

# Carle Health Full-Time APP Benefits

Effective 1/1/2024.

## Time Off and Disability Benefits

### VACATION

Based on length of service according to the following accrual:

	0-5 Years	6 - 19 Years	20+ Years
Days per year	22	27	32
Accrual rate per hours paid	0.084615	0.103846	0.123077
Accumulation per pay period	6.77	8.31	9.85
Hours per year	176	216	256
Maximum accumulation	264	324	384

Vacation time is accrued per pay period and carryover of unused vacation hours is allowed to the maximum accrual based on service.

**HOLIDAY TIME** – Full-time APPs (0.9 FTE or greater), receive six paid holidays per year.

**PERSONAL HOLIDAY** – Full-time APPs (0.9 FTE or greater) receive a paid eight-hour personal holiday each year that can be used for any diverse holiday and time-off needs.

**FAMILY AND MEDICAL LEAVE** – Time off will be granted in accordance with the Family and Medical Leave Act.

**PAID PARENTAL LEAVE** – Carle Health will provide one week (40 hours maximum) of paid parental leave for full-time APPs. This leave can be used for a birth or adoption, and can be used for up to three months following a qualifying event.

**SICK TIME** – APPs receive an annual allotment of sick time hours that can be used for their own illness or the illness of a family member. APP's off work for more than seven (7) consecutive calendar days may be required to provide medical documentation to Human Resources and apply for leave of absence through Carle Health's leave administrator. APP's working less than 30 hours per week do not qualify for sick time.

**SHORT-TERM DISABILITY (STD) BENEFIT** – Eligible APP's must work at least 30 hours per week. STD coverage is provided following six months of employment. APPs receive coverage equal to 60 percent of pre-disability income on the 91st day of an approved disability.

**LONG-TERM DISABILITY (LTD) BENEFIT** – Eligible APP's must work at least 30 hours per week. LTD coverage is provided following six months of employment. APPs receive coverage equal to 50 percent of pre-disability income on the 181st day of an approved disability.

## Health, Dental and Vision Benefits

**HEALTH COVERAGE** – Carle Health offers a variety of ways to help you and your family renew your commitment to health. Coverage, should you elect it, and are working at least 20 hours per week, it will be effective the first day of employment. Two health plans are offered through Health Alliance Medical Plans: a Preferred Provider Option (PPO) and a High Deductible Health Plan with Health Savings Account (HDHP). The PPO Plan offers a slightly higher premium and lower out-of-pocket costs, while the HDHP provides you with lower premiums, higher out-of-pocket costs and the convenience of a Health Savings Account (HSA). Eligible family members include a legally married spouse, domestic partner, and dependent children under age 26.

\*Eligible dependents must be verified with proper documentation.

Both plans include 100 percent in-network coverage for annual physicals, immunizations, mammograms, prostate cancer screenings, free flu vaccinations for you and your covered dependents, and a network of medical providers based on where you live. (If your zip code is within a 35 mile radius of 61801, 62450, 60942, 61761, 61636, 61614, 61554 or 61530 you must use Carle providers. An expanded provider network will be available to those employees whose zip code is more than 35 miles from 61801, 62450, 60942, 61761, 61636, 61614, 61554 or 61530).

### 2024 PLAN COMPARISON

	PPO Plan		HDHP Plan	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Preventive Care	\$0	50% after deductible	\$0	50% after deductible
Annual Deductible	\$1,000/\$3,000 (Individual/Family)	\$2,000/\$6,000 (Individual/Family)	\$2,000/\$4,000 (Individual/Family)	\$4,000/\$8,000 (Individual/Family)
Out of Pocket Maximum	\$4,000/\$12,000 (Individual/Family)	\$25,000/\$75,000 (Individual/Family)	\$5,500/\$12,000 (Individual/Family)	\$25,000/\$75,000 (Individual/Family)
Coinsurance	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Office Visits	\$20 Primary/ \$40 Specialty	50% after deductible	20% after deductible	50% after deductible
Emergency Room Visits	Visits 1–2: \$200 Copay + 20% after deductible Visits 3+: \$500 Copay + 20% after deductible		Visits 1–2: 20% after deductible Visits 3+: 30% after deductible	
Pharmacy	Deductible does not apply. Co-pay for retail 30-day supply: \$10/\$40/\$60/30%/30%/30%		Pay full price for prescriptions until deductible is met. Co-pay for retail 30-day supply: \$10/\$40/\$80/20%/40%/50% after deductible	

### 2024 HEALTH COVERAGE PREMIUMS

Bi-weekly premium (24 pays) for Full-time Team Members (budgeted 30 or more hours per week)		
	PPO Plan	HDHP Plan
APP Only	\$76.08	\$50.97
APP and Spouse/Domestic Partner	\$171.34	\$129.12
APP and Child(ren)	\$144.82	\$104.20
Family	\$227.60	\$180.14

*\*A fee of \$25 per pay check will be added to covered employees who use, or have covered dependents who use tobacco products.*

**DENTAL COVERAGE** – Dental Coverage helps cover the cost of dental care for you and your family. Coverage, should you elect it and are working at least 20 hours per week, coverage will be effective immediately. The Dental Plan covers most types of preventive care and early treatment, routine exams, X-rays and cleanings (twice per year) at 100 percent of usual and customary with no deductible. Other types of dental care and treatment, such as fillings, crowns, bridges, dentures, oral surgery and root canal therapy are paid at a percentage following a \$50 single/\$150 family deductible. Orthodontic coverage is limited to unmarried dependent children under the age of 25 with a \$1,500 lifetime maximum on the standard plan and a \$3,000 lifetime maximum on the enhanced plan. The Plan is open access which means you can use any dental provider of your choice.

*\*Eligible dependents must be verified with proper documentation.*

**2024 DENTAL PREMIUMS**

Bi-weekly premium (24 pays) for Full-time APP's (budgeted 30 or more hours per week)		
	Standard Plan	Enhanced Plan
APP Only	\$8.84	\$12.60
APP and Spouse/Domestic Partner	\$17.69	\$25.21
APP and Child(ren)	\$16.86	\$24.03
Family	\$25.71	\$36.64

**EYEMED VISION COVERAGE** – EyeMed Supplemental Vision Coverage helps cover the cost of eye care for you and your family. Coverage, should you elect it, will be effective the first day of the month following enrollment. The EyeMed Plan covers exams with dilation, contacts (including fit and follow-up), and frames. The EyeMed Select Network gives you access to several providers such as LensCrafters, Target optical, All About Eyes, and many local Family Eye Care providers.

**2024 EYEMED VISION PREMIUMS**

Bi-weekly premium (24 pays)	EyeMed
APP Only	\$4.14
APP and Spouse/Domestic Partner	\$9.81
APP and Child(ren)	\$9.81
Family	\$9.81

**HEALTH SAVINGS ACCOUNT (HSA)** – A Health Savings Account is offered to APP's who enroll in the High Deductible Health Plan (HDHP) or who are covered under another qualified HDHP. An HSA helps reduce your costs on healthcare by allowing you to save and pay for eligible expenses with pre-tax dollars. Money in the HSA grows tax-deferred and can be used on current or future medical expenses.

**FLEXIBLE SPENDING ACCOUNTS (FSAS)** – Health or Dependent Care – Carle Health offers APP's working 20 or more hours per week, three FSA options to help offset out-of-pocket expenses. FSAs allow you to set aside pre-tax dollars in designated accounts against which claims for reimbursement can be made on a calendar-year basis. Eligible employees can choose from a full or limited healthcare and/or a dependent (daycare) FSA.

## Retirement

Carle Health offers defined plans with the following features:

**401(K)/403(B) PLAN** – A pre-tax contribution by the participant that grows tax-deferred in the defined contribution plan (subject to annually published limitations). Eligible participants can defer immediately subject to IRS limitations. Eligible participants who don't elect a contribution amount within 30 days of employment will be automatically enrolled at 3 percent per paycheck.

**ROTH 401(K)/403(B) PLAN** – An after-tax contribution that can be elected by the participant. This contribution grows tax-deferred in the defined contribution (subject to annually published limitations).

**EMPLOYER MATCH UNDER 401(K)/403(B) PLAN** – Carle Health matches up to 2 percent of your eligible contribution, per pay period, up to the IRS compensation maximum. Eligible participants must be deferring at least 1 percent of pay in the defined contribution plan for the match to be effective (a 1 percent contribution will receive a 1 percent employer match). Eligibility for this plan begins the next January 1 or July 1 after you have one year of service, 500 hours and are at least age 21. The contribution has immediate vesting.

**EMPLOYER DISCRETIONARY ANNUAL CONTRIBUTION** – In addition, Carle Health may contribute up to 5 percent of eligible compensation, plus an additional 2 percent of eligible compensation over the Social Security Wage Base annually. Eligibility is age 21, two years of service and 500 hours at January 1 or July 1 of the plan year. You must be actively employed on the last day of the Plan Year (12/31) and continue to work at least 500 hours each year to receive the contribution for that year. Current law places a limit on annual compensation that may be counted for retirement plan contributions. An array of investment funds is available for selection. If you don't elect an investment option, a default option will be chosen based on your birth year and expected retirement date.

Distributions and gains on your accounts are taxable in the year in which they're received in accordance with the Internal Revenue Code. In-service withdrawals from the Retirement Plan are permitted beginning at age 59½.

## Well-Being

The Carle Health Wellness and Wellbeing Program is committed to supporting team members through a culture of wellbeing and providing personal solutions to live happier, healthier lives. Team members are invited and encouraged to participate in programs and activities designed to meet their unique needs, confidence, and readiness to change. Wellness initiatives are both fun and educational while embracing the Mind, Mission, Money, and Move dimensions of wellness.

### PHYSICAL WELLNESS

Physical wellness is the ability to maintain a healthy quality of life that allows people to get through their daily activities without undue fatigue or physical stress. The ability to recognize that a person's behaviors have a significant impact on their wellness and adopting healthful habits such as routine checkups, a balanced diet and exercise while avoiding destructive habits like tobacco, drugs and alcohol will lead to optimal physical wellness.

**TUITION REIMBURSEMENT** – Up to \$5,250 annually is given for tuition assistance for full-time APP's. All courses taken under the Tuition Reimbursement Program must be directly related to your current job or be clearly in an organizational career path. If you are enrolled in an approved degree/certification program, the required courses will qualify for reimbursement. Courses must be taken through an accredited school or recognized accredited program in which you'll receive college credit.

**ADOPTION ASSISTANCE** – Up to \$5,000 is given after placement is final for eligible adoption expenses including licensed adoption agency and legal fees.

## Additional Benefits

**LIFE INSURANCE** – Eligible APP’s must work at least 20 hours per week. Group life insurance is provided and paid by Carle Health in the amount of 2x your salary to a maximum of \$1 million effective immediately following employment. Supplemental life insurance is available at the current group term rates (\$0.15/\$1000/month). Combined basic and supplemental coverage cannot exceed 5x salary or \$1 million. Spouse/Domestic Partner and dependent coverage is also available. Portions of the premiums paid are taxable to the insured.

**ADDITIONAL (VOLUNTARY) BENEFITS** – Carle Health offers a variety of additional benefits as an option for you to enrich your core benefits package and protect your future. You have the opportunity to select benefits that meet their individual needs. You’re responsible for paying the premiums on any coverage selected. Options include Hyatt legal services, EyeMed supplemental vision, critical illness insurance, accident insurance, Norton-LifeLock Identity Theft Protection with Anti-Virus, Aflac Voluntary Short-term Disability and discounts on auto, home and pet insurance. These policies are offered with a guaranteed issue within 31 days of your employment.

**CME ALLOWANCE** – Carle Health provides a yearly CME allowance of \$2,500 for 2023. Carle Health also provides an additional 5 CME days that do not come out of the employee’s Paid Time Off bank. Carle Health will cover all of your certification costs including: DEA (\$732), BLS, ACLS, PALS, and Collaborative Agreement. Carle Health does require all patient care providers to have a current BLS. Other certifications, such as ACLS and PALS will depend on job function. Carle Health does not cover your Controlled Substance or License Fees.

Certification	Costs Covered
BLS (Every 2 years)	\$61
ACLS (Initial Certification)	\$180
ACLS (Recertification)	\$150
PALS (Initial Certification)	\$180
PALS (Recertification)	\$150

**NOTE:** This document is for information purposes only and is not intended to be a complete description of benefit programs offered by Carle Health. In the event of a conflict between this document and the plan documents maintained by Carle Health Human Resources, the plan documents shall prevail.

