

# Benefit Summary

Southeast Health Group (SHG)

Effective 1/1/2022

This is a general summary of SHG benefits for all full-time (FT) employees with a 30+ hours per week position. Certain benefits, where indicated, available to qualifying PRN staff. All Plan Years run 1/1 through 12/31 unless otherwise indicated. Additional information can be found in agency/carrier documents (i.e. *Employee Guidelines, Summary of Benefits and Coverage*). Plan details, which may vary from year to year, shall be ultimately determined by the carrier's documents. All requests and questions should be directed to Human Resources (HR).

## A) Medical, Dental, and Vision Group Insurance – FT staff

1. Coverage starts first of the month following one full calendar month.
2. Pre-tax premiums collected via payroll deduction (twice per month) at a total of 24 times per year.
3. Separate plans (i.e. employee may enroll in Family for Medical, Employee/Spouse for Dental, and waive Vision).
4. A Qualifying Event Change (i.e. birth, death, marriage, divorce, loss of spousal coverage) may be made within 30 days of event. A Non-qualifying Event Change may be made during Open Enrollment, to be effective the following 1/1. COBRA continuation available (i.e. upon separation of employment or loss of FT status).
5. SHG pays 75% of premium; employee pays 25%. 2022 payroll deductions (twice per month):

	Med-22E	Med-24E	Med-28E	Med-20	Dental	Vision
Employee Only	83.60	64.03	57.53	81.09	4.18	0.74
Employee/Spouse	183.91	140.87	126.56	178.39	8.57	1.26
Employee/Children	158.83	121.66	109.30	154.06	11.50	1.34
Family	259.21	198.55	178.38	251.43	17.11	2.01

## B) Health Savings Account (HSA) – FT staff enrolled in SHG qualifying medical plan

1. Pre-tax HSA contributions collected via payroll deduction each pay period at a total of 26 times per year.
2. Participants may utilize [hsabank.com](https://hsabank.com) or select own HSA-approved account. Contact HR.
3. Participants may change contribution amount and receive contribution(s) from spouse/parent/other. Contact HR.
4. 2022 annual IRS contribution limit:  
**Employee Only medical plan – \$3650 (through age 54) / \$4650 (age 55+, including 55<sup>th</sup> birthday during 2022)**  
**Employee/Dependent(s) medical plan – \$7300 (through age 54) / \$8300 (age 55+, including 55<sup>th</sup> birthday during 2022)**
5. Per IRS regulations: 1)Employee ineligible to contribute HSA funds under certain circumstances, including the following: a)when able to be designated as dependent on parent's tax return, even if parent does not designate; b)when also covered under disqualifying health plan (i.e. Medicare, TriCare, spouse's plan); and c)when spouse is contributing to a FSA or HRA; 2)If employee's spouse is covered under disqualifying health plan (i.e. Medicare), employee may not exceed Employee Only annual IRS limit; 3)Age limit regarding expenses for children: 17 (or 24 if fulltime student); 4)Funds cannot be used for expense that is also claimed when filing one's taxes; and 5)Funds used for non-allowable health-related expenses may warrant a fine and reimbursement to account.

## C) Basic Life Insurance – FT staff

1. Term coverage, for employee only, starts first of the month following one full calendar month.
2. SHG pays 100% of premium. Plan includes Accidental Death and Dismemberment (AD&D) coverage.
3. Full benefit amount equal to 1.5 times employee's base annual earnings, rounded to next higher \$1,000. Maximum benefit: \$200,000. Value changes as follows: age 65 = 35% reduction; age 70 = 50% reduction.
4. Certain claims excluded; see HR for details. Conversion option available upon separation.

## D) Supplemental Life Insurance – FT staff

1. Term coverage, for employee and dependents, starts first of the month following one full calendar month.
2. Employee pays 100% of premium. Post-tax premiums collected via payroll deduction (twice per month) at a total of 24 times per year. Plan considered non-ERISA/non-endorsed.
3. Coverage offered: Employee Add-on (\$10,000 increments with AD&D coverage); Spousal (\$5000 increments, based on employee's age); and Children (\$10,000 or \$5,000, with one premium covering all eligible children).
4. Maximum benefit: Employee Add-on- \$500,000 (\$600,000 when including Basic Life value); Spousal- \$100,000 (not to exceed 50% of employee benefit); and Children- \$10,000 (not to exceed 50% of employee benefit).
5. Medical Underwriting approval required: a)when the value is in excess of \$100,000 (employee) or \$25,000 (spouse) or b)when submitting certain requests during Open Enrollment.
6. Value changes as follows: age 65 = 35% reduction; age 70 = 50% reduction.
7. Certain claims excluded; see HR for details. Portability option available upon separation.

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## E) Retirement Plan – All staff with 1000+ hours during initial 12 months of employment

1. SHG sponsors a Safe Harbor 401(k). Plan Year runs 3/1 through 2/28.
2. Employee completing 1000+ hours (work and qualifying leave) during first 12 consecutive months of employment receives an online account with Plan Administrator, Principal. Entry Date: first of the following month (i.e. 4/1/2021 DOH = 4/1/2022 Entry Date; 10/2/2021 DOH = 11/1/2022 Entry Date).
3. Each Feb, ineligible staff are evaluated and enrolled 3/1 if having a)1000+ work/leave hours during that Plan Year or b)starting 2021–2023, 500+ work/leave hours during 3 consecutive Plan Years.
4. Future/Current participant may rollover qualifying retirement funds to Principal account. Contact HR.

### SHG Contributions

1. SHG contributes amount equal to 3% of participant's salary each pay period; immediate vesting applies.
2. SHG contributes up to 2% match of participant's pre/post-tax contribution; *Vesting Schedule* applies.
3. SHG may contribute Plan Year Profit Share amount for participants employed 2/28 (date restriction waived under certain conditions); *Vesting Schedule* applies. Specific amount determined prior to end of Plan Year.

**Vesting schedule: 2 years- 20%; 3 years- 40%; 4 years- 60%; and 5 years- 100%**

### Employee Contributions

1. Per Auto Enrollment, employee contributes 2% on pre-tax basis – via RetireView investment process – unless employee enters request (i.e. Opt Out, change amount or switch to post-tax, select own investment funds).
2. Participant may submit a request – and receive financial management tips – on his/her Principal account.
3. 2022 annual IRS contribution limit: **\$20,500 (through age 49); \$27,000 (age 50+ at some point during 2022)**

## F) Employee Assistance Program – All staff

1. Coverage starts on Date of Hire for all employees. Employee's family members living in household also covered.
2. SHG pays 100% of premium. Services available 24/7 at **800-865-1044**.
3. Coverage includes **Behavioral Health Counseling** – up to 4 counseling sessions per year per household member per incident; **Legal/Financial Referral & Consultation** – telephone consultation and/or discounted attorney fees; **Retirement & Estate Planning**; and **Child/Elder Care Referral & Consultation** – telephone consultation and/or area resource list. Website: [www.AnthemEAP.com](http://www.AnthemEAP.com) (log in- Southeast Health Group).

## G) Paid Leave: Holiday, Sick, Public Health, Bereavement, Jury, and Vacation

**Holiday** 8 (FT/40) or 6 (FT/30) hours on the following 12 days: New Year's Day; Martin Luther King, Jr. Day; President's Day; Memorial Day; Independence Day; Labor Day; Thanksgiving; Friday after Thanksgiving; Christmas Eve; Christmas; New Year's Eve; and a Floating Holiday. Certain staff receive Premium Pay in lieu of a day off.

**Floating Holiday** earned through annual accrual process: 8 (FT/40) or 6 (FT/30) hours received 1/1 (or DOH during initial calendar year). Floating Holiday to be used as a single day and forfeited if not used on/before 12/30.

**Sick** All employees earn HFWA leave through monthly accrual process, with FT staff receiving additional Sick Leave. Monthly accrual amount: 4 HFWA + 4 Sick (FT/40); 3 HFWA + 3 Sick (FT/30); and 4 HFWA (PRN). Accrual awarded during month earned, with 50% provided first payday and 50% provided second payday.

**Sick Leave Reimbursement:** During qualifying employee's anniversary month, 6 hours of pay for every 8 hours of Sick/HFWA Leave paid to employee for those hours in excess of the following: 480 (FT/40) or 360 (FT/30).

**Public Health** Upon Public Health Emergency declaration (i.e. pandemic), all employees eligible for a designated amount of leave upon exhaustion of other leave. Contact HR.

**Bereavement** Up to 24 (FT/40) or 18 (FT/30) hours regarding the death of an immediate family member; up 8 (FT/40) or 6 (FT/30) hours regarding the death of near relative. See *Employee Guidelines* for family member definition.

**Jury Duty** All employees receive regular wages for up to 3 workdays (based on employee's typical schedule). Beginning fourth workday and thereafter, employee may request Vacation in addition to any state payment received.

**Vacation** FT staff earn Vacation, based on years of service, through monthly accrual process. Accrual awarded during month earned, with 50% provided first payday and 50% provided second payday. Once employee reaches 160 (FT/40) or 120 (FT/30) hours, accrual ceases until balance falls under maximum. Unused Vacation accrual paid upon separation. Amount of hours awarded per month:

DOH: 8 (FT/40) or 6 (FT/30) hours	3 Years: 12 (FT/40) or 9 (FT/30) hours
1 Year: 10 (FT/40) or 7.5 (FT/30) hours	5 Years: 16 (FT/40) or 12 (FT/30) hours

## H) Misc (see HR for details)

**Professional Development Assistance Program** Financial assistance for qualifying degree, certification, or licensure pursuit

**Acute Care Visit with Primary Care Staff** Available to all SHG staff at \$50 per appointment; contact Primary Care staff

**Health Fair 50% Reimbursement** Available to all SHG staff; route receipt to HR

**Fullers Small Engine & T-shirt Palace** 20% discount (10% discount on Stihl products) available to all SHG Staff

**Calm Ap** Free ap with calming music, bedtime stories, podcasts, and other great resources at <https://www.calm.com/b2b/shgco/subscribe>