

Benefit Summary

Southeast Health Group (SHG)

Effective 1/2017; Revised for 3/2017

This is a general summary of SHG benefits for all full-time (FT) employees, which requires a position based on 30+ hours per week. Certain benefits, where indicated, are available to qualifying PRN staff. Additional information can be found in agency and carrier documents (ie Personnel Guidelines, Summary of Benefits and Coverage). Plans and benefit details, which may vary from year to year, shall be ultimately determined by the carrier's documents.

Medical, Dental, and Vision Group Insurance – FT only

- Coverage starts the first of the month following one full calendar month of service.
- Pre-tax premiums are collected via payroll deductions twice per month, at a total of 24 times per year.
- The employee, considering each plan separately, shall select his/her preferred coverage type. For example, the employee may enroll in Family for Medical, Employee/Spouse for Dental, and waive the Vision.
- Qualifying Event changes (ie birth, death, divorce, loss of spousal coverage) may be made within 30 days of event. Continuation option available upon separation of employment.
- Current payroll deduction amounts (twice per month) are, as follows:

	<i>Medical - HSA22e</i>	<i>Medical - PPOBC12</i>	<i>Dental</i>	<i>Vision</i>
Employee Only	47.71	85.11	3.53	0.74
Employee/Spouse 1.25	104.33	186.29	7.25	
Employee/Children 1.34	90.17	161.00	9.73	
Employee/Spouse/Children 2.01	146.83	262.24	14.48	

Health Savings Account (HSA) – For those carrying HSA medical plan only

- Pre-tax HSA contributions are collected via payroll deductions twice per month, at a total of 24 times per year.
- Participants may utilize a non-endorsed account offered by SHG or select their own HSA-approved account.
- Participants may change their contribution amount by contacting Human Resources (HR) via email or in person.
- IRS regulations allow the following maximum annual contribution, based on the employee's age:
 - Employee Only plan enrollment- \$3400 (through age 54) / \$4400 (age 55 and up)
 - Employee/Dependent(s) plan enrollment- \$6750 (through age 54) / \$7750 (age 55 and up)

Retirement Plan – For those with 12 months service and 1000+ hours

- SHG sponsors a Safe Harbor 401(k) Plan. The Plan Year runs 3/1 through 2/28.
- An employee who completes 1000+ hours (work/paid leave) during his/her first 12 consecutive months will have an account established with the Plan Administrator, Principal. Entry Date is the first of the following month.
- Ineligible PRN staff will be re-evaluated every 3/1 – and enrolled if completing 1000+ hours the prior Plan Year.

SHG Contributions

Participants must be employed on the last day of the Plan Year to qualify for B and C

- A) SHG contributes an amount equal to 3% of participant's salary each pay period; no vesting required.
- B) SHG contributes an amount equal to a discretionary percentage of participant's salary for the Plan Year at the end of the Plan Year. Discretionary amount is 5% for 2017-2018 Plan Year and 3% for 2018-2019 Plan Year. Vesting requirement: 2 years- 20%; 3 years- 40%; 4 years- 60%; and 5 years- 100%.
- C) Forfeitures for the Plan Year (ie resignations of non-fully vested participants) are shared by all participants.

Employee Contributions

- A) Participant may voluntarily contribute (pre-tax and/or post-tax) a percentage of his/her salary each pay period. The participant may make up to one (non-investment related) change to his/her account per month. IRS regulations allow a maximum annual pre-tax contribution of \$18,000 (\$24,000 for employees age 50 and up).
- B) Participant may voluntarily rollover non-SHG qualifying retirement funds to his/her Principal account.

Employee Assistance Program – All staff

- Coverage for employee, spouse and dependent children living in the household. SHG pays 100% of the premium.
- Services available 24/7 at 800-865-1044 or www.AnthemEAP.com (log in- Southeast Health Group).
- Coverage includes **Behavioral Health Counseling**—up to 4 counseling visits per year per household member; **Legal/Financial Referral & Consultation**—telephone consultation, along with attorney fees provided at a discount; **Retirement & Estate Planning**; and **Child/Elder Care Referral & Consultation**—telephone consultation, along with area resource list.

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Basic Life/Accidental Death & Dismemberment and Long Term Disability Group Insurance – FT only

- Coverage, for employee only, starts the first of the month following one full calendar month of service.
- SHG pays 100% of the premium. Certain claims excluded; see HR for details.
- **Life/AD&D** Full benefit amount is equal to 1.5 times the employee's basic annual earnings, rounded to the next higher \$1,000. Maximum benefit: \$200,000. Benefit reduces by 35% at age 65; 50% at age 70.
- **LTD** Full benefit is equal to 60% of the employee's pre-disability earnings (maximum monthly benefit- \$6,000). Elimination period is 90 days; typical duration is to age 65.
- Conversion option—for Basic Life, not LTD—available upon separation of employment.

Term Life Supplemental Insurance – FT only

- Coverage, for employee and dependents, starts the first of the month following one full calendar month of service.
- The employee pays 100% of premiums elected. Non pre-tax premiums are collected via payroll deductions twice per month, at a total of 24 times per year. Certain claims excluded; see HR for details.
- Coverage offered: Employee Add-on (\$10,000 increments); Spousal (\$5000 increments, based on employee's age); and Children (\$10,000 or \$5,000; one premium covers all eligible children).
- Maximum benefit: Employee Add-on- \$500,000; Spousal- \$100,000 (not to exceed 50% of employee benefit); and Children- \$10,000 (not to exceed 50% of employee benefit).
- Employee combined maximum value (Basic plus Supplemental): \$600,000.
- Medical Underwriting approval required for amounts in excess of \$100,000 (employee) and \$25,000 (spouse).
- Benefit reduces by 35% at employee age 65; 50% at employee age 70.
- Conversion and Portability options available upon separation of employment.

Paid Leave: Holiday, Bereavement, Jury Duty, Sick, and Vacation – FT only

- Holiday, Bereavement, and Jury Duty leave is available upon Date of Hire.
 - Holiday** 8 hours on the following 12 holidays: New Year’s Day; Martin Luther King, Jr. Day; President’s Day; Memorial Day; Independence Day; Labor Day; Veteran’s Day; Thanksgiving; Friday after Thanksgiving; Christmas Eve; Christmas; and New Year’s Eve.
 - Bereavement** 24 hours regarding the death of a spouse, parent, child, sibling, grandparent, grandchild, or parent-in-law; 8 hours regarding the death of an aunt, uncle, niece, nephew, and spouse’s grandparent, grandchild, or sibling.
 - Jury Duty** All employees receive regular wages for up to three days of Jury Duty (based on the employee’s typical schedule). Beginning the fourth day and thereafter, the employee may request up to 8 hours vacation leave per day, in addition to any applicable payment received from the State of Colorado (ie \$50 per day).
- **Sick and Vacation** leave is earned through an accrual process. If hired on or before the 15th of the month, accrual starts the first month of employment. If hired after the 15th of the month, accrual starts the second month. Accrual is earned at the end of the month (ie Sick/Vacation leave for January earned on January 31st) and will appear the first payday of the following month on the employee’s paycheck stub. Sick leave is earned on a monthly basis at a rate of 8 hours per month; vacation is earned on an annual basis at the following rates:

<u>Years of Service</u>	<u>Vacation Hours Earned</u>	<u>Years of Service</u>	<u>Vacation Hours Earned</u>
One	80 (10 days at 8 hours)	Five	144 (18 days at 8 hours)
Two	120 (15 days at 8 hours)	Six	152 (19 days at 8 hours)
Three	128 (16 days at 8 hours)	Seven or more	160 (20 days at 8 hours)
Four	136 (17 days at 8 hours)		

Misc

- **Professional Development Assistance Program** FT only; 12 (cert) / 24 (degree) months of service required
- **On-site Chiropractic and Massage** Discounted rates at the 711 Barnes facility in La Junta
- **T-shirt Palace 20% discount** Automatic discount whenever ordering at the T-shirt Palace (254-3766)
- **Health Fair 50% Reimbursement** Route receipt to HR for 50% reimbursement of qualifying expenses
- **Area Gym Discounts** La Junta: Jake’s Gym (\$20/mo)
Lamar: Rec Center (free to staff); LCC Fitness Center (6 months for the price of

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