

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	18.11	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 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 55th birthday during 2022)
Employee/Dependent(s) medical plan – \$7300 (through age 54) / \$8300 (age 55+, including 55th 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)Funds cannot be used for expense that is also claimed when filing one's taxes; and 4)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 (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

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