

# SALUSCARE, INC.

## BENEFITS AT A GLANCE

Effective December 1<sup>st</sup>, 2016 – November 30<sup>th</sup>, 2017

### MEDICAL

United Healthcare HMO (F0SJ): Regular employees who work 30+ hours a week are eligible for this benefit. **SalusCare pays 100% of the cost of the monthly premium for eligible employees.** Employees may elect dependent coverage and will be responsible for the additional premium costs. As a member of this Health Maintenance Organization an employee must choose a Primary Care Physician (PCP), from within the network, who is responsible for providing your primary health needs. There is a \$1,500.00 deductible for an employee and \$4,500.00 for families. This plan covers 90% of costs from in-network physicians once the CYD has been met. *This plan does not include out-of-network benefits.* \$30.00 co-pay for PCP visits and \$55.00 for Specialists. Prescription co-pays are \$20.00 - generic, \$40.00 - preferred brand and \$60.00 - Non-Preferred brand drugs.

United Healthcare HMO (F0S8) – Buy-up: Regular employees who work 30+ hours a week are eligible for this benefit. **SalusCare pays 96% of the cost of the monthly premium for eligible employees.** Employees may elect dependent coverage and will be responsible for the additional premium costs. As a member of this Health Maintenance Organization an employee must choose a Primary Care Physician (PCP), from within the network, who is responsible for providing your primary health needs. There is a \$1,000.00 deductible for an employee and \$2,000.00 for families. This plan covers 80% of costs from in-network physicians once the CYD has been met. *This plan does not include out-of-network benefits.* \$30.00 co-pay for PCP visits and \$30.00 for Specialists. Prescription co-pays are \$20.00 - generic, \$40.00 - preferred brand and \$60.00 - Non-Preferred brand drugs.

United Healthcare – High Deductible Health Plan w/ Health Savings Account (HSA): Regular employees who work 30+ hours a week are eligible for this benefit. **SalusCare pays 100% of the cost of the monthly premium for eligible employees.** Employees may elect dependent coverage and will be responsible for the additional premium costs. This nontraditional health care coverage is designed to fund health care expenses in conjunction with a high deductible health plan. Once enrolled in the plan, employees may open a health savings account (HSA) with Suncoast Schools Federal Credit Union. This HSA is intended to secure pre-tax dollars in a fund for future medical needs and may assist in meeting the deductible for the plan. The, in-network, Calendar Year Deductible (CYD) \$1,500.00 for an individual and \$3,000.00 for families and the Out of Pocket Maximum is \$3,000.00 for individuals and \$6,000.00 for families. This plan covers 90% of costs from in-network physicians once the CYD has been met. *This plan does not include out-of-network benefits.* Members *must* choose a Primary Care Physician (PCP), from within the network, who will provide your primary health needs. Preventive care (ex: annual adult physical exams, well child exams, immunizations) is covered at 100% and the deductible is waived. Prescription co-pays are \$20.00 - generic, \$40.00 - preferred brand and \$60.00 - Non-Preferred brand drugs. *SalusCare will make quarterly contributions to an employee's HSA in the amount of \$120.00.*

### DENTAL

Principal PPO: Regular employees who work 30+ hours a week are eligible for this benefit. **SalusCare pays the entire cost of the monthly premium for eligible employees.** Employees may elect dependent coverage and will be responsible for the additional premium costs. Members may choose an in-network or out-of-network dentist. Deductibles are \$50.00/individual and \$150.00/family with an annual plan maximum of \$1,500.00. Preventive care (i.e.: check-up, cleanings) is covered at 100%.

### TELADOC

Regular employees who work 30+ hours a week are eligible for this benefit. Teladoc provides a fast and convenient way for members to get medical care over the phone or by video. It is not a replacement for health insurance but a wonderful additional option. When using Teladoc employees do not pay any premiums, office visit co-pays or deductibles! This valuable benefit is FREE to eligible employees.

**GROUP LIFE and AD&D**

Principal: Regular employees who work 30+ hours a week are eligible for this benefit. **SalusCare pays the entire cost of the monthly premium for eligible employees.** Eligible employees are covered for 1x annual salary or a minimum of \$30,000 for Life and 1x annual salary or a minimum of \$30,000 for AD&D. SalusCare pays the full cost of this benefit coverage.

**SUPPLEMENTAL LIFE & AD&D**

Principal: Regular employees who work 30+ hours a week are eligible for this benefit. Employees may choose to purchase additional life and accidental death/dismemberment coverage over and above what SalusCare provides (see above). This voluntary benefit covers employees at a minimum of \$10,000.00 up to a maximum of \$500,000.00. Dependent coverage is also available. Rates are determined by the enrolled member's age.

**VISION**

Humana Vision Care: Regular employees who work 30+ hours a week are eligible for this voluntary benefit. The employee pays the full cost of coverage under this program. Eye exams -\$10.00 co-pay; eyeglass lenses-\$15.00 co-pay; frames-up to \$45.00 wholesale and contact lenses-up to \$105.00 for fittings and up to \$105.00 for the lenses. Discounts for laser vision correction. Dependent coverage is available.

**SHORT TERM DISABILITY**

Aflac: Regular employees who work 30+ hours a week are eligible for this voluntary benefit. The employee pays the full cost of coverage under this program. In addition to Short Term Disability, Aflac offers Accident, Cancer and Hospital/Critical Care plans. The goal is to help members with salary replacement if an illness or accident should prevent them from working. The coverage amount is determined by the age and salary of the member. *For Short Term Disability only:* At time of enrollment, the member chooses the timeframe for availability of benefits (i.e.: 7 days, 14 days) once medically disabled.

**LONG TERM DISABILITY**

UNUM: Regular employees, who are eligible for this voluntary benefit, pay the full cost of coverage under this program. The coverage amount is determined by age and salary. UNUM helps members with salary replacement if an illness or accident should prevent them from working. Benefits become effective 90 days after member is out on medical disability.

**SAVINGS/ RETIREMENT PLAN**

403b: Employee contributions - After one hour of employment, regular employees who work 20+ hours/week are eligible to participate in this retirement plan. Employees can elect to contribute a fixed dollar amount or a % of salary. Maximum allowable annual contribution amount \$18,000.00 (for employees below age 50) or \$24,000.00 (for employees age 50+). Each year SalusCare will determine how much we will contribute based upon the financial performance of the organization as a whole with a fixed contribution not to exceed 4% of base salary and a matching percentage not to exceed 3% of base salary.

**CREDIT UNION**

Suncoast Credit Union: \$5.00 is all it takes for SalusCare employees to open an account with the SCU. With locations throughout the State of FL, employees can benefit from low interest loans, personal lines of credit, direct deposit, and a variety of trust and investment service options.

**EMPLOYEE ASSISTANCE PROGRAM**

SalusCare recognizes the challenges employees may face in their personal lives. We support the needs of our employees and their families by offering this confidential service. Offered through HealthCare EAP (a division of ESI Employee Assistance Group) this service consists of an assessment, counseling and/or referral for a myriad of personal issues. At no cost to themselves, employees and their families are eligible for up to 3 sessions per event. There is no limit to the number of events per year, per employee.

**CEUs**

Our valued part-time/full-time Licensed Clinicians, RNs, LPNs, CAPs, CACs and CPPs can enjoy a convenient way to earn continuing education units (CEU's). Through SalusCare's contract with *myLearningPOINTE*, eligible employees can gain access to FREE web-based training!

**HODGES UNIVERSITY**

As per our current agreement with Hodges University if the requisite amounts of eligible employees register for classes, they each receive a \$100.00 discount (per credit hour) on cost of tuition. Hodges University has locations in Ft. Myers, Naples and Sarasota.

**TUITION REIMBURSEMENT**

SalusCare offers financial assistance towards the cost of tuition for regular part time (20+ hrs/wk) and full time employees who have successfully completed 90 days of employment. This is available for undergraduate, graduate and specialized/technical-training classes related to the employee's position or for career advancement at SalusCare. SalusCare will reimburse a maximum of 2 classes per semester (up to the equivalent of 8 credits) at 100% of the State University rate for credit hours. Please see company policy for details.

**PET INSURANCE**

(Offered through Nationwide) Regular employees who work 30+ hours a week are eligible for this benefit. We know pets become important members of a family and they also need good health care in order to live a long and happy life. This assists employees in providing helpful coverage for their beloved pets.

**NAPA AUTO CARE CENTER**

By presenting your SalusCare ID badge, or paystub, any SalusCare employee may enjoy the perk of receiving an Oil Change Special for only \$14.99 per vehicle (limit two cars per family). This special includes: Standard Oil up to 5qts, Tire Rotation, Full Preventative Maintenance Inspection, Safety Inspection and Fluids topped off. Also, Full Synthetic Oil change prices will be reduced from regular price by \$15.00! Check out their website for appointments and locations: [www.napaautocareswf.com](http://www.napaautocareswf.com)

**PAID TIME OFF**

PTO is a combination of vacation, sick, personal and "unpaid" holiday (those not identified as SalusCare close dates) leave. All full-time (FT "A" and FT "B") and part- Part-time "B" (20 – 29 hrs/wk) employees are eligible for PTO. PTO accrues on all hours paid up to an annual maximum accrual. The accrual rate is dependent on the employee's lifetime hours of service/work. *Please see PTO & Holiday/SalusCare Close Date policy for details.*

**HOLIDAYS**

Days SalusCare is typically closed (with the exception of 24/7 programs) are as follows:

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| <input type="checkbox"/> New Year's Day                                    | <input type="checkbox"/> Labor Day                                       |
| <input type="checkbox"/> Dr. Martin Luther King's Day                      | <input type="checkbox"/> Veteran's Day ( <i>Full time "A" excluded</i> ) |
| <input type="checkbox"/> President's Day ( <i>Full time "A" excluded</i> ) | <input type="checkbox"/> Thanksgiving Day                                |
| <input type="checkbox"/> Memorial Day                                      | <input type="checkbox"/> Day after Thanksgiving                          |
| <input type="checkbox"/> Independence Day                                  | <input type="checkbox"/> Christmas Day                                   |

Full time "B" (40 hrs a week) employees are eligible to be paid for the full 10 days listed above  
Full time "A" employees (30-39 hrs/per week) are eligible for 8 days (Full time "A" employees will not be paid for President's day or Veteran's day).

Part time "B" (20-29 hrs/wk) employment status will receive up to 4 hours of pay on a Holiday/Close date.

*Please see PTO & Holiday/SalusCare Close Date procedure for details.*

**DIRECT DEPOSIT**

From the first day of employment, an employee may complete paperwork to begin receiving their pay directly deposited into as many as three bank accounts. This can be applied to any bank of the employee's choosing. Implementation is typically achieved by the second pay date following receipt of the signed Authorization Agreement for Direct Deposit.

**BANK OF AMERICA**

SalusCare employees who open up an account and maintain a banking relationship with Bank of America are eligible for the following incentives (in accordance with the Bank of America at Work<sup>®</sup> program, these incentives are subject to change):

- Vehicle Loans Discount — earn a .15% discount on the interest rate for any auto, RV or boat loan
- Competitive rates and personalized service on home loans
- Special incentives may be available with a new checking account