

# St. Luke's Employee Benefits at a Glance

BUILT JUST FOR YOU | 2024

## HEALTH PLANS + WELLNESS PROGRAMS

Benefit	Who?	When?	Who Pays?	How Much? (Basic Plan - Bi-Monthly)
<b>Medical Insurance Options (3)</b> 1. Basic* 2. Premium 3. High Deductible	.4 FTE or greater	Immediately	You + St. Luke's (pre-tax)	*Basic FT Employee: \$33.24 *Basic Employee + Spouse: \$154.03 *Basic Employee + Children: \$126.08 *Basic Family: \$196.76 *Out-of-Pocket Max/FT Employee: \$1,650
<b>Dental Insurance (2)</b> 1. Basic* 2. Premium	.4 FTE or greater	Immediately	You + St. Luke's (pre-tax)	*Basic FT Employee: \$2.65 *Basic Employee + Spouse: \$10.14 *Basic Employee + Children: \$8.21 *Basic Family: \$18.66
<b>Vision Insurance (2)</b> 1. Basic* 2. Premium	.4 FTE or greater	Immediately	You + St. Luke's (pre-tax)	*Basic FT Employee: \$2.20 *Basic Employee + Spouse: \$5.16 *Basic Employee + Children: \$5.52 *Basic Family: \$8.02



**Free Access to Onsite Gyms**  
 + Pulmonary Rehab  
 WMOB  
 + Cardiac Rehab  
 DOC A



**Employee Wellness**  
 + Health Resources  
 + Recipes  
 + Videos  
 + Challenges  
 + And more...  
 \*\*Available to Benefit Eligible Employees



**Weight Management + Coaching Programs**  
 + Nutrition/Intensive Behavioral Therapy  
 + Medical Weight Loss  
 + Weight Loss Surgery  
 + Health Coaching



**Employee Assistance Program (EAP)**  
 + offers onsite confidential counseling and assistance to help with a wide range of challenges

## EARNED TIME OFF (ETO)

St. Luke's offers ETO to team members .1 FTE or greater. The program is based on actual hours worked and is flexible. You use ETO for vacation, holidays and to cover short-term illnesses lasting a calendar week (7 days) or less. Accrual begins on day 1. Employees can cash out ETO bank hours once a year with payment in February. Conditions apply.

Years of Service	Max Hours of Accrual	Max Accrual Rate (based on hours worked)	Max ETO Hours in Bank
0-4.99 years	7.38 hrs/pay period (24 days/yr)	.09225 x hours worked	384 hours (48 days)
5-9.99 years	8.92 hrs/pay period (29 days/yr)	.11150 x hours worked	464 hours (58 days)
10+ years	10.46 hrs/pay period (34 days/yr)	.13075 x hours worked	544 hours (68 days)

## EXTENDED SICK BANK (ESB)

In lieu of short-term disability insurance, St. Luke's offers ESB to team members .1 FTE or greater after they are off due to a personal illness for a calendar week. The benefit of an ESB is that it covers 100% of employee compensation instead of the reduced compensation percentage typically offered by short-term disability insurance. ESB is an additional resource for employees to cover extended illness, but is not a vested benefit. It does not convert to cash or a payout if unused. Accrual begins on day 1.

Max Hours of Accrual	Max Accrual Rate (based on hours worked)	Who Pays?	Max ESB Per Year	Max ESB Bank Total
2.15 hrs/pay period	.02688 x hours worked	St. Luke's	56 hours	480 hours (60 days)

## ADDITIONAL TIME OFF

Benefit	Who?	When	Who Pays	How Much?
Parental Leave	All	Immediately	St. Luke's	1 Week (staff may use ETO + ESB bank time, if available)
Bereavement Leave	.1 FTE or greater	Immediately	St. Luke's	Up to 24 hours for immediate family, 8 hours for other family
Leave of Absence Medical   Personal	All	Immediately	Unpaid (ETO/ESB, if available)	Medical: Up to 12 weeks Personal: Up to 14 days
Family Medical Leave of Absence (FMLA)	All	1 year -and- 1,250 hours	Unpaid (ETO/ESB, if available)	Up to 12 weeks

For details about Long-Term Disability, please see Financial Security + Support section (orange).

## FUTURE FINANCIAL SECURITY + SUPPORT

Benefit	Who?	When?	Who Pays?	How Much?
Personal Pension Plan Vested after 5 years (1,000 hours/year)	All	After 1 year of creditable service	St. Luke's	< 3 yrs 2%   3-4 yrs 2.5%   5-9 yrs 3% 10-14 yrs 4%   15-19 yrs 5%   20-24 yrs 6% 25-29 yrs 8%   30+ yrs 10%
401(k)/403(b) Traditional + Roth Available	All	Vested immediately	You (pre and post tax)	Up to 75% of salary -or- IRS max
401(k)/403(b) Match Traditional + Roth Available	All	Vested after 3 years (1,000 hr/yr)	St. Luke's	Save 4% to be eligible to receive the full 1.25% match
457(b)	.9 FTE or greater	Immediately	You (pre-tax)	To save more than 401(k)/403(b) IRS max



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# St. Luke's Employee Benefits at a Glance

CONTINUED...

## FINANCIAL SECURITY + SUPPORT

Benefit	Who?	When?	Who Pays?	How Much?
Life Insurance Basic	.4 FTE or greater	Immediately	St. Luke's	FT: 1X base salary PT: \$5,000
Life Insurance Supplemental	.4 FTE or greater	Immediately	You (pre-tax)	FT: 1-4X base salary PT: \$10,000 - 40,000
Life Insurance Dependent	.4 FTE or greater	Immediately	You (pre-tax)	\$20,000/spouse + \$10,000/dependent -or- \$5,000/spouse + \$2,500/dependent
Accidental Death + Dismemberment	.4 FTE or greater	Immediately	St. Luke's	FT: 1X base salary PT: \$5,000
Long-Term Disability Insurance Basic	.9 FTE or greater	Immediately	St. Luke's	60% of monthly pay (up to \$10,000/month)
Long-Term Disability Insurance Premium	.9 FTE or greater	Immediately	You (pre-tax)	Increase coverage by additional 6 2/3% of monthly pay (up to \$10,000/month)
Adoption Assistance Program	.4 FTE or greater	Immediately	St. Luke's	FT: \$3,000/adoption -or- \$9,000/calendar year PT: \$1,500/adoption -or- \$4,500/calendar year
Accident + Critical Illness Insurance	.4 FTE or greater	Immediately	You (after tax)	<a href="#">Learn more about Voya &gt;</a>
Legal Insurance	.4 FTE or greater	Immediately	You (after tax)	<a href="#">Learn more about ARAG &gt;</a>



**Employee Crisis Fund**  
+ offers financial assistance for non-recurring or emergency-related financial hardship



**Working Advantage Discounts**  
+ offers all employees discounts on products, travel, memberships, entertainment



**Leave Share Program**  
+ team members can donate ETO to coworkers with a serious health condition



**Employee Recognition + Awards**  
+ awards those who exhibit behavior which supports St. Luke's core values and FACES culture (Friendly, Available, Caring, Efficient, Safe.)

## CONTINUING EDUCATION + FINANCIAL SUPPORT

Benefit	Who?	When?	Who Pays?	How Much?
Tuition Reimbursement	.4 FTE or greater	After 90-days of service	St. Luke's	FT: Max \$4,000/year PT: Max \$2,000/year
Loan Forgiveness Program For qualifying positions only	.4 FTE or greater	After 90-days of service	St. Luke's	FT: \$4,000/year   PT: Max \$2,000/year \$20,000 max   5 year old loan or less

## TAX SAVINGS

Benefit	Who?	When?	Who Pays?	How Much?
Health Savings Account (HSA) High deductible plan only	.4 FTE or greater	Immediately	You (pre-tax) St. Luke's annually	Up to \$4,150/single   \$8,300/family \$500/single   \$1,000/family
Flexible Spending Account (FSA) Healthcare	.4 FTE or greater	Immediately	You (pre-tax)	Up to \$3,200
Flexible Spending Account (FSA) Dependent (children + elders)	.4 FTE or greater	Immediately	You (pre-tax)	Up to \$5,000

## EMPLOYEE PARENT SUPPORT + RESOURCES

All | Immediately



**Time Off**  
+ Parental Leave  
+ ESB  
+ FMLA  
+ ETO



**Nurse Navigator**  
+ Meet Jodi Nichols, RN, your free personal guide through pregnancy and delivery.



**Free Baby Bump App**  
+ Info on pregnancy  
+ Kick counter  
+ Contraction timer  
+ Feeding logs  
+ Much more!



**Childcare Discounts**  
+ SDLC Day School  
+ Centre at Conway  
+ Lucky Lane Nursery School  
+ Learning Care Group  
+ Kinder Care



**Lactation Rooms**  
+ St. Luke's Hospital (5th floor)  
+ St. Luke's Des Peres Hospital (4th floor)  
+ Desloge Outpatient Center, Building A (1st floor)  
+ Onsite lactation consultant services



**Access to St. Luke's Services Onsite**  
+ OB/GYNs  
+ Pediatricians  
+ Family Medicine  
+ Perinatal Center  
+ Special Care Nursery  
+ Many more specialties!

Details vary based on benefit program. Please view full Benefits Guide for details.

.4 FTE+ = Part-time | .9 FTE = Full-time

QUESTIONS?

Call Benefits at 314.205.6016

**St. Luke's**