

# 2019

## Northwestern Medical Center Benefit Summary

Northwestern Medical Center is constantly striving to improve in every area, including the many ways that we recognize and reward our incredibly talented employees. We appreciate the time, effort and care they put forth to ensure the well-being of every patient. And we show it with a combination of compensation and benefits as outstanding as each of our employees. To improve your quality of life – and the progression of your career – we offer a robust array of traditional benefits such as healthcare, dental care, tuition assistance and retirement plans. We also offer a wide range of benefits to keep you healthy and energized. The Healthy Ü program demonstrates our commitment to assisting employees and their families to live healthy lives by promoting healthy eating, physical activity, smoke cessation and stress management.

Please take some time to review the many choices in this year's Benefit Summary, designed to support a healthier you!



# Contact Information



BlueCross BlueShield  
of Vermont

An Independent Licensee of the Blue Cross and Blue Shield Association.

Blue Cross Blue Shield of  
Vermont - Medical  
800-247-2583

[www.bcbsvt.com](http://www.bcbsvt.com)



Northeast Delta Dental - Dental  
Insurance  
800-832-5700

[www.nedelta.com](http://www.nedelta.com)



VSP - Vision Insurance  
800-877-7195

[www.vsp.com](http://www.vsp.com)



Express Scripts - Prescription  
Coverage  
877-859-9997

[www.express-scripts.com](http://www.express-scripts.com)



Reliance Standard- Life,  
Disability, Critical Illness, &  
Accident Insurance  
800-351-7500

[www.reliancestandard.com](http://www.reliancestandard.com)



MassMutual - Retirement Plans  
401(a) & 403(b)  
1-800-743-5274

[www.RetireSmart.com](http://www.RetireSmart.com)



Nationwide – Voluntary Pet  
Insurance Coverage  
877-738-7874

[www.petsvpi.com](http://www.petsvpi.com)



Health Equity – HSA & FSA/DCA  
866-346-5800

[www.healthequity.com](http://www.healthequity.com)



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

[www.workplacesolutionsvt.com](http://www.workplacesolutionsvt.com)



Lifestyle Medicine Department

802-524-1227

## Employee Benefits Center (EBC)

The EBC is your online employee benefits manual. The EBC is a one-stop resource which 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 the NMC Gateway.

To log into the **EBC** directly go to: <http://ebc.ubabenefits.com/nmc>

**Username = nmc**

**Password = benefits**

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



Wednesday, August 30, 2017  
Search



# 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) = at least 80 hours per pay period

Flexible Full Time (FFT) = at least 72 hours per pay period

Regular Part Time (RPT) = at least 64 hours per pay period

Part Time (PT) = at least 40 hours per pay period

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

Per Diem (PD) = as needed

## Benefit Costs

Rates can be located at the end of this booklet. 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 the Gateway.

## Eligibility Waiting Period

New Employees 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, 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](http://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.**

# 2019 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, Flexible Full Time, Regular Part Time & Part Time employees may enroll in the health coverage during the initial eligibility waiting period & during Open Enrollment.

Service	NMC Providers	BCBS Providers
<b>Deductible – Calendar year</b>	\$400 Per Individual \$800 Family Maximum	\$800 Per Individual \$1,600 Family Maximum
<b>Out-of-Pocket Maximum</b> (includes deductible)	\$2,000 Per Individual \$4,000 Family Maximum **Out Of Pocket Maximum include RX and Medical co-payments	
<b>Coinsurance</b>	Plan Pays 100%	Plan Pays 80%
<b>Preventative Care</b> - Routine Adult Physical (1 per year), Well Child Care (including immunizations), Routine Gynecological Visit	Covered at 100%	
<b>Mammogram, Colonoscopy &amp; Prostate Preventive Screenings</b>	Covered at 100%	
<b>Physician Office Visits, Allergy Testing &amp; Injections</b>	\$5 Primary Care Visit \$15 Specialist Visit	\$25 Primary Care Visit \$45 Specialist Visit
<b>Maternity Care</b> – Initial visit, Pre-Natal, Birth, Newborn Care & Post Natal	\$15 copay for 1 <sup>st</sup> visit Deductible, then plan pays 100%	Deductible, then plan pays 80%
<b>Chiropractic Care</b> (24 visits per year max)	Not available at NMC	\$45 Copay
<b>Physical, Speech &amp; Occupational Therapy</b> (no visit limit), <b>Cardiac Therapy</b> (36 visit limit)	\$15 Copay	\$45 Copay
<b>Outpatient Hospital Surgery</b>	\$50 Copay	Deductible, then plan pays 80%
<b>Inpatient Hospital Services &amp; Rehabilitation</b>	Plan pays 100%	Deductible, then plan pays 80%
<b>Skilled Nursing Facility Services</b> (60 day annual max)	Not available at NMC	Deductible, then plan pays 80%
<b>Hospital Outpatient Lab &amp; Diagnostic Services, Pre-admission Testing, Outpatient Therapeutic Services, Independent Lab &amp; Diagnostic Services</b>	Deductible, then plan pays 100% if services are available at NMC	Deductible, then plan pays 80%
<b>Urgent Care Center</b>	\$50 Copay	\$75 Copay
<b>Emergency Room</b> (waived if admitted)	\$200 Copay	\$200 Copay
<b>Ambulance</b> (medically necessary)	Not available at NMC	100% of allowable charges
<b>Inpatient Hospital Physician Care</b>	Deductible, then plan pays 100%	Deductible, then plan pays 80%
<b>Diabetic Equipment</b>	Deductible, then plan pays 100%	Deductible, then plan pays 80%
<b>Non-hospital Outpatient Chemotherapy &amp; Radiation</b>	Not available at NMC	Deductible, then plan pays 80%
<b>Transplant Services</b>	Not available at NMC	Deductible, then plan pays 80%
<b>Durable Medical Equipment &amp; Disposable Supplies</b>	Not available at NMC	Deductible, then plan pays 80%
<b>Hearing Testing &amp; Evaluations</b> (Hearing Aids not covered)	Deductible, then plan pays 100%	Deductible, then plan pays 80%
<b>Mental Health &amp; Substance Abuse Inpatient Hospital Services</b>	Not available at NMC	Deductible, then plan pays 80%
<b>Mental Health &amp; Substance Abuse Outpatient Office Visits</b>	Not available at NMC	\$25 Copay
<b>Infertility: Basic Services Only</b> (See SPD for more information)	Not available at NMC	Deductible, then plan pays 80%



# 2019 Silver Plan



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

# 2019 Bronze Plan



Service	NMC Providers	BCBS Providers
<b>Deductible – Calendar year</b>	\$2,000 Single \$4,000 Family*	\$4,000 Single \$8,000 Family*
<b>Out-of-Pocket Maximum</b> (includes deductible & Prescription Copayments)	\$5,000 Single \$10,000 Family*	
<b>Coinsurance</b>	Plan Pays 100%	Plan Pays 80%
<b>Preventative Care</b> - Routine Adult Physical (1 per year), Well Child Care (including immunizations), Routine Gynecological Visit	Covered at 100%	
<b>Mammogram, Colonoscopy &amp; Prostate Preventive Screenings</b>	Covered at 100%	
<b>Physician Office Visits, Allergy Testing &amp; Injections</b>	Deductible, then plan pays 100%	Deductible, then plan pays 80%
<b>Maternity Care</b> – Initial visit, Pre-Natal, Birth, Newborn Care & Post Natal	Deductible, then plan pays 100%	Deductible, then plan pays 80%
<b>Chiropractic Care</b> (24 visits per year max)	<i>Not available at NMC</i>	Deductible, then plan pays 80%
<b>Physical, Speech &amp; Occupational Therapy</b> (no visit limit), <b>Cardiac Therapy</b> (36 visit limit)	Deductible, then plan pays 100%	Deductible, then plan pays 80%
<b>Outpatient Hospital Surgery</b>	Deductible, then plan pays 100%	Deductible, then plan pays 80%
<b>Inpatient Hospital Services &amp; Rehabilitation, Skilled Nursing Facility Services</b> (60 day annual max)	Deductible, then plan pays 100%	Deductible, then plan pays 80%
<b>Hospital Outpatient Lab &amp; Diagnostic Services, Pre-admission Testing, Outpatient Therapeutic Services</b> (Chemotherapy, Radiation), <b>Independent Lab &amp; Diagnostic Services</b>	Deductible, then plan pays 100% If services are available at NMC	Deductible, then plan pays 80%
<b>Urgent Care Center</b>	Deductible, then plan pays 100%	Deductible, then plan pays 80%
<b>Emergency Room</b>	Deductible, then plan pays 100%	Deductible, then plan pays 80%
<b>Ambulance</b> (medically necessary)	<i>Not available at NMC</i>	Deductible, then plan pays 80%
<b>Inpatient Hospital Physician Care</b>	Deductible, then plan pays 100%	Deductible, then plan pays 80%
<b>Diabetic Equipment</b>	Deductible, then plan pays 100%	Deductible, then plan pays 80%
<b>Non-hospital Outpatient Chemotherapy &amp; Radiation</b>	<i>Not available at NMC</i>	Deductible, then plan pays 80%
<b>Transplant Services</b>	<i>Not available at NMC</i>	Deductible, then plan pays 80%
<b>Durable Medical Equipment &amp; Disposable Supplies</b>	<i>Not available at NMC</i>	Deductible, then plan pays 80%
<b>Hearing Testing &amp; Evaluations</b> (Hearing Aids not covered)	Deductible, then plan pays 100%	Deductible, then plan pays 80%
<b>Mental Health &amp; Substance Abuse Inpatient Hospital Services</b>	<i>Not available at NMC</i>	Deductible, then plan pays 80%
<b>Mental Health &amp; Substance Abuse Outpatient Office Visits</b>	<i>Not available at NMC</i>	Deductible, then plan pays 80%
<b>Infertility: Basic Services Only</b> (See SPD for more information)	<i>Not available at NMC</i>	Deductible, then plan pays 80%

This handbook is for illustrative purposes only please refer to your Certificate of Coverage for details

# 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. Please refer to the formulary list on the **NMC** gateway.

Prescription Benefit	NMC & Affiliated Pharmacies			All Other Retail Pharmacies		
	Gold	Silver	Bronze	Gold	Silver	Bronze
Prescription Deductible:	\$0		Combined Medical & Prescription Deductible	\$50 deductible per person		Combined Medical & Prescription Deductible
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		Deductible then \$5/\$20	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						
Rite Aid- St. Albans	Rite Aid- Milton	Rite Aid- Enosburg	Walmart- St. Albans	Kinney Drugs- St. Albans	Kinney Drugs- Milton	

# Flexible Spending Accounts



**What is a Flexible Spending Account?** Flexible Spending Accounts provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pre-tax basis. By anticipating your family's health care 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, Flexible Full Time, Regular Part Time & Part Time employees are eligible to participate.

**Medical Account:** Allows employees to elect up to \$2,650 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, 2019 through March 15, 2020. 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](http://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 Bronze 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 \$10 Individual /\$20 Family per pay period employer contribution to those enrolled in the HSA.

### Eligibility:

Full Time, Flexible Full Time, Regular Part Time & Part Time employees are eligible to participate

**\*\*Must be enrolled in the Bronze 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.

### 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 2019, up to \$3,450 if they are enrolled as a Single on the Bronze Plan or up to \$7,000 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)
2019 Funding Maximum <i>Total includes employer funding</i>	\$3,450 Single; \$7,000 Family	\$2,650
2019 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 2019 – March 15, 2020
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	\$10 Single / \$ 20 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.



# Dental Coverage



**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, Flexible Full Time, Regular Part 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	<i>Evaluations</i> – 2 in a 12-month period <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. <i>Oral cancer screening</i> once in a 12-month period <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 <i>Fluoride treatment</i> twice in a 12-month period to age 19 <i>Space maintainers</i> to age 16 <i>Sealant application</i> to permanent molars, once in a 3-year period, for children to age 19	100%	100%	100%
Coverage B Basic	<i>Restorative</i> : Amalgam (silver) filling, & composite (white) fillings <i>Oral Surgery</i> : Surgical & routine extractions <i>Endodontics</i> : Root canal therapy <i>Periodontics</i> : Periodontal Cleanings: two in a 12-mo period Basic & Standard Plans; four in a 12-mo period under Enhanced Plan <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. <i>Clinical Crown Lengthening</i> : Once per lifetime per site <i>Denture Repair</i> : Repair of a removable denture to its original condition <i>Emergency Palliative Treatment</i>	50%	80%	80%
Coverage C Major	<i>Prosthodontics</i> : Removable & fixed partial dentures (bridge & complete dentures) Rebase & reline (dentures) Crowns, Onlays & Implants	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, Flexible Full Time, Regular Part Time & Part Time employees may enroll in the vision coverage during the initial eligibility waiting period & during Open Enrollment.



Coverage	Cost to Member at In-Network Provider
<b>Well Vision Exam</b>	\$10 Copay, once per calendar year
<b>Prescription Glasses</b>	\$25 Copay Lenses: Once per calendar year <ul style="list-style-type: none"> <li>• Single vision, lined bifocal, &amp; lined trifocal lenses</li> <li>• Polycarbonate lenses for dependent children</li> </ul> Frames: Once every other calendar year <ul style="list-style-type: none"> <li>• \$120 allowance for frames of your choice, then 20% off the amount over your allowance</li> </ul>
<b>Contact Lens Care</b>	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
<b>Lens Enhancements</b>	Standard progressive lenses- \$0
<b>Extra Discounts</b>	<b>Glasses &amp; Sunglasses:</b> Average 35 – 40% savings on all non-covered lens options & 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 <b>Contacts:</b> 15% off cost of contact lens exam (fitting & evaluation) <b>Laser Vision Correction:</b> 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, Flexible Full Time, Regular Part 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

**RELIANCE STANDARD**

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

Life insurance coverage covers Full Time, Flexible Full Time & Regular Part 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, Flexible Full Time, Regular Part 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

**RELIANCE STANDARD**

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

Available to Full Time, Flexible Full Time, Regular Part 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 Employees
  - \$540 per week for Flexible Full Time Employees
  - \$480 per week for Regular Part 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, Flexible Full Time, Regular Part 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 Plan



**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 automatically. **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



You 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 ♥

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



**my pet protection™**  
with wellness  
90% back on veterinary bills

- 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



**my pet protection™**  
90% back on veterinary bills

- 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](http://www.workplacesolutionsvt.com).

## Earned Time

### Eligibility

Full Time, Flexible Full Time, Regular Part 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.



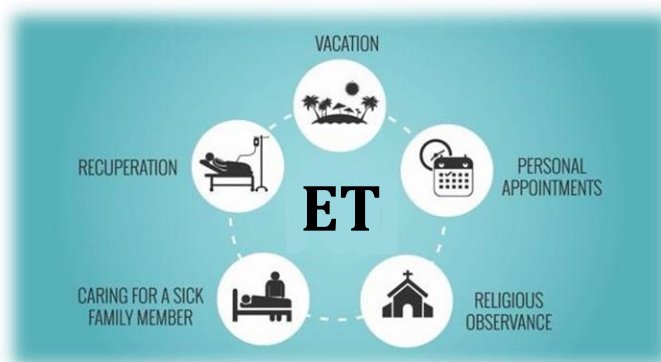
### Accumulation

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 based on your employment status with NMC

Exempt (salaried Full Time)	31 days/year
Full Time Employees	26 days/year
Flexible Full Time Employees*	23 days/year
Regular Part Time Employees*	20 days/year
Part Time Employees*	8 days/year

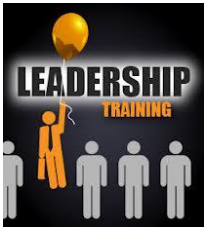


# Professional Development



## 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 non-temporary employees who have completed their orientation period. This benefit will cover the costs associated with your coursework, including tuition costs, books, and certain fees.

**NMC** employees are eligible for up to \$3,796 per year for educational assistance. Additional assistance may be available for those pursuing graduate level degrees.



## Tuition Repayment Assistance

The **NMC** tuition assistance program is designed to help **NMC** employees pay back student loan debt and improve their financial well-being.

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.



To schedule a one-on-one consultation visit:

[www.gradfin.com/trg.html](http://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.



*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 the Gateway. 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 please stop by Human Resources to pick up a Discount Program Card. All you need to do is show this 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.fcrccvt.com/membertomember/>



The New and exciting way to get your select Safety Footwear at reduced prices

- **FREE Shipping**
- **FREE & easy returns**
- **For expert Customer Service call 1-800-444-4086 or email [CustomFit@LehighOutfitters.com](mailto:CustomFit@LehighOutfitters.com)**
- **Ordering Instructions located on the EBC**



**ENERGY CO-OP  
OF VERMONT**

*Use less. Save more.*

Business members and employees of member businesses will receive preferential pricing for wood pellets

- **"Try Before you Buy"**
- **Place Orders by calling 1-802-860-4090**
- **Deliveries available only to homes in Chittenden County plus Cambridge, Fairfax, Fletcher, Georgia, Grand Isle, Jeffersonville, Saint Albans and South Hero**
- **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**

- Therapeutic Massage
- Annual Wellness Reimbursement
- One-on-one Wellness Coaching
- Nutrition, tobacco, & diabetes counseling
- The Lifestyle Medicine Clinic
- 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)
- Local food initiatives offered by the Healthy Roots Collaborative
- The Online Healthy Ü interactive Wellness Portal
  - Wellness Workshops
  - Food Logs and Meal Plans
  - Exercise Logs and Exercise Plans
  - Health Logs
  - Event Registration
  - Healthy 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](mailto:healthyu@nmcinc.org)

Visit the Healthy Ü portal at  
<https://healthyu.northwestern.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

Employees and spouses enrolled in NMC's health insurance will have reduced premiums for *calendar year 2019* if they have completed the following Healthy U initiatives during 2018 or were hired after June 1, 2018.

- Collection of fasting bloodwork **(Employee and Spouse)**
- Completion of online health assessment **(Employee and Spouse)**
- Completion of one wellness coaching visit **(Employee and Spouse)**
- Completion of two follow-up coaching sessions **(Employee only)**
- Online attestation of completion of annual physical with primary care provider **(Employee and Spouse)**

In 2019, employees & spouses enrolled in NMC's health insurance are encouraged to complete the following activities to receive the reduced premium on their 2020 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.

- **Collection of fasting bloodwork (\$50)** to include lipid profile (total cholesterol, HDL, LDL, triglycerides), blood glucose and hemoglobin A1c (employee and spouse) Deadline March 31, 2019 or before initial wellness coaching visit.
- **Completion of online health assessment (\$50)** March 31, 2019 or before initial wellness coaching visit.
- **One wellness coaching visit (\$50)** and two additional visits throughout the year. Initial visit to include waist circumference, blood pressure, height and weight. Initial visit deadline June 30, 2019.
- Completion of two follow-up coaching sessions **(Employee only)**
- Complete online attestation of 2019 annual physical exam with your primary care provider **(Employee and Spouse)**

**Note:** Spousal participation is not required for benefit eligible employees not electing NMC medical insurance.

### Benefit Eligible but don't elect NMC Benefits?

You can still earn incentives by completing the Healthy U initiatives. All employees are encouraged to participate in the Healthy U 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](mailto:healthyu@nmcinc.org)

# 2019 Employee Contributions & Rates



**BlueCross BlueShield  
of Vermont**  
An Independent Licensee of the Blue Cross and Blue Shield Association.

## Medical Plan Options

Healthy Ü Bi-weekly Costs	Employee Only		Employee + Spouse		Employee + Child(ren)		Family	
	FT, FFT, RPT	PT	FT, FFT, RPT	PT	FT, FFT, RPT	PT	FT, FFT, RPT	PT
<b>Bronze</b>	\$22.89	\$61.34	\$48.59	\$130.05	\$46.91	\$125.75	\$65.13	\$174.65
<b>Silver</b>	\$44.99	\$84.81	\$95.56	\$179.79	\$94.39	\$173.85	\$124.97	\$235.51
<b>Gold</b>	\$59.51	\$101.91	\$126.42	\$216.07	\$121.94	\$208.79	\$167.45	\$286.72
Regular Bi-weekly Costs	Employee Only		Employee + Spouse		Employee + Child(ren)		Family	
	FT, FFT, RPT	PT	FT, FFT, RPT	PT	FT, FFT, RPT	PT	FT, FFT, RPT	PT
<b>Bronze</b>	\$37.02	\$79.20	\$63.05	\$148.65	\$61.04	\$144.33	\$79.26	\$192.60
<b>Silver</b>	\$65.25	\$111.45	\$115.82	\$207.14	\$112.51	\$201.22	\$145.23	\$262.80
<b>Gold</b>	\$82.79	\$131.87	\$149.70	\$246.69	\$145.22	\$239.40	\$190.74	\$317.15



## Dental Plan Options

Regular Bi- weekly Costs	Employee Only		Employee + Spouse		Employee + Child(ren)		Family	
	FT, FFT, RPT	PT	FT, FFT, RPT	PT	FT, FFT, RPT	PT	FT, FFT, RPT	PT
<b>Basic</b>	\$2.66	\$5.39	\$6.39	\$11.80	\$5.32	\$10.34	\$10.65	\$19.54
<b>Standard</b>	\$5.32	\$8.15	\$10.12	\$15.46	\$9.59	\$14.64	\$17.04	\$26.06
<b>Enhanced</b>	\$9.59	\$12.25	\$19.70	\$25.14	\$18.10	\$23.10	\$31.94	\$40.79

# 2019 Employee Contributions & Rates



## Vision Plan

Bi-weekly Paycheck Cost	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<b>FT, FFT &amp; RPT</b>	\$3.25	\$5.20	\$5.31	\$8.56
<b>PT</b>	\$3.66	\$5.85	\$5.97	\$9.63

## RELiance STANDARD

## Spouse & Dependent Life Insurance

		Spouse Life – Bi-weekly Cost				
Child(ren) Life Bi-weekly Cost		\$0	\$10,000	\$20,000	\$30,000	\$40,000
	\$0		\$0.86	\$2.04	\$2.85	\$3.59
	\$5,000	\$0.29	\$1.02	\$2.33	\$3.14	\$3.88
	\$10,000	\$0.47	\$1.33	\$2.43	\$3.32	\$4.06

## RELiance STANDARD

## Voluntary Short Term Disability

**2019 Rate: \$0.89/\$10 of benefit**

Calculation example: (Full time employee)

If you make \$15/hour and work 40 hours per week your weekly income is: \$600

You are eligible to receive up to 60% (up to policy limits) of your pre-disability income should you experience a disability. 60% of \$600 = \$360

Your premium in 2019 will be: \$14.79 bi-weekly

Please see the NMC's Gateway (intranet) for the STD calculator to find out the premium for your specific income. Please see the Benefit Booklet for limits based upon the employee class you fall into.

## RELiance STANDARD

## Voluntary Accident Coverage

	Bi-weekly paycheck Rates
<b>Employee</b>	\$6.68
<b>Employee + Spouse</b>	\$10.48
<b>Employee + Child(ren)</b>	\$12.18
<b>Family</b>	\$15.98

## RELiance STANDARD

## Voluntary Critical Illness Coverage

- Bi-weekly premiums are age-banded and based on the age at last birthday & the amount of coverage chosen.
- Employees interested in coverage can view rates each year during Open Enrollment

