

## 2017 Benefits Summary

Following is a benefits summary as it relates to your employment with Adult & Child (A&C). A&C reserves the right to change any portion of benefits offered and will notify staff appropriately.

### Anthem Health Insurance

- Eligibility requires a minimum schedule of 30 hours per week for full-time and part-time staff
- Coverage starts on the 31<sup>st</sup> day of continuous service
- Health premiums are automatically deducted on a pre-tax basis through payroll
- Employee's may be required to provide nicotine screening results to qualify for non-tobacco premium rates
- Contact Human Resources for more details

Adult & Child self-insures our health plan using Anthem as our third party administrator. We offer our employees single coverage at little cost. Details about the plan are covered in the plan document and summary plan description.

Category	PPO/ \$750	PPO/ \$750	HDHP/HSA	HDHP/HSA
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Employee Only	\$31.06	\$71.06	\$23.34	\$63.34
Employee + Spouse	\$180.65	\$220.65	\$146.19	\$186.19
Employee + Child(ren)	\$93.76	\$133.76	\$78.99	\$118.99
Employee + Family	\$246.65	\$286.65	\$194.49	\$234.49

### Guardian Dental Insurance

- Eligibility requires a minimum of 16 hours per week/Temporary and PRN staff are not eligible
- Coverage starts on the 31<sup>st</sup> day of continuous service
- Dental premiums are automatically deducted on a pre-tax basis through payroll
- Contact Human Resources for more details

Option 1 - **Core** - \$1,000 Annual Maximum

Category	Per Pay
Employee Only	\$16.62
Employee + Spouse	\$33.00
Employee + Child(ren)	\$49.11

Employee + Family	\$66.35
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Option 2 – **Buy-up** - \$2,000 Annual Maximum

<u>Category</u>	<u>Per Pay</u>
Employee Only	\$18.20
Employee + Spouse	\$36.12
Employee + Child(ren)	\$53.77
Employee + Family	\$72.64

**Guardian Vision Insurance**

- Eligibility requires a minimum of 16 hours per week/Temporary and PRN staff are not eligible
- Coverage starts on the 31<sup>st</sup> day of continuous service
- Vision premiums are automatically deducted on a pre-tax basis through payroll
- Contact Human Resources for more details

	DAVIS	VSP
<u>Category</u>	<u>Per Pay</u>	<u>Per Pay</u>
Employee Only	\$4.15	\$5.93
Employee + Spouse	\$7.04	\$10.05
Employee + Child(ren)	\$6.15	\$8.78
Employee + Family	\$11.73	\$16.74

**Dental & Vision Network Information**

By utilizing an in-network provider, you receive discounts on services and are protected from balance billing. To search for a dental or vision provider, please visit: [www.guardianAnytime.com](http://www.guardianAnytime.com) and click “Find a Provider” at the top of the page. For vision you can search both Davis and VSP in this way. Out of network benefits are covered on a reimbursement schedule. When visiting an out of network provider, you will be balance billed the difference between the insurance reimbursement and the provider’s billed amount.

**Retirement Plan**

Temporary, PRN staff, and Student Interns are not eligible

Adult & Child offers a 401(k) retirement program through Mutual of America. A&C will match 100% of the first 3% of your contributions and 50% of the next 2%, for a total of 4% company match on your 5% of salary contribution. Employees vest immediately at 100% of employer match. Employees are auto-enrolled at the 3% level unless you choose a different percentage or choose to opt out of the plan.

Contact Sara Wiencken, Mutual of America, at 317.237.2190 for further information.

**TASC Flexible Spending Account (FSA)**

- Eligibility requires a minimum of 16 hours per week/Temporary and PRN staff and Student Interns are not eligible

This benefit allows you to have payroll deductions on a pre-tax basis for items that are out-of-pocket expenses for most health, dependent care, and adoption costs.

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### **HEALTH SAVINGS ACCOUNT (HSA) - BMO HARRIS**

- Eligibility requires participation in the High Deductible Health Plan (HDHP)  
This benefit allows you to have payroll deductions on a pre-tax basis for items that are out-of-pocket expenses for most health care costs. Adult & Child contributes \$750 for an individual and \$1,500 for a family into participants' HSA accounts each calendar year. The money goes into a checking account and is always yours, even if you leave employment with Adult & Child.
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### **Guardian Life and Long Term Disability (LTD) Insurance**

Temporary, PRN staff, and Student Interns are not eligible

- Eligibility requires a minimum of 30 hours per week  
Life insurance and AD&D is a separate benefit from the health insurance plan. If an employee chooses not to enroll in health insurance, she/he may still enroll in the life insurance plan. The policy covers an employee with a benefit of \$50,000.00, and a long-term disability plan, both at no cost to the employee. Additional spouse and dependent life insurance is available.
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### **Short Term Disability (STD)\***

- Eligibility requires a minimum of 20 hours per week/Temporary and PRN staff and Student Interns are not eligible  
Adult & Child provides time off for one's own medical disability lasting from 29 to 180 calendar days for employees of .5 FTE or greater. Employees receive a percentage of base pay dependent upon the number of hours absent from work due to disability, tenure and FTE status.  
*\*Further details of the STD policy can be found on the intranet by utilizing the following links on the Adult & Child intranet site: [3.22.00 SHORT TERM DISABILITY](#) and [3.22.01 Short Term Disability \(STD\)](#).*
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### **Adoption Assistance Program**

- Eligibility requires a minimum of 16 hours per week/Temporary and PRN staff and Student Interns not eligible
  - Payment of \$5,000 when adoption is finalized to help defray adoption costs.
  - You may save up to \$10,000 through payroll deductions into the FSA account on a pre-tax basis for eligible adoption expenses
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### **Employee Assistance Program (EAP)**

Community Health Network administers this program. It is designed to provide mental health services to you and anyone living in your household at no cost to you. It is set up to give quality services to the client on a short-term basis of three to five sessions. If the client requires further treatment, they will be referred to their health insurance mental health benefit. Phone: 317-621-7742 or 800-543-4158

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### **Paid Time Off (PTO)\***

Adult & Child combines all paid time off hours for vacation, personal days and sick days into a PTO program to provide employees with flexibility in using their time off benefits. PTO begins to accrue immediately. New hires cannot utilize PTO until they have successfully completed three months of employment. Temporary and PRN staff and Student Interns are not eligible

- Non-exempt, full time employees shall earn a PTO entitlement each pay period at a rate which will equate to an annual accrual as follows:

<u>Years of Service</u>	<u>Annual Accrual</u>
0 to 5 years	156 hours
5 to 10 years	176 hours
10 years or more	216 hours

- Exempt, full time employees shall earn a PTO accrual each pay period at a rate which will equate to an annual accrual as follows:

<u>Years of Service</u>	<u>Annual Accrual</u>
0 to 5 years	176 hours
5 to 10 years	204 hours
10 years or more	232 hours

- Part time employees are entitled to pro-rated PTO based on scheduled hours.
- Adult & Child recognizes eight holidays per year. These days are paid separately from PTO.

New Year’s Day	Thanksgiving
Martin Luther King, Jr	Friday after Thanksgiving
Memorial Day	Christmas Eve
Independence Day	Christmas
Labor Day	

*\*Further details of the PTO policy can be found on the intranet by utilizing the following links on the Adult & Child intranet site: [3.15.00 Paid Time Off \(PTO\)](#), [3.15.01 Paid Time Off \(PTO\)](#), and [3.15.02 Donation of and Application for PTO and Sick Bank Hours](#)*

**Staff Development\***

- Temporary and PRN staff and Student Interns not eligible  
A&C provides staff development funds as follows:

Physician	APRN	HSP	Master’s Level – Licensed Staff	Master’s Level - Unlicensed	Bachelor’s Level
\$5,000	\$3,000	\$3,000	\$1,000	\$500	\$300

*\*Further details of the Staff Development procedures can be found on the intranet by utilizing the following links on the Adult & Child intranet site: [3.10.03 Non Mandatory Staff Development](#).*

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## Adult & Child Holiday Schedule 2017

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New Year's Day 2017 (observed)	Monday, January 2
Martin Luther King, Jr.	Monday, January 16
Memorial Day	Monday, May 29
Independence Day	Tuesday, July 4
Labor Day	Monday, September 4
Thanksgiving	Thursday, November 23 Friday, November 24
Christmas Eve (observed)	Friday, December 22
Christmas	Monday, December 25
New Year's Day 2018	Monday, January 1

### Who to contact if you have a question:

**For benefit clarification** questions, claims inquiries, or resolution call our insurance brokers at Horan:  
(844) 694-6726

#### **Anthem Health**

**Group Number: 00217976**

- 800.295.4119
- [www.anthem.com](http://www.anthem.com)

#### **Guardian Vision**

- 877.393.7363
- [www.guardianAnytime.com](http://www.guardianAnytime.com)

#### **TASC/FSA**

- 800.969.6447
- [www.we-R-CDH.com](http://www.we-R-CDH.com)

#### **BMO Harris Bank/HSA (formerly M & I Bank)**

- 888.340.2265
- [www.bmoharris.com](http://www.bmoharris.com)

**Guardian Dental**

- 800.541.7846
- <https://www.guardianAnytime.com/>

**Guardian Life/Voluntary Life**

- 800.525.4542
- <https://www.guardianAnytime.com/>

**Guardian LTD**

- 800.538.4583
- <https://www.guardiananytime.com/>

**Mutual of America**

- Sara Wiencken, 317.237.2190
- Customer Service, 800.468.3785
- [www.mutualofamerica.com](http://www.mutualofamerica.com)

**Community Occupational Health Network**

- 317.621.7742
- 800.543.4158
- <http://www.ecommunity.com/occhealth/index.aspx?pg=636>

**Employee Assistance Program (EAP)**

- 317.621.7742
- 800.543.4158