

2020

Northwestern Medical Center Benefit Summary

At our heart, Northwestern Medical Center is about people. Our patients. Our community. Our team. The exceptional care which NMC provides on a daily basis is a direct result of the caring, dedication, and hard work of every single NMCer and our partners. We are thankful for you and our entire staff.

Investing in an outstanding compensation package for our staff continues to be a top priority for NMC. We provide competitive salaries and a diverse array of traditional and more unique benefits to help improve the progression of your career and your quality of life. These include healthcare, dental and vision care, tuition assistance, education loan repayment, retirement plan, and our award-winning Healthy U wellness program, generous time off, and even access to pet insurance, discounts with many regional Chamber of Commerce members, and more!

In the fast pace of healthcare, it can be easy to overlook valuable benefits that can help you and your family. Please take some time to review the many choices in this year's Benefit Summary and take advantage of NMC's offerings on your path to a healthier, happier future.



Contact Information



Blue Cross Blue Shield of Vermont - Medical
800-247-2583
www.bcbsvt.com



Northeast Delta Dental - Dental Insurance
800-832-5700
www.nedelta.com



VSP - Vision Insurance
800-877-7195
www.vsp.com



Express Scripts - Prescription Coverage
877-859-9997
www.express-scripts.com



Reliance Standard- Life, Disability, Critical Illness, & Accident Insurance
800-351-7500
www.reliancestandard.com



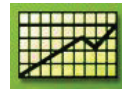
MassMutual - Retirement Plans
401(a) & 403(b)
1-800-743-5274
www.RetireSmart.com



Nationwide - Voluntary Pet Insurance Coverage
877-738-7874
www.petsvpi.com



Health Equity - HSA & FSA/DCA
866-346-5800
www.healthequity.com



Workplace Solutions, Inc. - Employee Assistance Program
800-639-1596 or locally at 802-658-1788
www.workplacesolutionsvt.com



Lifestyle Medicine Department
802-524-1227



United Way Working Bridges
802-578-4265
sarah@unitedwaynvt.org

Employee Benefits Center (EBC)

The EBC is your online employee benefits center. The EBC is a one-stop resource that provides you with up to date benefit information, benefit summary plan documents, forms and contact information for each carrier. A link to the EBC is located on NMC SharePoint.

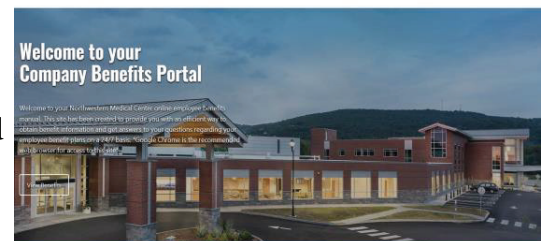
To log into the EBC directly go to: <http://nmcenter.trgportal.com>

Username = nmcl
Password = benefits

All content of this summary and additional information can be found on the EBC at: <http://nmcenter.trgportal.com>



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Eligibility Guidelines & Enrollment

Benefit Eligibility

Our benefit package is designed specifically with our employment classifications in mind. Please refer to each coverage section to determine your eligibility based upon your employment classification.

Your Employment Classification

Full Time (FT) = 64 to 80 hours per pay period

Part Time (PT) = 40 to 63 hours per pay period

Regular Per Diem (RPD) = at least 8 hours per pay period

Per Diem (PD) = as needed

Benefit Costs

Rates are located as an insert in the benefits summary. All benefits in this booklet are a summary of NMC's total benefit package. For more specific information on each benefit please refer to the Employee Benefit Center on NMC SharePoint.

Eligibility Waiting Period

New Employee benefits will begin the first of the month following the date of hire.

Current employees who transfer from a non-benefit-eligible position to a benefit-eligible position follow the New Employee guidelines above.

Benefit Changes

Benefit changes can be made when an employee experiences a Qualified Life Event such as marriage, birth of a child, employment status change, change of insurance coverage (due to the loss/gain of other benefits), etc. All changes are pended & need to be approved by HR before they become final.

bswift



Whether you are enrolling in benefits for the first time, processing a life event, or updating your demographic information, you can access our self-service online enrollment system by logging onto bswift located on the NMC gateway or www.nmc.bswift.com.

Once on the website, you will find the username and password requirements listed on the login screen.

This site can be accessed from anywhere and at any time of day for your convenience!

Please log onto Kronos to view your tax withholding information, your retirement plan employee contribution & earned time balances.

For assistance in choosing the right health plan for you, our "Ask Emma" can walk you through your enrollment and recommend a plan that may best fit you & your family's needs based on information that you will provide.

Human Resources is available to help you understand your benefits & to provide assistance with your enrollment.

2020 Medical Gold Plan

NMC is pleased to offer three medical plans for employees to choose from. Employees should choose the plan that is a best fit for themselves and/or their families. Full Time & Part Time employees may enroll in the health coverage during the initial eligibility waiting period & during Open Enrollment.

Service	NMC Providers	BCBS Providers
Deductible – Calendar year	\$400 Per Individual \$800 Family Maximum	\$800 Per Individual \$1,600 Family Maximum
Out-of-Pocket Maximum (includes deductible)	\$2,250 Per Individual \$4,500 Family Maximum **Out Of Pocket Maximum include RX and Medical co-payments	
Coinsurance	Plan Pays 100%	Plan Pays 80%
Preventative Care - Routine Adult Physical (1 per year), Well Child Care (including immunizations), Routine Gynecological Visit	Covered at 100%	
Mammogram, Colonoscopy & Prostate Preventive Screenings	Covered at 100%	
Physician Office Visits, Allergy Testing & Injections	\$5 Primary Care Visit \$15 Specialist Visit	\$25 Primary Care Visit \$45 Specialist Visit
Maternity Care – Initial visit, Pre-Natal, Birth, Newborn Care & Post Natal	\$15 copay for 1 st visit Deductible, then plan pays 100%	Deductible, then plan pays 80%
Chiropractic Care (24 visits per year max)	<i>Not available at NMC</i>	\$45 Copay
Physical, Speech & Occupational Therapy (no visit limit), Cardiac Therapy (36 visit limit)	\$15 Copay	\$45 Copay
Outpatient Hospital Surgery	\$50 Copay	Deductible, then plan pays 80%
Inpatient Hospital Services & Rehabilitation	Plan pays 100%	Deductible, then plan pays 80%
Skilled Nursing Facility Services (60 day annual max)	<i>Not available at NMC</i>	Deductible, then plan pays 80%
Hospital Outpatient Lab & Diagnostic Services, Pre-admission Testing, Outpatient Therapeutic Services, Independent Lab & Diagnostic Services	Deductible, then plan pays 100% if services are available at NMC	Deductible, then plan pays 80%
Urgent Care Center	\$50 Copay	\$75 Copay
Emergency Room (waived if admitted)	\$200 Copay	\$200 Copay
Ambulance (medically necessary)	<i>Not available at NMC</i>	100% of allowable charges
Inpatient Hospital Physician Care	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Diabetic Equipment	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Non-hospital Outpatient Chemotherapy & Radiation	<i>Not available at NMC</i>	Deductible, then plan pays 80%
Transplant Services	<i>Not available at NMC</i>	Deductible, then plan pays 80%
Durable Medical Equipment & Disposable Supplies	<i>Not available at NMC</i>	Deductible, then plan pays 80%
Hearing Testing & Evaluations (Hearing Aids not covered)	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Mental Health & Substance Abuse Inpatient Hospital Services	<i>Not available at NMC</i>	Deductible, then plan pays 80%
Mental Health & Substance Abuse Outpatient Office Visits	<i>Not available at NMC</i>	\$25 Copay
Infertility: Basic Services Only (See SPD for more information)	<i>Not available at NMC</i>	Deductible, then plan pays 80%

2020 Medical Silver Plan

Service	NMC Providers	BCBS Providers
Deductible – Calendar year	\$500 Per Individual \$1,000 Family Maximum	\$1,000 Per Individual \$2,000 Family Maximum
Out-of-Pocket Maximum (includes deductible)	\$3,250 Per Individual \$6,500 Family Maximum **Out Of Pocket Maximum includes RX & Medical co-payments	
Coinsurance	Plan Pays 100%	Plan Pays 80%
Preventative Care - Routine Adult Physical (1 per year), Well Child Care (including immunizations), Routine Gynecological Visit	Covered at 100%	
Mammogram, Colonoscopy & Prostate Preventive Screenings	Covered at 100%	
Physician Office Visits, Allergy Testing & Injections	\$5 Primary Care Visit \$15 Specialist Visit	\$25 Primary Care Visit \$45 Specialist Visit
Maternity Care – Initial visit, Pre-Natal, Birth, Newborn Care & Post Natal	\$15 copay for 1 st visit Deductible, then plan pays 100%	Deductible, then plan pays 80%
Chiropractic Care (24 visits per year max)	Not available at NMC	\$45 Copay
Physical, Speech & Occupational Therapy (no visit limit), Cardiac Therapy (36 visit limit)	\$15 Copay	\$45 Copay
Outpatient Hospital Surgery	\$75 Copay	Deductible, then plan pays 80%
Inpatient Hospital Services & Rehabilitation	Plan Pays 100%	Deductible, then plan pays 80%
Skilled Nursing Facility Services (60 day annual max)	Not available at NMC	Deductible, then plan pays 80%
Hospital Outpatient Lab & Diagnostic Services, Pre-admission Testing, Outpatient Therapeutic Services (Chemotherapy, Radiation), Independent Lab & Diagnostic Services	Deductible, then plan pays 100% If services are available at NMC	Deductible, then plan pays 80%
Urgent Care Center	\$50 Copay	\$75 Copay
Emergency Room (waived if admitted)	\$200 Copay	\$200 Copay
Ambulance (medically necessary)	Not available at NMC	100% of allowable charges
Inpatient Hospital Physician Care	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Diabetic Equipment	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Non-hospital Outpatient Chemotherapy & Radiation	Not available at NMC	Deductible, then plan pays 80%
Transplant Services	Not available at NMC	Deductible, then plan pays 80%
Durable Medical Equipment & Disposable Supplies	Not available at NMC	Deductible, then plan pays 80%
Hearing Testing & Evaluations (Hearing Aids not covered)	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Mental Health & Substance Abuse Inpatient Hospital Services	Not available at NMC	Deductible, then plan pays 80%
Mental Health & Substance Abuse Outpatient Office Visits	Not available at NMC	\$25 Copay
Infertility: Basic Services Only (See SPD for more information)	Not available at NMC	Deductible, then plan pays 80%

2020 Medical HSA Plan

Service	NMC Providers	BCBS Providers
Deductible – Calendar year	\$2,050 Single \$4,100 Family	\$4,050 Single \$8,100 Family
Out-of-Pocket Maximum (includes deductible & Prescription Copayments)	\$5,150 Single \$10,300 Family	
Coinsurance	Plan Pays 100%	Plan Pays 80%
Preventative Care - Routine Adult Physical (1 per year), Well Child Care (including immunizations), Routine Gynecological Visit	Covered at 100%	
Mammogram, Colonoscopy & Prostate Preventive Screenings	Covered at 100%	
Physician Office Visits, Allergy Testing & Injections	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Maternity Care – Initial visit, Pre-Natal, Birth, Newborn Care & Post Natal	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Chiropractic Care (24 visits per year max)	<i>Not available at NMC</i>	Deductible, then plan pays 80%
Physical, Speech & Occupational Therapy (no visit limit), Cardiac Therapy (36 visit limit)	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Outpatient Hospital Surgery	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Inpatient Hospital Services & Rehabilitation, Skilled Nursing Facility Services (60 day annual max)	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Hospital Outpatient Lab & Diagnostic Services, Pre-admission Testing, Outpatient Therapeutic Services (Chemotherapy, Radiation), Independent Lab & Diagnostic Services	Deductible, then plan pays 100% If services are available at NMC	Deductible, then plan pays 80%
Urgent Care Center	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Emergency Room	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Ambulance (medically necessary)	<i>Not available at NMC</i>	Deductible, then plan pays 80%
Inpatient Hospital Physician Care	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Diabetic Equipment	Deductible, then plan pays 100%	Deductible, then plan pays 80%
Non-hospital Outpatient Chemotherapy & Radiation	<i>Not available at NMC</i>	Deductible, then plan pays 80%
Transplant Services	<i>Not available at NMC</i>	Deductible, then plan pays 80%
Durable Medical Equipment & Disposable Supplies	<i>Not available at NMC</i>	Deductible, then plan pays 80%
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Mental Health & Substance Abuse Inpatient Hospital Services	<i>Not available at NMC</i>	Deductible, then plan pays 80%
Mental Health & Substance Abuse Outpatient Office Visits	<i>Not available at NMC</i>	Deductible, then plan pays 80%
Infertility: Basic Services Only (See SPD for more information)	Not available at NMC	Deductible, then plan pays 80%

Pharmacy Benefits

NMC believes it is important to offer access to the hospital pharmacy, and its discounted pricing, to NMC employees as part of a comprehensive program of benefits. Employees and dependent members of their households on the NMC medical plans may have prescriptions filled and may purchase over-the-counter medications from the pharmacy. Items at the hospital pharmacy may be paid for through payroll deduction.

The NMC Pharmacy carries a selection of prescription drugs. This selection may not be as comprehensive as what is available at retail and mail order pharmacies.

Prescription Benefit	NMC & Affiliated Pharmacies			All Other Retail Pharmacies		
	Gold	Silver	HSA	Gold	Silver	HSA
Prescription Deductible:	\$0		<i>Combined Medical & Prescription Deductible</i>	\$50 deductible per person		<i>Combined Medical & Prescription Deductible</i>
Preventative Medications:	\$5/\$20		Deductible then \$5/\$20	Deductible then \$10/\$40/\$50		\$10/\$40/\$50
Prescription Co-Pay: Generic/Brand/Non-formulary Brand	\$5/\$20		<i>Deductible then \$5/\$20</i>	Deductible then \$10/\$40/\$50		Deductible then \$10/\$40/\$50
Express Scripts Mail Order (90 day supply)	3 Copays					
Specialty Medications	30% Coinsurance after deductible					
Affiliated Pharmacies						
Walgreens: St. Albans, Enosburg Falls, Milton, Essex Junction (Susie Wilson Rd & Pearl St), Colchester (Prim Rd), Winooski (Main St)	NOTCH: Swanton Richford		Kinney Drugs: St. Albans Milton		Walmart: St. Albans	

Flexible Spending Accounts

What is a Flexible Spending Account? Flexible Spending Accounts provide you with an important tax advantage that can help you pay healthcare and dependent care expenses on a pre-tax basis. By anticipating your family's healthcare and dependent care costs for the next year and setting aside money, you can actually lower your taxable income.

Contribution & Eligibility: 100% employee funded. Full Time & Part Time employees are eligible to participate.

Medical Account: Allows employees to elect up to \$2,700 annually to pay unreimbursed medical, dental, vision & many more health related expenses to be paid pre-tax. The plan includes a Grace Period which allows employees who elect the FSA to utilize their funds for dates of service from January 1, 2020 through March 15, 2021. Health Equity provides each enrolled employee, with a debit card. This card can be used at the time of purchase for eligible health care expenses. A list of IRS-eligible medical expenses can be found at www.healthequity.com. Employees may log on at any time to Health Equity's website to obtain their balance. Cards may be requested for spouses and adult-aged children if eligible to participate in the plan.

Dependent Care Account: Allows employees to reimburse themselves with pre-tax dollars for daycare expenses for children under age 13 and other qualified dependents. Employees can elect up to \$5,000 per household (\$2,500 if married and filing separately).

Limited Purpose FSA: If an employee enrolls in the HSA Plan & elects to contribute to a Health Savings Account, the employee may still participate in a medical FSA, but may only use funds from the FSA for dental & vision expenses. This is considered a Limited Purpose FSA.

Health Savings Account (HSA)

NMC offers those enrolled in the High Deductible Health Plan (HDHP) medical plan the opportunity to contribute to a Health Savings Account. HSA accounts allow you to save money tax-free for qualified medical expenses. HSA's are voluntary and can help you set aside money for current and future qualified medical expenses, up to the IRS limits. Qualified medical expenses are defined by IRS Code, section 213(d).

Employer Contribution to the HSA

NMC is pleased to offer a dollar for dollar match up to \$20 per pay period employer contribution to those enrolled in a single HSA plan and \$40 per pay period employer contribution to those enrolled in a Family HSA plan.

Eligibility:

Full Time & Part Time employees are eligible to participate

****Must be enrolled in the HSA Qualified High Deductible Health Plan.**

Contributions:

All employee's contributions can be deducted pre-tax & may be changed throughout the year as long as total does not exceed the Federal maximums which include the NMC employer contribution.

HSA Features:

- Employees will receive a Debit Card for their HSA & may use this card to pay for bills from providers, for prescription costs at retail & mail order pharmacies & for other qualified expenses
- Employees can use Health Equity's online feature & pay providers directly online. This feature allows employees to auto-substantiate by using this online feature & pay the provider before the bill arrives
- Employees may also invest the funds in their HSA once their account has a balance of \$2,000. Instructions & more information are available on Health Equity's website
- Funds in an HSA rollover from one year to the next & can be taken with you when employment ends
- Employees may use funds from an HSA for any medical, dental or vision qualified expense (same as the FSA), even if they are no longer enrolled in a Qualified High Deductible Plan in the future
- Employees may contribute, in 2020, up to \$3,550 if they are enrolled as a Single on the Bronze Plan or up to \$7,100 if they are enrolled with more than one person on their plan. There is a catch-up provision for employees who are over 55 of \$1,000 regardless of the level at which they are enrolled

	Health Savings Account (HSA)	Flexible Spending Account (FSA)
2020 Funding Maximum <i>Total includes employer funding</i>	\$3,550 Single; \$7,100 Family	\$2,700
2020 Catch Up Provision	\$1,000 for Employees Age 55+	None
Expenses	All eligible Medical, Dental & Vision	All eligible Medical, Dental & Vision*
"Use it or Lose it" Provision	Not applicable Funds rollover	Yes, funds can only be used Jan 2020 – March 15, 2021
Pre-tax dollars	Yes	Yes
Eligibility to Fund	Must be enrolled in a HDHP & cannot have other medical coverage, including Medicare	Any employee working 20+ hours per week. No medical plan enrollment necessary
Employer Funding	Dollar for Dollar Match \$20 Single / \$ 40 Family per pay period	NA

*Employees may also elect an FSA if they have an HSA, but it would be considered a "Limited Purpose" FSA where only dental and vision expenses could be claimed. The HSA would be the account for which an employee would use to claim anything medical.

2020 Dental Plans

NMC is pleased to offer three dental plans for employees to choose from. Employees should choose the plan that is a best fit for themselves and/or their families. Full Time & Part Time employees may enroll in the dental coverage during the initial eligibility waiting period & during Open Enrollment.



Outline of Covered Services		Basic	Standard	Enhanced
Calendar Year Maximum per person for services under A, B & C (Combined)		\$750	\$1,000	\$1,500
Calendar Year Deductible per person/Family (Coverage B & C only)		\$0	\$50/\$150	\$25/\$75
Coverage A Preventative/Diagnostic	<p><i>Evaluations</i> – 2 in a 12-month period</p> <p><i>X-rays</i> - complete series or panoramic film once in a 5-year period, Bitewing X-rays once in a 12 month period, X-rays of ind. teeth as needed.</p> <p><i>Oral cancer screening</i> once in a 12-month period</p> <p><i>Preventative Cleanings</i> – 2 in a 12-month period under the Basic and Standard options; 4 in a 12-month period under the Enhanced option</p> <p><i>Fluoride treatment</i> twice in a 12-month period to age 19</p> <p><i>Space maintainers</i> to age 16</p> <p><i>Sealant application</i> to permanent molars, once in a 3-year period, for children to age 19</p>	100%	100%	100%
Coverage B Basic	<p><i>Restorative:</i> Amalgam (silver) filling, & composite (white) fillings</p> <p><i>Oral Surgery:</i> Surgical & routine extractions</p> <p><i>Endodontics:</i> Root canal therapy</p> <p><i>Periodontics:</i> Periodontal Cleanings: two in a 12-mo period Basic & Standard Plans; four in a 12-mo period under Enhanced Plan</p> <p><i>Note:</i> Cleanings may be any combination of preventative (Coverage A) or periodontal (Coverage B) but are limited to the total number of allowed cleanings. Periodontal cleanings are more involved than preventative cleanings. See SPD for more information.</p> <p><i>Clinical Crown Lengthening:</i> Once per lifetime per site</p> <p><i>Denture Repair:</i> Repair of a removable denture to its original condition</p> <p><i>Emergency Palliative Treatment</i></p>	50%	80%	80%
Coverage C Major	<p><i>Prosthodontics:</i> Removable & fixed partial dentures (bridge & complete dentures)</p> <p>Rebase & reline (dentures) Crowns, Onlays & Implants</p>	N/A	50%	50%
Orthodontic Lifetime Max (Standard – Child Only; Enhanced – Adult & Child Covered)		N/A	\$1,000	\$2,000
The Enhanced Plan also includes a rollover benefit which allows members to rollover \$250 if they have had an oral exam or a cleaning in the previous year & their total dental payout from Delta was no more than \$500.				
Benefit percentages shown are based upon the actual charge submitted to a maximum of the participating dentist's approved fees, or Delta Dental's allowance for nonparticipating dentists.				

Vision Coverage

NMC is pleased to offer a comprehensive vision plan for employees. Full Time & Part Time employees may enroll in the vision coverage during the initial eligibility waiting period & during Open Enrollment. See the Benefits Summary on the EBC for a complete outline of coverage.



Coverage	Cost to Member at In-Network Provider
Well Vision Exam	\$10 Copay, once per calendar year
Prescription Glasses	\$25 Copay Lenses: Once per calendar year <ul style="list-style-type: none"> • Single vision, lined bifocal, & lined trifocal lenses • Polycarbonate lenses for dependent children • Standard progressive lenses included Frames: Once every other calendar year <ul style="list-style-type: none"> • \$120 allowance for frames, \$140 for featured frame brands, then 20% off the amount over your allowance • \$65 Walmart frame allowance
Contact Lens Care	No Copay \$120 allowance for the contacts & the contacts lens exam (fitting & evaluation), once per calendar year If you choose contact lenses you will be eligible for a frame one calendar year from the date the contact lenses were obtained
Lens Enhancements	Standard progressive lenses- \$0
Extra Discounts	Glasses & Sunglasses: 30% off additional glasses & sunglasses, including lens options, from the same VSP doctor on the same day as your Well Vision Exam; OR get 20% off from any VSP doctor within 12 months of your last Well Vision Exam Laser Vision Correction: Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities; & after surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor

Accident & Critical Illness

NMC is pleased to offer voluntary accident and critical illness plans for employees. Full Time & Part Time employees may enroll in these plans during the initial eligibility waiting period & during Open Enrollment.

Accident Coverage (100% Employee Funded)

- Pays benefits to members who enroll in coverage for on & off the job accidents
- Coverage can be chosen for an employee, spouse & dependent children (birth to 26 years)
- Benefits are paid for receiving care related to an accident. See the Reliance Standard benefit summaries on the NMC Employee Benefit Center for a complete list of coverage.
- Benefits are paid on a tax-free basis since premiums are paid post-tax through payroll deductions

Critical Illness Coverage (100% Employee Funded)

- Pays benefits to members who enroll in coverage should a member develop a Critical Illness
- Some of the Critical Illnesses include: Cancer, Heart Attack, Major Organ Failure, Blindness. For a complete list of covered illnesses, please see the plan description in the Employee Benefit Center.
- Benefit amounts may be chosen for purchase from \$5,000 - \$50,000 in \$1,000 increments for an employee.
- Benefit amounts may be chosen for purchase from \$5,000 - \$30,000 in \$1,000 increments for a spouse
- Amounts over \$20,000 are subject to medical underwriting
- Eligible dependent children (birth to 26 years) are automatically covered for 25% of the employee's elected amount when the employee enrolls in this coverage to a max of \$12,500.



Life & AD&D Insurance

Life & Accidental Death & Dismemberment (AD&D) Insurance

Life insurance coverage covers Full Time Employees. Supplemental coverage can be elected in conjunction with the Basic Life. If an employee elects life insurance after they are initially eligible, Evidence of Insurability will be required & the coverage will have to be approved.

Basic Life & AD&D Insurance (100% NMC Funded)

- 1 times annual salary up to a maximum of \$500,000
- AD&D doubles the benefit value if death results from an accident
- Benefits reduce by 35% upon reaching age 70; 50% upon reaching age 75

Voluntary Supplemental Life (100% employee funded; age rated premiums)

- Full Time employees may enroll during the initial eligibility waiting period.
- Choice of coverage from 1x to 3x annual base salary to a maximum of \$500,000. AD&D coverage may be chosen in the same amounts & are subject to the same \$500,000 maximum.
- Benefits reduce by 35% upon reaching age 70; 50% upon reaching age 75
- Employee required to give satisfactory evidence of insurability for supplemental life amounts over \$250,000
- Dependent Life Insurance – 100% employee funded – Please see rate sheet for coverage details & cost

Voluntary AD&D Insurance (100% employee funded)

- Employee may choose Voluntary AD&D separately, for themselves only, when they are initially eligible or annually at open enrollment. Accident coverage does not require evidence of insurability. Rate is not age banded.

Disability Insurance

Voluntary Short-Term Disability Insurance (100% Employee funded)

Available to Full Time & Part Time Employees

- Employees may enroll within their initial eligibility period & during open enrollment.
- Benefit begins on the 8th day after the occurrence of a qualified disability
- Benefit is 60% of current base rate of pay, including differentials, to a maximum of:
\$600 per week for Full Time & Part Time Employees
- The maximum benefit period is 12 weeks per eligible disability
- Partial benefits are available based on the percent of lost basic wages & other circumstances when returning to work after a qualified disability of at least 8 days.



Long-Term Disability Insurance (100% NMC funded)

- Covers Full Time & Part Time Employees
- Benefit is 60% of monthly pay, including differentials, up to \$6,000 maximum.
- Payment of benefits begin after 90 days from the start of a qualified disability
- Benefits are payable to age 65 if disability begins prior to age 60; schedule of benefits when disabled after age 60

Retirement Savings Plans

NMC cares about the financial future of our employees. Each program has been carefully chosen to be comprehensive & provide opportunities for the employees to plan for a secure financial future. Our retirement program combines both a 403(b) & a Money Purchase Pension Plan 401(a). Employees are eligible to participate in the 403(b) upon hire.

Tax Sheltered Annuity 403(b)

- All new hires will be automatically enrolled at 2% per pay period unless opt out is elected or a different % per pay period is chosen
- Employees who are automatically enrolled and make no active changes will be automatically increased to 3% per pay period in Year 2 and 4% per pay period in Year 3 for a maximum matching contribution.
- **NMC** matches 50% of an employee's contributions up to 4%. These contributions are 100% vested. **NMC** matching contributions will occur on a bi-weekly basis.
- **NMC** contributions are subject to annual review & can change

Money Purchase Pension Plan 401(a)

- **NMC** automatically contributes 3% of gross annual pay for all employees who work at least 1,000 hours during a calendar year. **NMC** contributions are made on an annual basis.
- This plan is a defined contribution plan
- Please refer to the vesting schedule as outlined in the plan document
- Contributions are subject to annual review & subject to IRS maximums



Pet Insurance

Full Time & Part Time employees may purchase voluntary pet insurance coverage on dogs, cats, avians, and exotic pets. Discounts are given for insuring more than one pet per owner. Premiums can be paid through payroll deductions. Employees opting for this coverage will be required to complete paperwork to provide directly to the insurer.

Why Choose Nationwide Pet Insurance?

- The most comprehensive pet insurance coverage available as a voluntary benefit
- Simple 80% reimbursement*
- Simple pricing
- No age restrictions
- No lifetime limits



We ♥ pets.

Our pets are family – just like yours. NMC proudly offers Voluntary Pet Insurance so that your pet can get the best care possible.



- Accidents and illnesses
- Hereditary and congenital conditions
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets and supplements
- Wellness exams
- Vaccinations
- Flea prevention
- Spay or neuter
- Teeth cleaning
- And more



- Accidents and illnesses
- Hereditary and congenital conditions
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets and supplements

For more information please visit:

<http://www.petinsurance.com/northwesternmedicalcenter>

Employee Assistance Program (EAP)

EAP services provided by Workplace Solutions, Inc. Available to all employees of NMC.

NMC's Employee Assistance Program is a free, confidential and voluntary program for all employees designed to assist you and/or your dependent family members with personal, family, work, stress or substance abuse issues that may disrupt personal lives or job performance. The EAP is offered through Workplace Solutions, Inc. and is available for immediate assessment and short term counseling of up to three sessions free of charge per issue.

Workplace Solutions can be contacted at: 1-800-639-1596 or locally at 802-658-1788. More information on the program and services can be found at www.workplacesolutionsvt.com.

Working Bridges Resource Coordination

Resource Coordination services are provided through a partnership between NMC and Working Bridges, a strategic initiative of the United Way of Northwest Vermont. They are available to all employees of NMC.

Working Bridges provides an on-site Resource Coordinator to meet confidentially with employees seeking connection to community resources to address life issues while at work. The RC is a Community Resource Specialist and Financial Coach, and is available to help employees to navigate challenges such as housing, transportation, childcare, health insurance, budgeting, debt management, mental health referrals, legal issues, substance use, income supports, and more.

Your Working Bridges Resource Coordinator is Sarah Allerton. To make an appointment with her during her weekly on-site hours, email sarah@unitedwaynvt.org or text/call 802-578-4265.



Earned Time

Eligibility

Full Time & Part Time employees are eligible.

Utilization

NMC offers earned time off (ET) program that groups all vacation time, holidays, sick time, and personal days into one account to give you great flexibility and control in the management of your paid time off.

Accumulation

You begin to accumulate time off from the start of your employment or immediately upon becoming eligible. Earned Time is accrued each pay period based on the eligible hours paid in the relevant bi-weekly pay period. Hours Eligible for Earned Time Accrual Include:

- Non-exempt employees: All paid hours in the pay period including overtime hours.
- Exempt employees: All paid hours up to a maximum of 80 hours per pay period.

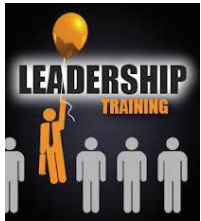
The rate at which you accumulate ET is accrued on the hours you work.

Status	Completed Years of Service	Hourly Accrual Rate
Non-Exempt: Full Time (64-80 hrs per pay period)	0-4 years	0.1
	5-14 years	0.12
	15.-24 years	0.139
	25+ years	0.158
Non-Exempt: Part Time (40 to 63 hrs per pay period)	0-4 years	0.066
	5-14 years	0.085
	15.-24 years	0.104
	25+ years	0.123
Exempt: Full Time (64 to 80 hrs per pay period)	0-4 years	0.12
	5-14 years	0.139
	15+ years	0.158
Exempt: Part Time (40 to 63 hrs per pay period)	0-4 years	0.085
	5-14 years	0.104
	15+ years	0.123

Professional Development

In-House Programs

We offer a number of in-house programs that span across departments or roles, including leadership development, health and safety, wellness, computer skills, and even certification courses including BLS, ACLS, and PALS. Staff can review the current list of in-house courses and even register for a session by logging into Performance Manager and clicking on NetLearning.



Certifications

NMC employees are encouraged to pursue certifications in their field. **NMC** employees have access to professional development reimbursement towards the cost of preparatory courses and the cost of the exam once an employee passes the exam and receives their certification.

Contact Organizational Development for more information on eligibility.

Wellness



Continuing Education

Tuition Reimbursement

NMC is committed to supporting employees continuing their formal education. Tuition reimbursement is available to all employees who have completed their orientation period. This benefit will cover the costs associated with your coursework, including tuition costs, books, and certain fees. Please contact Organizational Development to find out the amount of tuition reimbursement you may be eligible for.



Loan Repayment Program

The **NMC** loan repayment program is designed to help **NMC** employees pay back student loan debt and improve their financial well-being. See policy for eligibility information.

Utilizing Northwestern Medical Center's relationship with The Richards Group, consultation services provided through GradFin are provided free of charge. GradFin is a new employee benefit program that is revolutionizing the way employees can reduce their student loan debt or obtain funding to go back to school.



To schedule a one-on-one consultation visit:

www.gradfin.com/trg.html

For additional information, please visit the "Tuition Assistance" tab on the EBC.

Higher Education

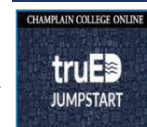
NMC is proud to partner with Champlain College TruEd, Chamberlain College of Nursing, Capella University, and Southern NH University (SNHU) on-line. Each offers a percentage off tuition discount to our employees. SNHU's discount applies to spouses and children.



CAPELLA
UNIVERSITY



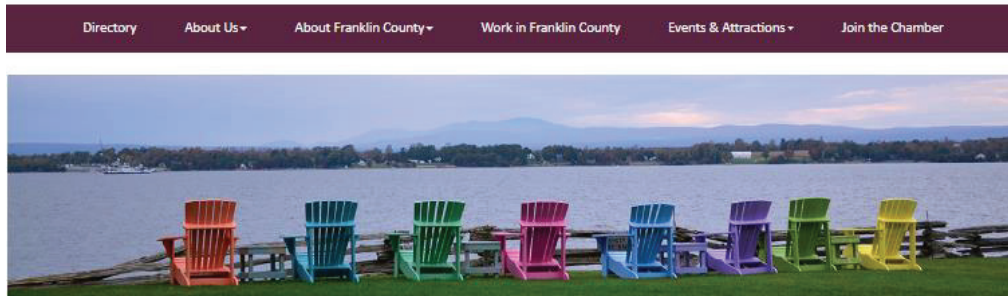
CHAMBERLAIN
College of Nursing



For specific information, please visit the Organizational Development page on the **NMC Gateway.**

Discount Programs

NMC, as a member of the Franklin County Regional Chamber of Commerce, is happy to announce the offering of a discount program with local businesses through the Chamber. All you have to do is select the link below which will take you to the Chamber's web site. This link will also be available on NMC SharePoint. Once you are on the site select member and it will take you to the Chambers discount program. If you are interested in taking advantage of this discount program, download the member card located on the EBC to your cell phone. Show the downloaded card at the local participating business to obtain the discount. If you have questions regarding the discount please contact the chamber directly at 802-524-2444. <https://www.frcvvt.com/membertomember/>



Fuel Discount Programs

Business members and employees of member businesses will receive preferential pricing for home heating essentials.

Liberty Propane (AmeriGas) for Propane:

- Administered by the Ruth Clark Fuel Group in Williamstown, VT
- www.ruthclarkfuelgroup.org
- (802) 433-6317

Clarence Brown (SB Collins) for Heating Oil & Kerosene:

- <https://clarencebrown.com/>
- (802) 524-2400

Energy Co-op of Vermont for Wood Pellets:

- www.ecvt.net
- (802) 860-4090



Additional information available on the EBC

More Discounts!

- Verizon
- AT&T
- Sprint
- Danform
- Lenny's Shoe & Apparel
- Fuel Discount Programs
- And more!



For more information please see the EBC or Human Resources

Wellness Program

NMC's Employee Wellness Program



NMC also provides additional services and resources through the Healthy Ü program delivered by Northwestern Lifestyle Medicine

- Wellness Reimbursement
 - One-on-one and group wellness coaching
 - Nutrition, tobacco, & diabetes counseling
 - Onsite exercise and wellness classes
 - An “Ounce of Healthy Ü Prevention” located in NMC’s monthly newsletter, the *Headliner*
 - Wellness Challenges
 - Free Fruit Fridays available in Courtyard Café
 - Other health promoting activities throughout the year
- The Online Healthy Ü interactive Wellness Portal
 - Wellness Workshops
 - Food Logs and Meal Plans
 - Exercise Logs and exercise Plans
 - Health logs
 - Health library and more...

Departments can contact us for special requests



**Northwestern
Lifestyle Medicine**
Your Partner in a Healthier You.



The Healthy Ü program aspires to make the healthy choice the easy choice and empower employees to build healthier lives.

For more information about programs or offerings, email healthyu@nmcinc.org

The secret of change is to focus all of your energy, not on fighting the old, but on building the new.

-Socrates

Wellness Program Cont.

Earn Reduction on Health Insurance Premiums

In 2020, employees & spouses enrolled in NMC's health insurance will need to complete the following activities to receive the reduced premium on their 2021 NMC health insurance. Additional cash incentive of \$50 may be earned for each component in **bold underlined**, below. Cash incentive is available for benefit eligible employees and employees may earn an additional \$50 for each component completed by an enrolled spouse.

- **Completion of online health assessment** (\$50) Deadline to receive incentive is March 31, 2020 for employee and spouse.
- **Completion of biometric screening with health coach**(\$50) Deadline to receive incentive is March 31, 2020 for employee and spouse.
- Completion of two follow-up coaching sessions by December 1, 2020 for employee enrolled in medical insurance.

Benefit Eligible but don't elect NMC Benefits?

You can still earn incentives by completing the Healthy Û initiatives. All employees are encouraged to participate in the Healthy Û program. Benefit eligible employees not electing benefits may earn \$50 for each component bold underlined, above.

Questions?

For additional information on how to achieve your reduced rates and/or cash incentives or employee status changes, benefit changes or life event, please email healthyu@nmcinc.org



Additional Information & Notices

COBRA Information:

COBRA continuation coverage is a temporary extension of coverage under the group health plan. The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you when you would otherwise lose your group health coverage. It can also become available to other members of your family who are covered under the Plan when they would otherwise lose their group health coverage. For additional information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Benefits Specialist in Human Resources.

Health Insurance Marketplace:

You may have other options available to you when you lose group health coverage. You may be eligible to buy an individual plan through the Health Insurance Marketplace (www.healthcare.gov). By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

HIPAA Information:

Special Enrollment Right Mandated by the Health Insurance Portability and Accountability Act of 1996

Group health plans and health insurance insurers are required to provide special enrollment periods during which individuals who previously declined coverage for themselves and their dependents may be allowed to enroll without having to wait for the plan's next open enrollment period. A special enrollment period can occur if a person with other health coverage loses that coverage or if a person becomes a new dependent through marriage, birth, adoption or placement for adoption. If you refuse enrollment for yourself or your dependents for medical coverage, you may later enroll within 30 days of a change in family status or loss of health coverage.

Individuals may not be denied eligibility or continued eligibility to enroll for benefits under the terms of the plan based on specified health factors. In addition, an individual may not be charged more for coverage than similarly situated individuals based on these specific health factors.

Effective April 1, 2009, the Children's Health Insurance Reauthorization Act of 2009 (CHIPRA) created a new 60-day special enrollment period for eligible employees and dependents to immediately enroll in the plan if they become ineligible for Medicaid or any state's Children's Health Insurance Program (CHIP) and lose coverage or become eligible for that state's premium assistance program. The employee must request coverage within 60 days after the termination of coverage or the determination of subsidy eligibility.

Women's Health and Cancer Rights Act of 1998 (WHCRA):

WHCRA requires a group health plan to notify you, as a participant or a beneficiary, of your potential rights related to coverage in connection with a mastectomy. Your plan may provide medical and surgical benefits in connection with a mastectomy and reconstructive surgery. If it does, coverage will be provided in a manner determined in consultation with your attending physician and the patient for a) all stages of reconstruction on the breast on which the mastectomy was performed; b) surgery and reconstruction of the other breast to produce a symmetrical appearance; c) prostheses; and d) treatment of physical complications of the mastectomy, including lymphedema. The coverage, if available under your group health plan, is subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under the plan. For specific information, please refer to your summary plan description or benefits booklet, or contact Human Resources.

THIS IS ONLY A SUMMARY, NOT A CERTIFICATE OF INSURANCE

The information contained in this Employee Benefits Summary is presented for illustrative purposes only and is based on information provided by the employer and in certificates of insurance supplied by the insurance carrier. The Richards Group, your company's insurance broker, has prepared this Summary to assist employees in understanding their company's benefits plan. While every effort has been made to describe these benefits accurately, discrepancies or errors are possible. You should also read the actual plan documents in their entirety. If there is a discrepancy between the Employee Benefits Summary and the actual plan documents, the plan documents will prevail. If you have any questions about the Employee Benefits Summary, please contact Human Resources.

All content of this summary and additional information can be found on the EBC

Discosures

Northwester Medical Center complies with applicable State and Federal civil rights laws and does not discriminate on the basis of race, color, religion, national origin, sex, sexual orientation, gender identity, ancestry, place of birth, age, or physical or mental condition.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the NMC switchboard at 1-802-524-5911.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-802-524-5911.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-802-524-5911.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-802-524-5911。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-802-524-5911.

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-802-524-5911

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-802-524-5911

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.
Rufnummer: 1-802-524-5911.

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-802-524-5911.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-802-524-5911.

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-802-524-5911 (رقم هاتف الصم والبكم: 1-802-524-5911).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-802-524-5911.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-802-524-5911.

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-802-524-5911.

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-802-524-5911まで、お電話にてご連絡ください。

टीचन: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-802-524-5911.

