirement will automatically restart. Additional information may be obtained from the Human Resources Manager, Chief Financial Officer or Chief Executive Officer.

Professional Malpractice Liability Insurance

CareSouth provides liability coverage that protects clinical staff members from liability arising from daily job performance. As a Federally Qualified Health Center, CareSouth is insured through the Federal Claims Tort Act which means that CareSouth's clinical staff members are treated as federal employees in the event a medical liability claim is filed. Copies of documents verifying this coverage is available by contacting the Human Resources Officer or Chief Executive Officer.

Officers and Directors Liability Coverage

The Board of Directors and all Officers of the health center are provided with liability insurance coverage through the annual payment of premiums through an independent carrier.

Professional Membership Dues

It is the policy of the health center to encourage its staff to participate in medical and professional groups that benefit the individual staff and the organization. Except in unusual circumstances, only providers and senior management staff will be reimbursed for membership dues and as delineated in individual contracts.



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MEDICAL & DENTAL