



# SAINT THOMAS HEALTH

## 2016 Benefits Summary

### One Mission. One Integrated Ministry. One Ascension.

While the Ascension network expands across the United States, a common bond unites our caregivers: the desire to provide high-quality, low-cost, person-centered care. To ensure we attract and retain quality associates, we offer a benefits program that is comprehensive, affordable and full of choices. Our benefits are designed with the health and well being of our associates and their family members in mind.

*Saint Thomas Health is a ministry of Ascension, the largest Catholic healthcare system in the United States. All benefits are provided through Ascension. These include programs that protect your health, income and survivors, as well as secure your retirement and enrich your spirit.*

### 2016 Benefit Overview

### Benefits Eligibility

Associate benefit status	Scheduled to work
Full-time, benefit-eligible	36-40 hours per week (72-80 hours per pay period)
Part-time, benefit-eligible	20-35.99 hours per week (40-71.99 hours per pay period)
PRN associates and those scheduled to work less than 20 hours per week are only eligible for the voluntary Retirement Savings Program and the Employee Assistance Program.	
Dependents eligibility	
Family members and other members of the household, including Legally Domiciled Beneficiaries, may also be eligible for benefit coverage. Specific guidelines about dependent eligibility are provided upon hire.	

Benefit	Options Available
<b>Health Protection</b>	
<b>Medical Coverage Options</b>	<p><b>When you use providers in the Ascension Network:</b></p> <p><b>SmartHealth PPO 500/15</b></p> <ul style="list-style-type: none"> <li>\$500 individual deductible/15% coinsurance; \$1,000 family deductible/15% coinsurance</li> <li>\$15 primary care office visit copay; \$50 urgent care copay after deductible</li> <li>\$2,200 (individual); \$4,400 (family) out-of-pocket maximum</li> </ul> <p><b>SmartHealth PPO 1500/15</b></p> <ul style="list-style-type: none"> <li>\$1,500 individual deductible/15% coinsurance; \$3,000 family deductible/15% coinsurance</li> <li>Benefit allowance: \$300 indiv./\$800 family; this employer contribution applied first to deductible</li> <li>\$15 primary care office visit copay; \$50 urgent care copay after deductible</li> <li>\$2,500 (individual); \$5,000 (family) out-of-pocket maximum</li> </ul> <p><b>SmartHealth HDHP 1300/0</b></p> <ul style="list-style-type: none"> <li>\$1,300 individual deductible/0% coinsurance; \$2,600 family deductible/0% coinsurance</li> <li>Deductible applies to all eligible medical services; 0% coinsurance after deductible satisfied</li> <li>\$50 urgent care copay after deductible</li> <li>\$2,000 (individual); \$4,000 (family) out-of-pocket maximum</li> </ul>
<b>Prescription Drug Coverage</b>	<p>All medical plan options automatically include prescription drug benefits administered by Cigna</p> <ul style="list-style-type: none"> <li>Retail and Specialty pharmacies available</li> </ul>
<b>Health Reimbursement Arrangement (HRA)</b>	Available with the SmartHealth PPO medical plans; earned wellness rewards are contributed on your behalf; no associate contributions

## 2016 Benefits Overview (Continued)

### Benefit Options Available

#### Health Protection (Continued)

**Health Savings Account (HSA)** Available with the SmartHealth HDHP medical plans; employer makes annual base contributions of \$500 individual/\$1,000 family (if associate contributes at least \$1 per pay period) and earned wellness rewards; associates may make pre-tax contributions

**SmartHealth Wellness Program** Educational tools, fitness tracking device and services provided; earn up to \$400 in rewards for participating in healthy activities; enroll at [www.myascension-wellness.org](http://www.myascension-wellness.org)

**Socially Just Medical Benefits (SJB) - Health Benefits Subsidy** A waiver or discount available on the SmartHealth PPO 500/15 medical plan for qualified associates

**Dental Care Coverage** Three options with services through Delta Dental; preventive care covered at 100%:

- PPO Base: Regular exams at 100%, basic services at 60%
- PPO Comprehensive: Regular exams at 100%, basic services at 60%, major services at 50%
- PPO Comprehensive Plus: Regular exams at 100%, basic services at 85%, major services at 50%, plus orthodontia for children

**Vision Care Coverage** Two options with services through Vision Service Plan:

- Exam-only coverage
- Full coverage, includes annual eye exam, one pair of glasses OR contacts up to \$150 per year

#### Flexible Spending Accounts

**Healthcare Flexible Spending Account (FSA)** Account in which you can contribute between \$260-\$2,550 annually on pre-tax basis for healthcare expenses not covered under medical, dental or vision plans

**Dependent Day Care Flexible Spending Account (FSA)** Account in which you can contribute between \$260-\$5,000 annually on pre-tax basis for eligible dependent day care expenses

#### Income and Survivor Protection

**Short Term Disability (STD)** Core short term disability benefit provided free to all benefit-eligible associates with option to buy up to a 70% benefit

**Long Term Disability (LTD)** Core long term disability benefit provided free to full-time, benefit-eligible associates with option to buy up to a 70% benefit; part-time, benefit-eligible associates can purchase long term disability benefit of 50% or 70% income replacement

**Basic Life and AD&D Insurance** All benefit-eligible associates at no cost: 1x base pay part-time and full-time associates; 2x base pay for managers, directors, physicians; 3x pay for executives; includes coverage for accidental death or injury

**Supplemental Term Life Insurance** Additional associate life insurance 1x to 7x annual base pay, up to \$5,000,000 available for purchase

**Dependent Life Insurance** Life insurance for your spouse and/or children available for purchase

**Voluntary AD&D** Additional AD&D insurance up to \$4,000,000 available for purchase

**Business Travel Accident Insurance** \$500,000 survivor protection payable if you die while traveling on approved health ministry business

**Legal Services Plan** Low-cost legal assistance available through Hyatt Legal for services such as adoption, wills, trusts, living wills and identity theft

#### Securing Your Retirement

**Employer Automatic Contributions** Account that provides an employer-paid retirement benefit based on earnings and years of service; contribution will be deposited into your Individual Account in the spring after close of each calendar year

**Voluntary Employee Retirement Savings Plan Contributions** A 403(b)/401(k) retirement account that allows you to contribute on pre-tax basis through payroll deduction; may contribute as little as \$1 or 1% up to 80% of earnings; associate annual contribution limit for 2016 is \$18,000 (or \$24,000 if age 50 or older in 2016)

**Employer Matching Contributions to the Retirement Savings Plan** Employer match available if you make pre-tax contributions and meet requirements; match equal to 50% of the first 6% of earnings that you contribute each pay period to the 403(b)/401(k) plan

**Retirement Health Reimbursement Arrangement (HRA)** Annual \$1,200 credit when certain qualifications are met; if vested, may use during retirement for medical, prescription drug, dental and vision expenses

#### Enriching Self and Spirit

**Employee Assistance Program** Assistance with managing stress, relationships and financial issues through Ceridian LifeWorks EAP

**Tuition Reimbursement** Reimbursement for eligible expenses up to an annual limit for qualified courses

**Paid Time Off and Holiday Time Off** Use for vacations, sickness and personal family obligations