



# A Guide to Your Benefits

**2024 PLAN YEAR**

**LAKE**  
REGIONAL  
HEALTH SYSTEM

At Lake Regional, we commit to each other, encourage excellence and care more than expected. Our benefits reflect these values.

## Your Choices

Lake Regional provides a complete package of benefits aimed at providing flexible insurance protection and programs to meet your ever-changing needs. Lake Regional shares the cost of some benefits with you, while making additional benefits available that you pay for if you choose to enroll. Your responsibility for benefit costs will be automatically deducted from your paycheck, either before or after your taxes are calculated.

BENEFIT	BEFORE TAX OR AFTER TAX?	WHO PAYS THE COST?
Medical Insurance	Before tax	LRHS & You
Dental	Before tax	You
Flexible Spending Account and Dependent Care Account	Before tax	You
Vision	Before tax	You
Basic Life Insurance	Not Applicable	LRHS
Supplemental Term Life Insurance	After tax	You
Voluntary Critical Illness Option	After tax	You
Voluntary Cancer and Specified Disease Plan	After tax	You
Voluntary Short-Term Disability (STD) Insurance	After tax	You
Voluntary Long-Term Disability (LTD) Insurance	After tax	You
Voluntary Hospital Indemnity	After tax	You
Voluntary Accident	After tax	You
401(k) Plan	Before tax	You
401(k) Match	Before tax	LRHS

## WHY DO I PAY FOR SOME BENEFITS WITH PRE TAX MONEY?

Although not all benefits qualify for before tax contribution, there is a definite advantage to paying for those that do: Taking the money out before your taxes are calculated lowers the amount of your taxable income. Therefore, you pay less in taxes.

## Benefits for Your Dependents

Spouses, domestic partners and children of full-time and part-time employees are also eligible for some Lake Regional benefits, including:

- » Medical
- » Employee Assistance Program
- » Flexible Spending Accounts
- » Dental
- » Vision
- » Supplemental Term Life Insurance
- » Voluntary Accident
- » Voluntary Critical Illness Option
- » Voluntary Cancer and Specified Disease Plan
- » Voluntary Hospital Indemnity

## Benefits Eligibility

Full-time and part-time employees are eligible for most benefits on the first day of the month following date of hire. See each benefit description for specific eligibility requirements.

## FISH

The employees' intranet is named FISH (Finding Information Sources Health-System Wide). This is the employees' tool for up-to-the-minute information and resources within the health system. Updated and current benefit information and summary plan documents can be found on FISH, under the Human Resources tab, by clicking on "Benefits." Some information also is available at lakeregional.com/StaffPortal.

## Making Changes

Voluntary benefits can be dropped at any time during the plan year. This includes Supplemental Term Life, Critical Illness, Cancer, Accident, Hospital Indemnity, and Disability policies.

Changes to medical, dental, vision and flex plans, and any additions to voluntary benefits, can only be made at the Benefits Annual Enrollment or if you have a qualifying event.

Qualifying events include but are not limited to:

- » Marriage or divorce
- » Birth, adoption or placement for adoption of an eligible child
- » Death of your spouse or covered child
- » Change in your or your dependents' work status that affects benefits eligibility (for example, starting a new job, leaving a job, changing from part-time to full-time)
- » Becoming eligible for Medicare or Medicaid during the year

If you have a qualifying event change, you must notify Human Resources within 30 days of the event. Depending on the type of event, you may need to provide proof of the event (for example, a marriage or birth certificate). If you do not notify Human Resources within 30 days, you will have to wait until the next Benefits Annual Enrollment period to make benefits changes unless you have another qualifying event.

## Portability

If you leave the company, some of your benefits end (see "When Coverage Ends" on this page). Other benefits, however, are portable. This means you can take them with you if you leave, as long as you continue to pay the premiums yourself.

The benefits that are portable include:

- » Supplemental Term Life Insurance (Unum)
- » Voluntary Accident (MetLife)
- » Voluntary Critical Illness Insurance (Hartford)
- » Voluntary Cancer and Specified Disease Insurance (Allstate)
- » Voluntary Hospital Indemnity (Reliance Standard)

## When Coverage Ends

Benefits end on the last day of employment, or when you cease to meet eligibility guidelines.

## Continuing Your Coverage

Under certain circumstances, you may continue your benefit coverage when it would otherwise end. This is called COBRA coverage. COBRA stands for the Consolidated Omnibus Budget Reconciliation Act of 1985. COBRA applies to these plans:

- » Medical Insurance
- » Dental Insurance
- » Vision
- » Flexible Spending Account — Health FSA only

### WHEN CAN I CONTINUE COVERAGE UNDER COBRA?

You and/or your dependents are eligible to continue Medical, Dental, Vision and Health FSA coverage under COBRA if coverage is lost because:

- Your employment with Lake Regional Health System ends for any reason other than "gross misconduct"
- Your work hours are reduced
- Your death (dependents continue coverage)
- You become entitled to and enroll in Medicare prior to losing coverage
- You divorce or become legally separated from your spouse
- Your dependent loses dependent status

### Looking ahead...

Let's look at each benefit that makes up the Lake Regional Health System benefits program. In the following pages, you'll learn more about the valuable benefits Lake Regional offers. You'll also see how choosing the right combination of benefits can help protect you and your family now while also helping you prepare for your future.

## Health Insurance

### **luminare health**

Experience. Solutions. Results.

For most people, health insurance is no longer a “want” – it’s a need. That’s why Lake Regional Health System offers a self-insured medical plan and pays a portion of the premiums for part-time employees, full-time employees, and their spouses and dependents. Your coverage begins on the first day of the month following your date of hire.

### *How Does the Health Insurance Plan Work?*

Lake Regional’s medical coverage is a self-insured medical plan administered by Luminare Health. This plan has four plan benefit levels. You are covered under all four levels when you enroll in the plan. Co-pays and deductibles are determined by the level of coverage that the facility or provider falls under. To view Level 1, Level 2 and Level 3 facilities and providers, please visit **healthlink.com**. Level 4 providers are considered out-of-network and will not be listed on this website.

## Prescription Drug Benefit

Please visit [SmithRx.com](http://SmithRx.com) for more information on our pharmacy program.

Reduced co-pays are available when using the following preferred pharmacies:

#### **Lake Regional Pharmacy - Osage Beach**

1075-B Medical Park Dr.  
Osage Beach, MO 65065  
573-302-2700

#### **Lake Regional Pharmacy - Camdenton**

1930-C N Business Rte 5  
Camdenton, MO 65020  
573-346-2300

#### **Lake Regional Pharmacy - Eldon**

416 S Maple  
Eldon, MO 65026  
573-557-2231

BENEFIT DESCRIPTION	PREFERRED PHARMACIES (LEVEL 1)	PREFERRED PHARMACIES (LEVEL 2&3)
Generic Drugs	\$7 (30-day)   \$15 (90-day)	\$30 (retail)
Preferred Brand Name Drugs	\$20 (30-day)   \$40 (90-day)	\$40 (retail)
Non-Preferred Brand Drugs	\$30 (30-day)   \$65 (90-day)	\$50 (retail)
Specialty Drugs	\$50 (retail)	\$50 (retail)

### *LRHS Retail Pharmacy*

- 90-day prescription pricing
- Free home and business delivery for some locations
- Sync your refills
- Competitive pricing
- Over-the-counter discount with badge
- Rx-ready alerts

PREMIUM RATES PER PAY PERIOD		
	FULL TIME	PART TIME
Employee	\$50.20	\$227.98
EE + Spouse	\$183.00	\$418.35
EE + Children	\$143.37	\$343.38
Family	\$246.19	\$595.60

<b>SUMMARY OF MEDICAL BENEFITS</b>				
	Level 1 – LRHS	Level 2 – MU Healthcare	Level 3 – Luminare	Level 4 – Out-of-Network
Deductible: Individual/Family (calendar year)	\$600/\$1,200	\$1,200/\$2,400	\$2,500/\$5,000	\$6,000/\$12,000
Out-of-Pocket: Individual/Family (includes deductibles)	\$1,200/\$3,600	\$4,000/\$12,000	\$5,000/\$15,000	\$12,000/\$36,000
Medical Lifetime Maximum (per covered person)	Maximum			
	Level 1	Level 2 & 3	Level 4	
<b>Preventive Care/Well Care</b>				
Routine Well Adult Care/Well Child Care	100%	100%	100%	
includes office visits, routine physical exam, gynecological exam for adults and office visits and routine physical exam for children to age 26.				
Immunizations, Mammogram, Pap Smear, PSA Test, all other routine well adult/child tests	100%	100%	100%	
<b>Vision – limited to 1 exam each calendar year</b>				
Routine Vision Exam	\$25 co-pay	\$45 co-pay	\$90 co-pay	
<b>X-ray and Laboratory Services</b>				
Pre-Admission and Pre-Surgical Testing	90% after deductible	70% after deductible	50% after deductible	
Inpatient/Outpatient Diagnostic Charges (x-ray & lab)	90% after deductible	70% after deductible	50% after deductible	
<b>Hospital Services, Specialized Treatment Facilities and Services</b>				
Primary Care Visit (Injury or Illness) and Specialist	\$0 co-pay	\$65 co-pay	\$130 co-pay	
Inpatient/Outpatient Diagnostic Charges (x-ray & lab)	90% after deductible	70% after deductible	50% after deductible	
Intensive Care Unit (limited to ICU/CCU room rate)	90% after deductible	70% after deductible	50% after deductible	
Birthing Center/Newborn Care	90% after deductible	70% after deductible	50% after deductible	
Outpatient Hospital (surgical or non-Surgical)	90% after deductible	70% after deductible	50% after deductible	
Home Health Care (100 visit calendar year maximum)	\$35 co-pay	\$70 co-pay	\$140 co-pay	
Hospice Care	100%	100%	100%	
Skilled Nursing, Extended Care, Rehab Facilities (limited to semi-private room rate/60 day maximum per year)	90% after deductible	70% after deductible	50% after deductible	
<b>Emergency Services</b>				
Ambulance Service Ground and air ambulance to or from a Level 1 facility will be subject to Level 1 calendar year deductible and out-of-pocket maximum, and reimbursed at Level 1 coinsurance.	90% after deductible	90% after deductible	90% after deductible	
Emergency Room	\$300 co-pay	\$300 co-pay	\$300 co-pay	
Follow-up treatment not considered under this benefit. Co-pay is waived if admitted for medical emergency. Meritain must be notified within 48 hours by calling 800-242-1199. All levels of Emergency Room co-pays will accumulate toward each other when occurring in the same medical episode, not to exceed \$600.				
Urgent Care Facility/Clinical Visit	\$30 co-pay	\$65 co-pay	\$130 co-pay	
Any other services ordered or rendered at time of visit are subject to deductible and coinsurance.				
<b>Medical and Surgical Physician Services</b>				
Services and Supplies Listed Below Allergy Testing (serum and injections); Inpatient and Outpatient Private Duty Nursing; Inpatient and Outpatient Surgery (includes anesthesiologists); Surgery performed in a Physician's Office; Inpatient Physician visits; Occupational, Physical, Speech, Respiratory, Chemo and Radiation Therapies; Cardiac Rehabilitation; Dialysis, Genetic Testing and Counseling; Organ Transplants. Durable Medical Equipment, Medical Supplies, and Prosthetics and Orthotics, and all other covered Medical and Surgical expenses.	90% after deductible	70% after deductible	50% after deductible	
Spinal Manipulation/Chiropractic (10 visits per calendar year)	\$35 co-pay	\$35 co-pay	\$35 co-pay	
<b>Mental Disorders and Substance Use Disorders</b>				
Inpatient	90% after deductible	90% after deductible	50% after deductible	
Outpatient Office Visits	\$30 co-pay	\$30 co-pay	\$30 co-pay	
All other related services	90% after deductible	90% after deductible	50% after deductible	

Recertification required for all hospital stays. Failure to precertify will result in a \$250 (per occurrence) penalty. Please see plan documents for additional information/limitations.

## Flexible Spending Accounts

What if you could make your earnings stretch further? A Flexible Spending Account (FSA) can help you to do just that. Lake Regional offers you an opportunity to participate in two FSA programs: a Health Care FSA and Dependent Care DCA. An FSA is a tax-effective, money-saving option that will help you pay for qualified health care expenses that aren't covered by your medical plan, and for dependent care services necessary to enable you to work. Through the Lake Regional FSA, you can use tax-free dollars to pay:

- » most medical, dental and vision care expenses, such as copayments and deductibles.
- » dependent care expenses such as day care, babysitters, after-school programs or elder care programs so that you and your spouse can work or go to school.

If you choose to participate, you will elect to have a specified amount of pretaxed money deducted from your paycheck each pay period. These dollars are set aside in a Flexible Spending Account and subtracted from your gross earnings before any taxes are taken out. You will be issued a debit card to use for eligible expenses, or you can fill out a claim form and attach your health care and/or dependent care receipts. FSA funds will be loaded onto your card and available to use the first day of eligibility. DCA funds will be accessible as they are collected.

With the “My Benefits Account App,” you can upload a photo of your receipt when substantiation of a purchase is requested. You can also view your balance, review recent transactions, contact PlanSource for help, and submit online claims for reimbursement. Download the app by scanning the appropriate QR code below.



Android



iTunes

## Other Points to Remember

- » **Rollover.** Up to \$640 of unused Health Care Account funds will be rolled over to the next year.
- » **Health Care Reform Act.** Most over-the-counter (OTC) drugs and medications (except insulin) are no longer eligible under the FSA without a prescription from a licensed physician. OTC items that will continue to be eligible include bandages, blood pressure monitors, crutches, and other non-drug or medicine-related items. Over-the-counter drugs and medications can still be purchased at fsastore.com.

### HEALTH CARE ACCOUNT LIMITS

- A maximum of \$3,200 per year

### DEPENDENT CARE ACCOUNT LIMITS

- A maximum of \$2,500 if you and your spouse file separate tax returns
- A maximum of \$5,000 if you are single or if you and your spouse file a joint return



## Dental Insurance



A visit to your dentist can help you keep a great smile and prevent many health issues. However, dental care can be costly, and you can be faced with unforeseen expenses.

With access to one of the largest networks of dental providers in the country, who agreed to charge negotiated fees for their services of up to 30% less than average charges in the same community, you will benefit from lower out-of-pocket costs, quality care from screened and reviewed dentists, and excellent customer service. With your PPO plan, you can visit any dentist, but you pay less out-of-pocket when you choose a PPO dentist.

Type	In-network	Out-of-network	
Preventative	Cleaning (prophylaxis)	100%	100%
	Frequency:	2 in 12 months	
	Fluoride Treatments	100%	100%
	Limits	Under Age 19	
	Oral Exams and X-rays	100%	100%
Basic	Anesthesia <sup>1</sup> Fillings <sup>2</sup>   Periodontal Maintenance <sup>3</sup> Perio Surgery	90%	80%
	Frequency:	Once every 6 months (standard)	
	Root Canal   Scaling & Root Planning (per quadrant)   Simple and Surgical Extractions	90%	80%
Major Care	Bridges and Denture inlays, Onlays, Veneers <sup>4</sup> Repair & Maintenance; Single Crowns Scaling & Root Planning (per quadrant)	60%	50%
Orthodontia	Orthodontia (lifetime max of \$1,750)	50%	50%

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded.

Dental Plan Premium Rates Per Pay Period	
Employee	\$12.50
EE + Spouse	\$29.94
EE + Children	\$42.44
Family	\$57.60

## Dental Carryover Benefit *Save your unused claims dollars for when you need them most!*

Guardian will roll over a portion of your unused annual maximum into your personal Maximum Rollover Account (MRA). If you reach your Plan Annual Maximum in future years, you can use money from your MRA. To qualify for an MRA, you must have a paid claim (not just a visit) and must not have exceeded the paid claims threshold during the benefit year. Your MRA may not exceed the MRA limit. You can view your annual MRA statement detailing your account and those of your dependents on guardiananytime.com. Please note that actual maximum limitations and thresholds vary by plan.

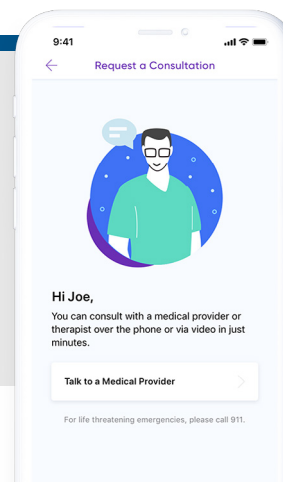


byte<sup>®</sup>, the invisible orthodontic aligner, is offered in-network for Guardian dental plans that include orthodontic benefits. Members can straighten and whiten their teeth from home. Sign up at [go.byteme.com/guardian](http://go.byteme.com/guardian).

byte <sup>®</sup> Cost	\$1,895
Guardian network discount	\$200
Dental plan pays (if orthodontic coverage is 50%)	\$847.50
Member cost	\$847.50

## HEALTHJOY MAKES USING BENEFITS SIMPLE

HealthJoy is the first stop for all your employee benefits needs. HealthJoy is provided free by your employer and is personalized for you. A professional health care concierge team is available for you to ask questions and share concerns. Get a personalized recommendation for a local doctor, and have an expert review and negotiate your confusing medical bills. Download the app to get started, or call 877-500-3212.



Scan to get the app!

## Vision Insurance

Many consider vision to be their most valued sense. Yet, many are unaware of the relationship between overall health and routine eye exams. An eye exam is a comprehensive vision analysis and a gateway for learning about a person's overall health.



### Vision plan benefits for Lake Regional Health System

Copays		Monthly premiums		Services/frequency	
Exam	\$10	Emp. only	\$6.40	Exam	12 months
Materials <sup>1</sup>	\$25	Emp. + spouse	\$12.78	Frame	24 months
Contact lens fitting (standard & specialty)	\$25	Emp. + child(ren)	\$14.46	Contact lens fitting	12 months
		Emp. + family	\$22.36	Lenses	12 months
				Contact lenses	12 months

(based on date of service)

### Benefits through Superior National network

	In-network	Out-of-network
Exam (ophthalmologist)	Covered in full	Up to \$34 retail
Exam (optometrist)	Covered in full	Up to \$26 retail
Frames	\$175 retail allowance	Up to \$86 retail
Contact lens fitting (standard <sup>2</sup> )	Covered in full	Not covered
Contact lens fitting (specialty <sup>2</sup> )	\$50 retail allowance	Not covered
Lenses (standard) per pair		
Single vision	Covered in full	Up to \$29 retail
Bifocal	Covered in full	Up to \$43 retail
Trifocal	Covered in full	Up to \$53 retail
Progressive	See description <sup>3</sup>	Up to \$53 retail
Factory scratch coat	Covered in full	Not covered
Contact lenses <sup>4</sup>	\$175 retail allowance	Up to \$100 retail

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements

<sup>1</sup> Materials co-pay applies to lenses and frames only, not contact lenses

<sup>2</sup> Standard contact lens fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only. Specialty contact lens fitting applies to new contact wearers and/or a member who wear toric, gas permeable, or multi-focal lenses.

<sup>3</sup> Covered to provider's in-office standard retail lined trifocal amount; member pays difference between progressive and standard retail lined trifocal, plus applicable co-pay

<sup>4</sup> Contact lenses are in lieu of eyeglass lenses and frames benefit

### Discount features

#### Discounts on covered materials<sup>5</sup>

These discounts apply to the glasses and contacts that are covered under the vision benefits.

Frames:	20% off amount over allowance
Conventional contacts	20% off amount over allowance
Disposable contact	10% off amount over allowance

Lens type*	Member out-of-pocket <sup>5</sup>
Ultraviolet coat	\$12
Tints, solid	\$15
Tints, gradient	\$18
Polycarbonate	\$40
Blue light filtering	\$15
Digital single vision	\$30

#### Progressive lenses

Standard/Premium/Ultra/Ultimate \$55 / \$110 / \$150 / \$225

#### Anti-reflective coating

Standard/Premium/Ultra/Ultimate \$50 / \$70 / \$85 / \$120

Polarized lenses \$75

Plastic photochromic lenses \$80

High Index (1.67 / 1.74) \$80 / \$120

\* The above table highlights some of the most popular lens type and is not a complete listing. This table outlines member out-of-pocket costs<sup>5</sup> and are not available for premium/upgraded options unless otherwise noted.

[superiorvision.com](http://superiorvision.com)

(800) 507-3800

#### Discounts on non-covered exam, services and materials<sup>5</sup>

Exams, frames, and prescription lenses:	30% off retail
Contacts, miscellaneous options:	20% off retail
Disposable contact lenses:	10% off retail
Retinal imaging:	\$39 maximum out-of-pocket

#### Laser vision correction (LASIK)<sup>5</sup>

Laser vision correction (LASIK) is a procedure that can reduce or eliminate your dependency on glasses or contact lenses. This corrective service is available to you and your eligible dependents at a special discount (20-50%) with your Superior Vision plan. Contact QualSight LASIK at (877) 201-3602 for more information.

#### Hearing discounts<sup>5</sup>

A National Hearing Network of hearing care professionals, featuring Your Hearing Network, offers Superior Vision members discounts on services, hearing aids and accessories. These discounts should be verified prior to service.

All allowances are retail; the member is responsible for paying the provider directly for all non-covered items and/or any amount over the allowances, minus available discounts. These are not covered by the plan.



## Life Insurance Benefits



Life insurance is all about planning ahead, and it's an important part of your financial security, especially if

your family suffers from a sudden loss of income in the event of your death. If you're single, your beneficiary can use your life insurance to pay off your debts, such as credit cards, car payments, mortgages and other final expenses.

### Basic Life Insurance

To ensure that you have adequate coverage for your family's financial needs, Lake Regional provides basic life insurance through MetLife for regular full-time and part-time employees scheduled to work a minimum of 36 hours per pay period. Basic Life Insurance is equal to one and one-half times your base annual income, rounded to the nearest multiple of \$1,000 up to a maximum of \$750,000.

Accidental death and dismemberment coverage is also included. Therefore, if you die as a result of a covered accident, your benefit is doubled.

### Key Terms

When a benefit is offered on a "guaranteed-issue" basis, this means that no health questions or medical evidence is required for you to be eligible to enroll in the benefit.

### LIFELOCK

In today's world of online shopping, using public Wi-Fi and giving out social security numbers as a form of ID, personal information can be exposed. LifeLock has proprietary technology to detect a variety of identity threats, and if you have an ID problem, LifeLock's U.S. based team of specialists can help fix it. Lake Regional Health System offers payroll deduct for employees that enroll in this offer.

## Supplemental Term Life Insurance

As an employee, you may purchase Supplemental Term Life Insurance for yourself in increments of earnings or \$1,000,000 when combined with your Basic Life coverage. Additionally, you may purchase Supplemental Term Life Insurance for your dependents. Coverage for dependents is only available if you purchase Supplemental Term Life on yourself:

The Supplemental Term Life plan offers a certain amount of coverage on a Guaranteed Issue (GI) basis at your initial enrollment.

- » Employee Guaranteed Issue maximum is \$750,000 for Basic Life and Supplemental Life combined.
- » Spouse Guaranteed Issue maximum is \$50,000. Coverage over \$50,000 will be subject to a statement of health.
- » Dependent Children coverage is \$10,000 for children aged 6 months through either 21 years or 25 years if a full-time student (coverage ends on their 26th birthday). For children from birth to 6 months, the benefit is \$500.

Age	Semi-Monthly Premiums per \$10,000 coverage
0-29	\$ .370
30-34	\$ .420
35-39	\$ .475
40-44	\$ .680
45-49	\$ 1.10
50-54	\$ 1.65
55-59	\$ 2.75
60-64	\$ 4.025
65-69	\$ 6.700
70+	\$ 11.825
\$10,000 - benefit costs \$0.55 semi-monthly	

## Voluntary Short-Term Disability Insurance



How do you see yourself five years from now? Or 10? Chances are, you don't see yourself with a new disability. But a surprising number of people do find themselves injured or sick and unable to work — even if only for a short time. But

would a month seem like a short time if you had no income?

Lake Regional offers a Voluntary Short-Term Disability (STD) plan that will help you pay your household expenses if you become disabled and cannot work. Whether you have an accident or are dealing with a sickness or pregnancy, the Voluntary STD plan covers you. This plan offers you the opportunity to replace a portion of your weekly income for a period of 11 weeks, following a 14-day waiting period. The weekly benefit amount is 66.67% of income not to exceed \$1,400 per week.

VOLUNTARY SHORT-TERM DISABILITY	
Percent of your base pay that you can receive	66.67% of monthly earnings
Maximum weekly benefit you can receive	\$1,400
When benefits start	15 <sup>th</sup> day after injury/sickness
How long you may receive benefits	11 weeks

You are considered disabled if:

- » you are unable to perform the material and substantial duties of your regular job due to your sickness or injury and
- » you are under the regular care of a doctor.

Pregnancy is covered as an illness. Coverage averages around six weeks for normal delivery and eight weeks for Cesarean delivery. The duration of this benefit varies depending on several specific factors of the employee.

## Voluntary Long-Term Disability Insurance

If you are still disabled after 90 days, you may be eligible to receive Long-Term Disability benefits. Lake Regional Health System offers this plan, which is designed to pick up where your Voluntary Short-Term Disability coverage ends. If you enroll, the monthly benefit amount is 60% of income not to exceed \$6,000 per month.

VOLUNTARY LONG-TERM DISABILITY	
Percent of your base pay that you can receive	60% of monthly earnings
Maximum weekly benefit you can receive	\$6,000
When benefits start	91 <sup>st</sup> day after injury/sickness
How long you may receive benefits	Up to Social Security Normal Retirement Age

### When are you disabled?

Initially, you are considered disabled if:

- » you are unable to perform one or more essential duties of your occupation due to your sickness or injury, *and*
- » you are under the regular care of a doctor.

After you have been receiving LTD payments for 24 months, the definition of disabled changes. After that point you are considered disabled if:

- » you are unable to perform one or more essential duties of any occupation, *and*
- » you are under the regular care of a doctor.

If you have lost your professional or occupational license because of your injury or illness, you may not necessarily be considered disabled.

## Voluntary Critical Illness

Every day thousands of people are diagnosed with a serious illness like cancer or suffer from a heart attack, stroke or other unexpected medical condition.

The associated costs – even for individuals with medical insurance – can be astronomical. Lake Regional Health System offers The Hartford Critical Illness option to help overcome costs not covered by medical insurance. You also may purchase coverage on your spouse and dependent children.

Upon first diagnosis of any of the following critical illnesses, the covered individual will receive 100% of the lump sum benefit available - \$10,000 or \$20,000:

- » Cancer
- » Heart Attack
- » Stroke
- » Major Organ Transplant
- » End-Stage Renal Failure

A 25% lump sum benefit will be received by insured for either coronary artery bypass surgery graft or non-invasive cancer. Additionally, if you collect full benefits for a critical illness covered under the plan and later have another non-related covered illness of the remaining covered illnesses, you will receive the full benefit amount for each additional illness.

If you collect full benefits for a covered illness and are later diagnosed with the same illness, you will receive the full benefit again, as long as the two dates of diagnosis are separated by at least 12 months or 12 months treatment-free for cancer.

If you or someone covered on your plan has a covered health screening during the year, such as a pap smear, mammogram or colonoscopy, the plan will issue a \$100 health screen benefit, regardless of the tests results.

Should you leave the company, this benefit is portable, meaning you can take it with you.

## Voluntary Cancer and Specified Disease Insurance



**Allstate**

This plan pays benefits for the necessary treatment of cancer or a specified disease and for other conditions directly caused or aggravated by the cancer of specified disease.

It pays based on medical treatments, according to a schedule of benefits, and is designed to help you manage the unpredictable expenses related to a serious illness such as cancer.

Benefits are paid for expenses such as continuous hospital confinement, surgery, radiation and chemotherapy, private duty nursing, hospice care, non-local transportation and lodging, and bone marrow or stem cell transplant, among others.

Both plans pay a one-time first occurrence benefit. Plan A pays \$2,000 and plan B pays \$5,000 upon the initial diagnosis of cancer. In addition, Plan A pays a cancer screening benefit of \$75 per person per year for tests such as a pap smear, mammogram or colonoscopy; Plan B pays \$100.

PREMIUM RATES PER PAY PERIOD		
	Plan A	Plan B
Individual	\$7.76	\$15.18
Family	\$13.46	\$26.38



## Voluntary Indemnity



Voluntary Hospital Indemnity insurance provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs. These

benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment. Payments can be used however you see fit — for groceries, mortgage payments, child care expenses, co-pays, deductibles, lost income, hospital admission, room and board, or anything else you may need.

Will you really need hospital indemnity insurance? Your family's financial protection is important. Statistically, it is likely that someone within your family will experience a hospitalization. In 2014, 1 in 10 people had an injury or illness resulting in a hospital stay. Coverage can be purchased for yourself and eligible dependents. See price per pay period below.

Voluntary Indemnity Coverage	
Room and Board Benefits per day, one year	\$100
Critical Care Unit Benefits per day, up to 30 days	\$300
Admission Benefit, one time per year	\$1,500
Critical Care Admission Benefit, one time per year	\$3,000
Nursery Confinement Benefit, 10 days per year	\$50
Wellness Care*, one time per year	\$50

### There's more!

- No preexisting conditions, limitations or other medical requirements
- All Admission and Confinement benefits will increase by 25% if Lake Regional facilities are used for care or treatment

Rates Per Pay Period	
Employee	\$12.31
EE + Spouse	\$22.00
EE + Children	\$18.12
Family	\$27.76

## Voluntary Accident



**MetLife**

Accident Insurance can help you and your finances recover from some of life's everyday mishaps. It provides you with a lump-sum benefit, in addition to any medical or disability insurance income, to put towards whatever you

need. Accident Insurance can be helpful for everyone. Payments can be used however you see fit — for groceries, mortgage payments, child care expenses, co-pays, deductibles, or anything else you need. This plan provides a lump-sum payment for over 150 different covered events, such as:

- » Fractures
- » Dislocations
- » Eye injuries
- » Broken tooth
- » Cuts/lacerations
- » Torn knee cartilage
- » Ruptured disk
- » Concussions
- » Coma
- » Second or third degree burns

Rates Per Pay Period	High Plan	Highest Plan
Employee	\$3.97	\$5.14
Employee + Spouse	\$7.78	\$10.03
Employee + Children	\$9.30	\$11.96
Employee + Family	\$10.99	\$14.14

Organized Sports Activity Benefit Rider increases the amount payable under the Certificate for certain benefits by 25% for injuries resulting from an accident that occurred while participating as a player in an organized sports activity.

A full list can be accessed on FISH, or you can contact Human Resources.

## 401(k) Retirement Plan

Lake Regional provides a 401(k) Safe Harbor retirement plan through the Principal Financial Group. Beginning the first day of the month following date of hire, you will be automatically enrolled in the plan at a 3% salary contribution rate. An employee must work 1,000 hours in a plan year to be eligible to receive the employer match allocation on contributions made the following plan year. Once you have met the eligibility requirements of the retirement plan, Lake Regional Health System will match 100% of the first 3% of salary and 50% of the next 2% you contribute – the maximum match is 4% of your salary. Employees are 100% vested in salary-deferral contributions, as well as 401(k) Safe Harbor employer contributions.

## Financial Wellness

We know there's a lot to think about when it comes to your finances. Get help on the topics you're interested in with resources from Principal Milestones. You'll find articles, videos, calculators, worksheets and more, all designed to help you navigate your financial journey, wherever you are on the pathway. Topics include budgeting, saving for education, credit, emergency savings, health care, housing, legal documents and will planning, managing debt, retirement income, saving for retirement, and student loans. Visit [principal.com](http://principal.com) to learn more.

**Principal**

**Learn through Enrich**  
You can estimate your credit score, build an interactive budget, see a snapshot of your student loans and much more. It's personal finance, personalized.  
[Explore Enrich](#)

**Learn on demand**  
Financial education in 30 minutes or less? Sounds too good to be true! You can register for an upcoming webinar from Principal or watch a replay on your own time.  
[Watch webinars now](#)

**Learn about ARAG**  
ARAG was founded more than 80 years ago with a mission to provide affordable legal representation to all. Today, you can prepare legal documents at no cost and more.  
[Visit ARAG to get started](#)

**Principal app**  
Saving for retirement should be simple and dreaming of your future should be fun. With our app, we'll help you plan on the fly and celebrate your progress as you go.  
[Learn more about the app](#)

## Paid Time Off (PTO)

Lake Regional offers a paid-leave program that entitles employees in regular full-time or part-time status to accrue time off for illness, vacation, holiday or personal time. Paid Time Off (PTO) hours begin to accrue immediately upon employment, based on your hours worked to a maximum amount per year as displayed below. Every Jan. 1, all employees will roll to the accrual rate that is a level above the year just completed. Employees are eligible to start using accrued PTO on the first of the month following their date of hire. Example: An employee hired in March can start using PTO in April and will have a maximum PTO accrual of 128 hours through Dec. 31 of start year. They will also have a maximum accrual of 128 hours during their first full calendar year of employment following their partial start year.

### PTO Accrual

Length of Employment	Maximum Accrual Hours	Accrual Rate/Qualifying Hour Paid
Start-Dec. 31 <sup>st</sup>	128	0.0615384
1 <sup>st</sup> Full Year	128	0.0615384
Year 2	160	0.0769231
Year 3	168	0.0807692
Year 4	200	0.0961539
Years 5-9	216	0.1038461
Years 10-14	232	0.1115384
Years 15-19	248	0.1192307
Years 20-24	264	0.1269230
Years 25+	280	0.1346154

## Education Benefits - Tuition Assistance

Tuition assistance is available to employees in a full-time, part-time, or PLUS status. Tuition reimbursement may be paid for up to four classes per year. This benefit is available for employees after they have completed one full year of employment; please see the Tuition Assistance policy for more information. Associates Level: \$300 per class; Bachelors Level: \$600 per class. Masters Level or higher: \$750 per class.

## Shift Differential

Employees receive a shift differential for working evenings and weekends.

	Non-licensed Employee	Licensed Employee
Monday-Thursday 2 p.m. to 4 a.m.	\$1.50	\$3.00
Friday 2 p.m. to 5:45 p.m.		
Friday 6 p.m. to 4 a.m.	\$3.00	\$6.00
Saturday 4:15 a.m. to 1:45 p.m.	\$1.50	\$3.00
2 p.m. to 4 a.m.	\$3.00	\$6.00
Sunday 4:15 a.m. to 1:45 p.m.	\$1.50	\$3.00
2 p.m. to 6 p.m.	\$3.00	\$6.00
6:15 p.m. to 4 a.m.	\$1.50	\$3.00

## Continued Education

Lake Regional offers the following courses to staff at no cost:

### Non-Clinical

- » AHA Heart saver CPR with AED for adults, children and infants

### Clinical Staff

- » AHA Heart saver CPR with AED for adults, children and infants
- » BLS (Basic Life Support)
- » ACLS (Advanced Cardiovascular Life Support)
- » Full Provider 2-day course
- » PALS (Pediatric Advanced Life Support)
- » Infant CPR
- » TNCC (Trauma Nurse Core Course) 2-day course
- » ENPC (Emergency Nurse Pediatric Course) 2-day course

## Jury Duty

Full-time employees called for jury duty or LRHS-related court appearances are guaranteed their normal working wages less any court pay.

## Bereavement Leave

For full-time and part-time employees, in the event of the death of an immediate family member, employees are eligible at the first day of the month following date of hire to be compensated for time lost to attend the funeral or make necessary arrangements for up to three consecutive scheduled working days. Please see the Bereavement Leave policy for more information.

## Meal Discount

As an employee of Lake Regional Health System, you receive a discount on food in the hospital cafeteria when you present your name badge at the time of purchase.

## There's More!

Additional perks to the benefits offered by Lake Regional Health System are:

- » Unum Insurance: estate planning, will preparation and grief counseling.
- » Allstate Cancer: a \$75 (Plan A) or \$100 (Plan B) annual cash benefit for your cancer screening.
- » Hartford Critical Illness: a \$100 annual cash benefit for your health screening.
- » Metlife Accident: a \$50 annual cash benefit for your wellness visit or prevention test.
- » Reliance Standard Hospital Indemnity: a \$50 annual cash benefit for your wellness visit or prevention test.
- » Employee Assistance Program: available to all staff and dependents, regardless of benefit eligible status.

For more details on these offerings, visit FISH. Click Human Resources in the navigation bar and then Benefits. Once on the Benefits page, use the right navigation menu to review specific benefit offerings.

## Service Recognition

Lake Regional recognizes employees who complete 1, 5, 10, 15, 20, 25, 30, 35 and 40 or more years of continuous service to the hospital.

## Culture of One

Lake Regional team members also benefit from our strong Culture of One. We Commit to Each Other, Encourage Excellence and Care More than Expected. Learn more at [lakeregional.com/C1](http://lakeregional.com/C1).

## Smoke-Free Environment

Lake Regional is committed to providing a smoke-free environment for its employees, patients and customers. All Lake Regional Health System properties are smoke-free.

## Questions?

If you have questions about any of the employee benefits, please contact Lake Regional's Human Resources department at 573-348-8384.

### *Get Connected!*

Follow @LakeRegional on social media to stay in-the-know!



# Mental Wellness Resources for Lake Regional Team Members

**Are you going through a hard time?** Life presents many physical, emotional and spiritual difficulties. When times get tough, know these resources are available to you.

**Chaplain Rick Herald:** Rick, Lake Regional’s chaplain, has over 20 years of counseling experience. He is here to listen to your concerns and provide advice. He is also able to pray with and for you, and provide spiritual guidance. To start a conversation with Rick, call **573-302-2294** or email [rherald@lakeregional.com](mailto:rherald@lakeregional.com).

**EAP:** The Employee Assistance Program provides IRS-qualified dependents three free sessions with a mental health professional. This includes emotional or work/life counseling; financial information and resources; legal support and resources; and more.

**Lake Behavioral Health:** Lake Regional will cover the cost of six counseling sessions at Lake Behavioral Health for all employees. For more information, call **573-693-9090**.

**Health Plan:** If you are covered under Lake Regional’s health plan, mental wellness office visits are subject to a \$30 copay, whether you participate in- or out-of-network. All other related services will be charged according to the tier, the same for the rest of the health plan. Inpatient visits are covered at 90% once you reach your deductible for in-network. Out-of-network is covered at 50% once you reach your annual deductible. See charts below or page 4 of the Benefits Guide.

Summary of Medical Benefits	Level 1 – LRHS	Level 2 – MU Healthcare	Level 3 – Health Link	Level 4 – Out-of-Network
Deductible: <i>Individual/Family (calendar year)</i>	\$600/\$1,200	\$1,200/\$2,400	\$2,500/\$5,000	\$6,000/\$12,000
Out-of-Pocket: <i>Individual/Family (includes deductibles)</i>	\$1,200/\$3,600	\$4,000/\$12,000	\$5,000/\$15,000	\$12,000/\$36,000
Medical Lifetime Maximum <i>(per covered person)</i>	Maximum			
<b>Mental Disorders and Substance Use Disorders</b>				
Inpatient	90% after deductible	90% after deductible	50% after deductible	
Outpatient Office Visits	\$30 co-pay	\$30 co-pay	\$30 co-pay	
All other related services	90% after deductible	90% after deductible	50% after deductible	

If you have questions, contact Cassie Stafford, Benefits Specialist, at **573-348-8306** or [cstafford@lakeregional.com](mailto:cstafford@lakeregional.com).





# Employee Assistance Program

This service is free to all Lake Regional employees.

**1-800-964-3577**

## EMOTIONAL OR WORK-LIFE COUNSELING

Helps address stress, relationship or other personal issues you or your family members may face. It's staffed by GuidanceExperts – highly trained master's and doctoral level clinicians – who listen to concerns and quickly make referrals to in-person counseling or other valuable resources. Situations may include:

- Job pressures
- Relationship/marital conflicts
- Stress, anxiety and depression
- Work/school disagreements
- Substance abuse
- Child and elder care referrals

## FINANCIAL INFORMATION AND RESOURCES

Provides support for the complicated financial decisions you or your family members may face. Speak by phone with a Certified Public Accountant and Certified Financial Planner™ Professionals on a wide range of financial issues such as:

- Managing a budget
- Retirement
- Getting out of debt
- Tax questions
- Saving for college

## LEGAL SUPPORT AND RESOURCES

Offers assistance if legal uncertainties arise. Talk to an attorney by phone about the issues that are important to you or your family members. If you require representation, you'll be referred to a qualified attorney in your area with a 25% reduction in customary legal fees thereafter. Topics may include:

- Debt and bankruptcy
- Guardianship
- Buying a home
- Power of attorney
- Divorce

## HEALTH CHAMPIONS

A service that supports you through all aspects of your health care issues by helping to ensure that you're fully supported with employee assistance programs and/or work-life services. HealthChampion is staffed by both administrative and clinical experts who understand the nuances of any given health care concern. Situations may include:

- One-on-one review of your health concerns
- Preparation for upcoming doctor's visits/lab work/tests/surgeries
- Answers regarding diagnosis and treatment options
- Coordination with appropriate health care plan provider(s)
- An easy-to-understand explanation of your benefits—what's covered and what isn't
- Cost estimation for covered and non-covered treatment
- Guidance on claims and billing issues
- Fee/payment plan negotiation

## SERVICE FEATURES

The service includes up to three face-to-face emotional or work-life counseling sessions per occurrence per year. This means you and your family members won't have to share visits. Each individual can get counseling help for his/her own unique needs. Legal and financial counseling are also available by telephone during business hours. Health-Champion offers unlimited access to services.

## GETTING IN TOUCH IS EASY

On the phone: Just one simple call. For access over the phone, call toll-free **1-800-964-3577**. You'll also have 24/7 access to GuidanceResources® Online. Visit [www.guidanceresources.com](http://www.guidanceresources.com) to create your own username and password. If you're a first-time user, you'll be asked to enter the following on the profile page:

1. In the Company/Organization field, use: **HLF902**
2. Create your own confidential user name and password.
3. In the Company Name field at the bottom of the page, use: **ABILI**

# CULTURE OF ONE

## COMMIT TO EACH OTHER.

We are a team.

Our shared goal is to improve lives.

We need each other to succeed,  
so we set goals, agree to them and  
get the work done together.

We nurture a supportive environment  
and find strength in our connectedness

We are proud to represent Lake Regional Health System.

## ENCOURAGE EXCELLENCE.

We are intentional in every interaction so that we provide an  
exceptional experience for every person, every time.

We innovate and continuously improve  
as individuals and as a team.

We keep a positive attitude.

We promote safety and transparency.

We communicate clearly with each other and our patients.

We recognize and reward actions that give better experiences.

We take pride in contributing our best work.

## CARE MORE THAN EXPECTED.

Improving lives is at the center of all we do.

We proudly make our days about serving others.

Our work is fulfilling because people trust us to help them.

We are here because we care about people,  
and we honor the lives we touch together.

Download our Guide to Culture of One at [lakeregional.com/C1](http://lakeregional.com/C1).

## About This Guide

This guide describes the benefit plans and policies available to you as an employee of Lake Regional Health System. The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. This guide is meant only to cover the major points of each plan or policy.

If there is ever a question about one of these plans and policies, or if there is a conflict between the information in this guide and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern.

Please note that the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of Lake Regional Health System.



54 Hospital Drive  
Osage Beach, MO 65065  
573-348-8000  
lakeregional.com