



Total. Local. Care.

Full-Time EMPLOYEE BENEFITS OVERVIEW

June 1, 2020 through May 31, 2021

MEDICAL | DENTAL | VISION | GROUP LIFE & AD&D | SHORT & LONG-TERM DISABILITY | VOLUNTARY LIFE & AD&D | FSA ACCOUNTS

Benefits overview intended for summary purposes only.



T.J. Regional Health recognizes the importance of being able to provide our employees and their families with quality benefits as part of their overall compensation package. Therefore, T.J. Regional Health has developed a comprehensive benefits package that delivers quality and value while satisfying the diverse needs of our workforce. This summary highlights your benefit options offered. Full summaries are available through your Human Resources Department.

Eligibility

Employees working a minimum of 36 hours per week are eligible for full benefits outlined in this summary. Any employee averaging 30 hours per week or more is eligible for medical insurance according to the ACA. Eligible employees may cover their spouse and/or a dependent child(ren) up to the age limitations specified by each insurance carrier. Benefits are effective on the first of the month following 30 days after the date of hire.

Qualifying Events

T.J. Regional Health has adopted an IRS Section 125 Plan that allows your medical, dental and vision premiums to be deducted from your paycheck on a pre-tax basis.

The Section 125 Plan provides you the opportunity to change your plan elections during an annual Open Enrollment period, or if you encounter a Qualifying Event such as:

- Marriage
- Birth of a child
- Adoption or placement of a child for adoption
- Death of an immediate family member
- Divorce or Legal Separation
- Loss of other coverage (for you or your dependents)
- Child ceasing to be an eligible dependent

Adding or removing a dependent is permissible within 30 days of a Qualifying Event. It is your responsibility to notify the Human Resources Department within the 30-day window if you want to make a change to your plan election.



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T.J. Regional Health's medical plan is administered by Anthem, a provider of exceptional healthcare services. Once enrolled, you may visit Anthem's website at www.anthem.com to access claims payments, physician directories, ID cards, and inquire about eligibility. Dependent coverage is available until the end of the month in which the child turns 26. See chart below for medical summary.



Medical Benefits Summary

	Base Plan In-Network Benefits		Core Plan In-Network Benefits		
	T.J. Domestic	Anthem Retail	T.J. Domestic	Anthem Retail	
Calendar Year Annual Medical Deductible	No Deductible	\$2,750 individual \$5,500 family	No Deductible	\$2,000 individual \$4,000 family	
Coinsurance (Plan/Member)	80% / 20%	70% / 30%	80% / 20%	70% / 30%	
Medical Maximum Out-of-pocket	\$1,500 individual \$3,000 family	\$4,500 individual \$9,000 family	\$1,250 individual \$2,500 family	\$3,250 individual \$6,500 family	
Rx Maximum Out-of-pocket	\$1,000 individual \$2,000 family	\$1,000 individual \$2,000 family	\$1,000 individual \$2,000 family	\$1,000 individual \$2,000 family	
Covered Services	Member Cost Share		Member Cost Share		
Primary Care Office Visit	\$10 copay	\$30 copay	\$10 copay	\$25 copay	
Specialist Office Visit	\$20 copay	\$60 copay	\$20 copay	\$50 copay	
Preventive Care	No member cost	No member cost	No member cost	No member cost	
Emergency Room	\$150 copay	\$150 copay	\$150 copay	\$150 copay	
Urgent Care Center	\$50 copay	\$75 copay	\$50 copay	\$75 copay	
Inpatient Facility Services	20%	Deductible then 30%	20%	Deductible then 30%	
Outpatient Services	20%	Deductible then 30%	20%	Deductible then 30%	
Rx Drug Copay	Generic	\$4	\$15	\$4	\$15
	Preferred	\$20	\$45	\$20	\$45
	Non-Preferred	50% (min \$35-max \$75)	50% (min \$75-max \$125)	50% (min \$35-max \$75)	50% (min \$75-max \$125)

1. Maximum Out-of-Pocket includes all copays, coinsurance, and deductibles when applicable for fully ACA compliant plans.

There's More to T.J.'s Employee Pharmacy than Filling a Prescription!

Employees have the convenience and cost savings of filling their prescriptions at the T.J. Samson Onsite Pharmacy as an alternative to Anthem's retail pharmacy network or mail order program.

The pharmacy is available to employees, spouses and children covered under the health plan with reduced copays.



The programs offered to T.J. Regional Health employees are 100% voluntary. For employees who reach “Engagement Status” and do not use nicotine, you can receive discounts on your premiums. If a spouse is covered under the T.J. Regional Health current Health Plan, they can also receive the same discounts as employees.

Medical Payroll Deductions

24 Pay Periods

* Engagement and Non-Tobacco Credits apply to Employee and Spouse only.

▶ EMPLOYEE

Plan Option	Engaged Non-Tobacco	Engaged Tobacco	Non-Engaged
Base Plan	\$57.00	\$94.00	\$132.00
Core Plan	\$80.00	\$117.00	\$155.00

Alternative Standard

If due to a medical condition it is unreasonable for you and/or your covered spouse to meet specific engagement criteria, an alternative standard may be made available to you. See Human Resources for details.

▶ EMPLOYEE + CHILD(REN)

Plan Option	Engaged Non-Tobacco	Engaged Tobacco	Non-Engaged
Base Plan	\$154.00	\$191.00	\$229.00
Core Plan	\$197.00	\$235.00	\$272.00

▶ EMPLOYEE + SPOUSE

Plan Option	Both Engaged - Both Non-Tobacco	Both Engaged - Either EE OR SP Tobacco	Both Engaged - EE AND SP Tobacco	One Engaged - Non-Tobacco	One Engaged - Tobacco	Both Non-Engaged
Base Plan	\$196.00	\$233.00	\$271.00	\$271.00	\$308.00	\$346.00
Core Plan	\$246.00	\$283.00	\$321.00	\$321.00	\$358.00	\$396.00

▶ FAMILY

Plan Option	Both Engaged - Both Non-Tobacco	Both Engaged - Either EE OR SP Tobacco	Both Engaged - EE AND SP Tobacco	One Engaged - Non-Tobacco	One Engaged - Tobacco	Both Non-Engaged
Base Plan	\$275.00	\$312.00	\$350.00	\$350.00	\$387.00	\$425.00
Core Plan	\$351.00	\$388.00	\$426.00	\$426.00	\$463.00	\$501.00



2020 Engagement Process

Achieve “Engagement” Status

Step #1:

Participate in free biometric screening.

You may also visit your Primary Care Physician and return a biometric form. Remind your provider to bill the claim as Preventive so it is covered at 100%.

Step #2:

Complete Health Risk Assessment (HRA) by visiting

TJRegional.personalhealthsurvey.net/portal.

Nicotine-Free

Step #3:

Affirm nicotine-free status by completing Nicotine Affidavit when you enroll in your benefits at www.tjsamson.bswift.com.

Current nicotine users must be nicotine-free for 90 consecutive days in order to receive the discounted premiums.

Maintain Current Payroll Deduction

Beginning in June, new payroll deductions will go into effect based on your level of participation.

Participation = \$\$\$



Health Awareness & Improvement at T.J. Regional Health!

T.J. Regional Health is pleased to continue our Health Awareness & Improvement programming for 2020-2021. Employees and spouses who are enrolled in T.J. Regional Health’s medical insurance program may receive additional discounts toward their monthly insurance premiums through voluntary participation in the Employee Engagement program.

To reach the first level of participation and become “**Engaged**”, employees and spouses must complete the annual biometric screening and personal risk assessment when it is available – typically in the spring of each year. For individuals hired after this annual screening, they and their spouses, will be able to attain **Engaged** status by completing the personal risk assessment only. The biometric process will be completed annually when the entire T.J. Regional staff is offered the opportunity. Information about the personal risk assessment process is mailed to newly hired employee’s homes by Marathon Health, the company that partners with T.J. Regional Health to provide the medical care and coaching services at the Fit for Life Health & Wellness Center. During the time between being hired and the annual biometric screening, these employees and families are eligible (and encouraged) to receive care at the T.J. Fit for Life Health & Wellness Center.

The next level of involvement is determined by the **Tobacco/Nicotine** usage of the employee and spouse. To receive the maximum allowable premium discount this year, the employee and covered spouse must be Tobacco/Nicotine free; however, if only one of you satisfies this requirement, there is a partial discount that is applied to the monthly medical insurance premiums.

Maintaining **Engaged** status is required to continue receiving the discounts on the medical insurance premiums. If the results of the biometric screening process indicate that you or your covered spouse have 3 of 5 Moderate Risk Factors or 1 of 5 High Risk Factors (see page 7), you must participate in the Coaching program offered at the T.J. Fit for Life Health & Wellness Center. Individuals meeting this criteria will receive a personalized letter explaining their results as well as the details surrounding the Coaching requirements and related timeframes. **It is imperative that the individual fulfill the Health Coaching requirements or the discounts will be removed and the medical insurance premiums will increase immediately.**

*For the 2020-2021 benefit plan year, individuals that require coaching will participate in three Health Coaching sessions prior to February 28th, 2021. **The first coaching session must be completed by July 31st 2020!** There is an opportunity to reduce the required number of coaching visits from three (3) to one (1) if an individual improves their risk factors to non-coaching required status (two or fewer Moderate Risk Factors and zero High Risk Factors). If risk factor(s) have not improved, the two (2) remaining visits will be required. If you are required to complete the remaining two (2) coaching visits, visits must be completed by November 30th, 2020 and February 28th, 2021, respectively. Health Coaching sessions must be scheduled in advance and the first “no-show” will result in the **Engaged** status being forfeited until the visit has been rescheduled and completed. Additional “no-shows” will result in the **Engaged** status being forfeited through the remainder of the benefit plan year.*

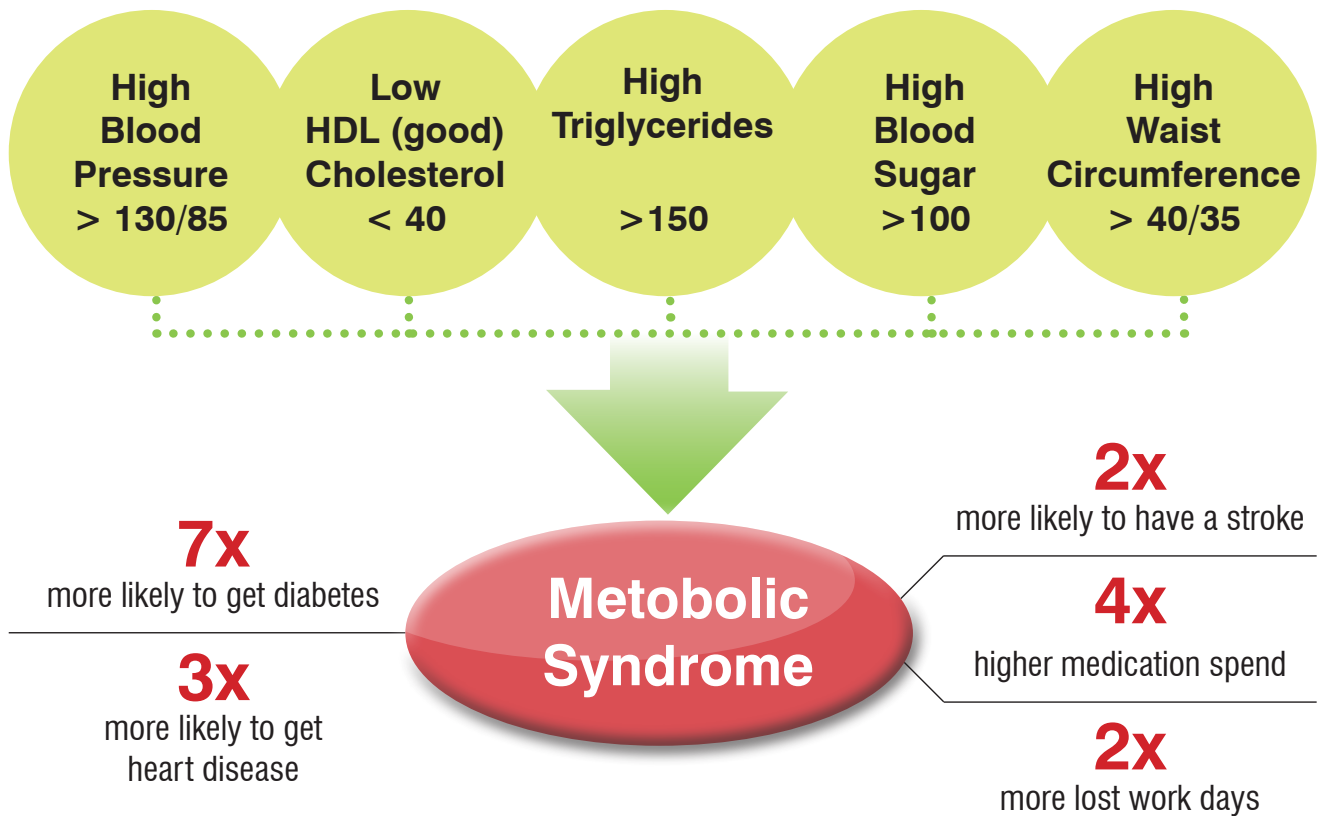
Understand Your Health!

The first step towards enjoying good health is understanding your current health and the numbers that clinicians use to define health status. Participating in the health awareness program is the first step toward that goal!

All employees and spouses have the opportunity to participate in the annual biometric screening. The lab test results from the screening will be used to determine your health status.

A Devastating Combination...

Did you know any 3 of these 5 risk factors means you have Metabolic Syndrome?



Risk factors can be either Moderate or Severe. The Employee Engagement Program requires health coaching from the T.J. Fit for Life Health and Wellness Center for individuals with 3 or more Moderate Risk Factors or 1 or more High Risk Factors as listed below.

Moderate Risk Factors (3 of 5)	High Risk Factors (1 of 5)
Glucose = 101+	Glucose = 126+
Triglycerides = 200+	Triglycerides = 500+
Blood Pressure = 130/81+	Blood Pressure = 140/90+
BMI = 30+	BMI = 35+
Male HDL Ratio = 5.1+	Male HDL Ratio = 9.6+
Female HDL Ratio = 4.5+	Female HDL Ratio = 7.0+

Health Coaching & Education Center

T.J. Regional Health remains committed to supporting health and wellness services as part of its efforts to improve employee health. The services offered at the T.J. Fit for Life Health & Wellness Center are designed to complement the care provided by your personal Primary Care Provider and help you achieve your highest level of health.



The Center is a convenient place for all eligible participants to obtain preventive and routine healthcare, health coaching and education about chronic conditions as well as receive treatment for acute conditions such as the flu, bronchitis, etc.

Health Coaching services offered at the Center are designed to help you address health risks such as increased blood sugar, cholesterol, triglycerides, blood pressure and weight. In conjunction with programs such as C=Care and T.J.'s employee engagement process, covered plan members can enjoy the benefits of better health for their lifetime.

Scheduling an appointment to receive any of these services – at no cost to you – is easy!

T.J. Fit for Life Health & Wellness Center: 270-361-5069

Health Improvement & Savings Opportunities!



Waived copays and deductibles for Rx, supplies and labs.

If you or your spouse have been diagnosed with a cardiovascular disease or diabetes, the C=Care Program can be very beneficial for you.

Cardiovascular - Employees (and spouses) enrolled in the T.J. Regional Health Medical Insurance Program and who are being treated with medication for hypertension and dyslipidemia.

Diabetes - Employees (and spouses) enrolled in the T.J. Regional Health Medical Insurance Program who have been diagnosed with Diabetes can enroll in the C=Care Program and will also be enrolled in the cardiovascular program.

Once acclimated to the program, participants will meet with a health "coach" approximately once per quarter to assist in setting goals of compliance for their disease state. Examples of goals are maintaining proper blood sugar levels, blood pressure, and cholesterol levels.

In exchange for participation in the program, your copays and deductibles for certain disease related medications, specific labs, and certain supplies will be waived at any T.J. Regional Health pharmacy, laboratory, or Primary Care Physician's office!

The average participant in the C=Care program will give 6 hours of their time to the program spread out over a year in exchange for \$\$\$ hundreds in waived prescription, supplies, & lab expenses!!!! **GET STARTED TODAY!**

Privacy: Your PRIVACY and the confidentiality of your health information is of utmost importance to T.J. Regional Health. For that reason, we have partnered with Applied Analytics and Marathon Health, who will maintain and store records of screenings, Health History and Risk Assessment results, participation and overall compliance with the program for the purpose of payroll deductions. Applied Analytics will provide aggregate reports to T.J. Regional Health that contain information on overall population health and the employee's/spouse's participation status only. No HIPAA protected health information or employee specific health scores, measures, or results will be shared with T.J. Regional Health.

Dental Benefits



Your Delta Dental Plan allows you access to two dental networks, the PPO Network and the Premier Network. If you use providers participating in either network, you cannot be balance billed above what Delta Dental has agreed to pay that provider.

To confirm if your provider participates with either the PPO or Premier Networks, you may visit www.deltadentalky.com or by calling **1-800-955-2030**. Dependents are eligible up to age 26.

The PPO Network offers the highest negotiated discounts, resulting in lower expenses for you. The Premier Network offers significant discounts and no balance billing but those discounts will not be as high as in the PPO Network.

If you choose an out-of-network provider, dental services are paid by Delta Dental but you may be subject to paying additional money, over what Delta Dental has paid, since this is not a contracted provider. This is called balanced billing.

Following is a comparison of the three networks:

Here is an example:


	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist
Dentist's Normal Fee	\$750	\$750	\$750
Allowed Amount	\$590	\$680	\$680
Dentist's Fee Write-off Due to Delta Agreement	\$160	\$70	None
50% Benefit Paid by Plan	\$295	\$340	\$340
Patient Responsibility	\$295	\$340	\$410

Dental Benefits Summary

DELTA DENTAL® Dental Benefits	PPO Dentist or Premier Dentist	Out-of-Network Dentist
Calendar Year Annual Dental Deductible	\$50 individual \$150 family	\$50 individual \$150 family
Dental Maximum Benefit per Year (per member)	\$1,500	
Covered Services	Member Cost Share	
Diagnostic & Preventive - Exams, cleanings, fluoride, space maintainers - Emergency Palliative Treatment - Sealants - Brush Biopsy - X-rays	No member cost	No member cost
Basic Services Deductible Applies - Minor Restorative Services - Endodontic Services - Periodontic Services - Oral Surgery Services - Denture Repair	20%	20%
Major Services Deductible Applies - Major Restorative - Relines and Rebase - Fixed Prosthodontic Repair - Implant Repair - Adjustments to Dentures - Implants - Prosthodontic Services	50%	50%
Orthodontic Services - Braces	50% to \$1,000 lifetime max.	
Orthodontic Age Limit	to age 19	
Dental Payroll Deductions - 24 Pay Periods		
Employee	\$7.14	
Employee + One	\$14.28	
Family	\$25.50	



Amplifon Hearing Aid Discount

You have access to a hearing health care program brought to you by Delta Dental and Amplifon Hearing Health Care.  Amplifon provides custom hearing solutions that best fits your lifestyle and budget from one of 10 manufacturers. Amplifon also provides one year of free follow-up care, two years of free batteries, and a three-year warranty! You are covered by a risk-free 60-day trial with a 100% money-back guarantee. Also, if you find the same product at a lower price, Amplifon will not match that price, but beat it by 5%!

For more information and to find a provider call Amplifon at **1-888-832-1867**. Amplifon will help you schedule an appointment and make sure the discount is applied!


Vision Benefits

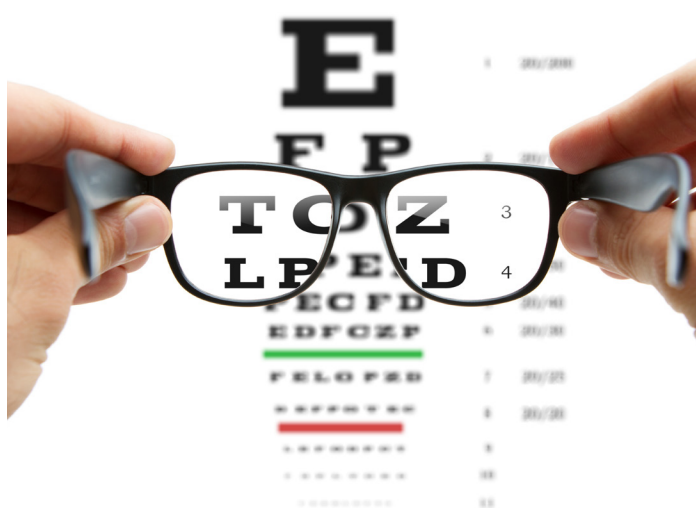


T.J. Regional Health is pleased to provide a voluntary vision program through Anthem Blue View Vision. The amount you pay for vision services depends on whether you visit a network or non-network provider. Network providers can be found at www.anthem.com.

Dependent age: Dependent coverage is available until the end of the month in which the child turns 26.

Vision Benefits Summary

Anthem  In-Network Benefits	Anthem Blue View Vision
Copays	
Exams	\$20 copay
Materials	\$10 copay
Service Frequency	
Exams	Every 12 months
Lenses	Every 12 months
Frames	Every 24 months
Lens Coverage	
Single Vision Lenses	Paid in full (after copay)
Lined Bifocal Lenses	Paid in full (after copay)
Lined Trifocal Lenses	Paid in full (after copay)
Frames	\$130 allowance then 20% off any remaining balance
Contact Lenses	
Elective	\$130 allowance
Disposable	\$130 allowance
Medically necessary	Paid in Full
Vision Payroll Deductions - 24 Pay Periods	
Employee	\$4.14
Employee + Spouse	\$7.04
Employee + Child(ren)	\$7.45
Family	\$11.18



Disability Benefits



T.J. Regional Health is pleased to offer short-term disability on a voluntary basis, and long-term disability **at no cost to you**.

SHORT-TERM DISABILITY

Employees may purchase 11 weeks of short-term disability coverage up to 60% of gross weekly salary, to a maximum amount of \$700 per week. Disability benefits begin on the 15th day of disability.

LONG-TERM DISABILITY - 100% employer paid

Coverage provides up to 60% of pre-disability earnings up to a monthly maximum amount dependent upon employee job classification. Refer to policy for benefit maximums. Long-term disability coverage begins on the 91st day of a disability. The plan duration is to Social Security Retirement Age.

Group Life / AD&D



Life insurance is an important part of your financial well being, especially if others depend on you for financial support. T.J. Regional Health provides basic life and AD&D coverage **at no cost to you**. The basic life benefit amount is equal to 1 times your annual salary with a \$10,000 minimum. AD&D provides benefits to you or your beneficiary if, due to an accident, you suffer loss of life or limb.

Voluntary Life*



Benefits for Employee

Coverage Amount: You may also purchase additional life insurance in \$10,000 increments up to a maximum of \$300,000.

Guaranteed Issue: \$130,000

Benefits for Spouse

Coverage Amount: Increments of \$5,000 not to exceed 50% of the employee's voluntary life election up to a maximum of \$150,000.

Guaranteed Issue: \$30,000

Benefits for Children**

Coverage Amount: \$10,000.

Guaranteed Issue: \$10,000

*Benefits and age reductions apply

**Child(ren) are eligible from birth through the end of the month in which they turn age 26

Flexible Spending Accounts McGREGOR EMPLOYEE BENEFITS ADMINISTRATORS & CONSULTANTS

T.J. Regional Health has adopted and maintains a Section 125 Plan which allows employees access to two types of Flexible Spending Accounts (FSAs). FSAs allow you to set aside a portion of your income on a pre-tax basis to pay for certain health and/or dependent care expenses. As a result of the payroll tax savings, your net out-of-pocket cost for these expenses is lowered.

The Health Care Account helps you pay for medical, pharmacy, dental and vision care expenses not covered by the benefit plans. This includes any deductibles, copayments, and such items as orthodontia, glasses, contact lenses, and approved over-the-counter products. The annual maximum contribution is \$2,750. Participants can roll over up to \$500 of unused dollars from the previous plan year.

The Dependent Care Account can help fund the care of children under the age of 13, or a disabled spouse or parent while you work. It can be used for daycare, preschool, after-school care, summer day camp or elder care. The annual maximum contribution is \$2,500 if you are married filing separately or \$5,000 if you are married filing jointly.

Employee Assistance Program

MaxWell EAP is staffed by a team of highly trained and qualified professionals who are experts in fields such as well-being, family matters, relationships, debt management, employment issues, consumer rights, and much more. You can be confident that the information and referrals you receive will be accurate, up-to-date, and relevant to your particular circumstances.



For more information:

Call toll free: **888-550-5535**

or visit online at: **www.maxwelleap.com**

USERNAME: **tjsamson**

PASSWORD: **employee**



Bereavement

Provides time off with pay for employees in an absence related to the death of immediate family members.

Paid Time Off-PTO/Holidays

PTO is provided for vacation and sick days. PTO hours will accrue at the rate of 3.07 hours per pay period from the date of hire for 0-1 year of service. PTO accrual rates increase based upon years of service.

Employees will also earn 7 paid holidays per year.

Extended Illness Bank (EIB)












Employees will accrue 2.46 hours per pay period from date of hire. Employees may utilize this bank after 32 hours of consecutive time missed due to a medical leave absence for the employee, spouse or dependent child. The EIB may be utilized on the first day of an absence if the employee, spouse or dependent child is admitted to the hospital.

403(b) Retirement Plan Principal

The 403(b) Retirement Plan enables employees to accumulate tax-deferred retirement savings through payroll deductions. Contribution amount is determined by the employee. T.J. Regional Health will match 100% of the first 3% of pay you contribute to the plan through salary deferral plus 50% of the next 2% you defer.



CONTACTS AT-A-GLANCE

QUESTIONS	COMPANY	WHO ARE THEY?	TELEPHONE	WEB ADDRESS
General Information	 <i>Total. Local. Care.</i>	Pamela Bray Benefits Administrator	270-651-4886	email: pbray@tjsamson.org
		Rachel Forrester Compensation Analyst	270-651-4501	email: rforrester@tjsamson.org
Enrollment Information		Benefits Enrollment Provider	N/A	www.tjsamson.bswift.com
Medical/Pharmacy Information		Insurance Company	Refer to Medical ID Card	www.anthem.com
Health & Wellness Center Information		Health Coaching & Education Clinic	270-361-5069	marathon-health.com
Vision Information		Insurance Company	1-866-723-0515	www.anthem.com
Dental Information		Insurance Company	1-800-955-2030	www.deltadentalky.com
Group Life & AD&D / STD/LTD / Vol. Life Information		Insurance Company	1-800-732-1603	www.cigna.com
Flexible Spending Account Information		Administrator	1-866-233-4377	www.mcgregoreba.com
Employee Assistance Program Information		Employee Assistance Program	1-888-550-5535	www.maxwelleap.com USERNAME: tjsamson PASSWORD: employee
403(b) Information		403(b) Provider	1-800-547-7754	www.principal.com
Additional Assistance Claims, Billing, & Enrollment Resolution		Rose Taylor Client Service Concierge	859-255-9455 ext.102	email: rose@bimgroup.us

The benefits overview is intended for summary purposes only. It is not to be relied upon for the determination of any policy benefits, limitations or exclusions. The master insurance policies issued by the respective carriers will be relied upon exclusively to determine all benefits.



FIT FOR LIFE
Health & Wellness Center
A T.J. Regional Health Initiative

Monday 7 am - 4 pm Wednesday 7 am - 5 pm
 Tuesday..... 7 am - 4 pm Friday 7 am - 3 pm
 Thursday..... 7 am - 4 pm

