



SAINT THOMAS HEALTH

2017 Benefits Overview—A summary of your comprehensive benefits from Ascension

Benefit	Options Available
Health Protection	
Medical Coverage Options	<p>When you use providers in the Ascension Network:</p> <p>SmartHealth PPO 500/15</p> <ul style="list-style-type: none"> • \$500 individual deductible/15% coinsurance; \$1,000 family deductible/15% coinsurance • \$15 primary care office visit copay; \$50 urgent care copay after deductible • \$2,250 (individual); \$4,500 (family) out-of-pocket maximum <p>SmartHealth PPO 1500/15</p> <ul style="list-style-type: none"> • \$1,500 individual deductible/15% coinsurance; \$3,000 family deductible/15% coinsurance • Benefit allowance: \$300 indiv./\$800 family; this employer contribution applied first to deductible • \$15 primary care office visit copay; \$50 urgent care copay after deductible • \$2,750 (individual); \$5,500 (family) out-of-pocket maximum <p>SmartHealth HDHP 1300/0</p> <ul style="list-style-type: none"> • \$1,300 individual deductible/0% coinsurance; \$2,600 family deductible/0% coinsurance • Deductible applies to all eligible medical services; 0% coinsurance after deductible satisfied • \$50 urgent care copay after deductible • \$2,000 (individual); \$4,000 (family) out-of-pocket maximum
Prescription Drug Coverage	<p>All medical plan options automatically include prescription drug benefits administered by Cigna</p> <ul style="list-style-type: none"> • New prescription copays and coinsurance
Health Reimbursement Arrangement (HRA)	<p>Available with the SmartHealth PPO medical plans; earned wellness rewards are contributed on your behalf; no associate contributions</p>
Health Savings Account (HSA)	<p>Available with the SmartHealth HDHP medical plans; employer makes annual base contributions of \$500 individual/\$1,000 family (if associate contributes at least \$26 per year) and earned wellness rewards; associates may make pre-tax contributions</p>
SmartHealth Wellness Program	<p>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</p>
Socially Just Medical Benefits (SJB) -	<p>A waiver or discount available on the SmartHealth PPO 500/15 medical plan for qualified associates</p>
Dental Care Coverage	<p>Three options with services through Delta Dental; preventive care covered at 100%:</p> <ul style="list-style-type: none"> • 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	<p>Two options with services through Vision Service Plan:</p> <ul style="list-style-type: none"> • Exam-only coverage • Full coverage, includes annual eye exam, one pair of glasses OR contacts up to \$150 per year

2017 Benefits Overview (*Continued*)

Benefit	Options Available
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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
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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
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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
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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
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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
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Supplemental Term Life Insurance	Additional associate life insurance 1x to 7x annual base pay, up to \$5,000,000 available for purchase
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Dependent Life Insurance	Life insurance for your spouse and/or children available for purchase
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Voluntary AD&D	Additional AD&D insurance up to \$4,000,000 available for purchase
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Business Travel Accident Insurance	\$400,000 survivor protection payable if you die while traveling on approved health ministry business
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Legal Services Plan	Low-cost legal assistance available through Hyatt Legal for services such as adoption, wills, trusts, living wills and identity theft
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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
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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; annual associate contribution limits will apply; 2017 limits will be released in October
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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
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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
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Enriching Self and Spirit

Employee Assistance Program	Assistance with managing stress, relationships and financial issues through LifeWorks EAP
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Tuition Reimbursement	Reimbursement for eligible expenses up to an annual limit for qualified courses
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Paid Time Off and Holiday Time Off	Use for vacations, sickness and personal family obligations
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Optional Benefits Available for Purchase

Unum Group Critical Illness Coverage	Can complement current medical plan by providing a lump sum benefit to help cover conditions like a heart attack, cancer, major organ failure and more
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Unum Group Accident Insurance	Provides a lump sum benefit to help cover injuries or expenses like broken bones, concussions, burns, ER visits, outpatient surgery, etc.
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ConnectYourCare Transportation Benefit	Work-related transit and parking expenses deducted directly from your paycheck on a pre-tax basis
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