



New APP Benefits Overview

Carle Health Benefits Team



CarleHealth

How to learn about and enroll in your benefits?

2024 Benefits Guide

- Available benefits
- Cost of benefits
- Eligibility
- **Benefits.carle.org**

my care compass

- Using insurance
- Prescription coverage
- FSA/HSA resources
- **Compass.carle.com**

Lawson Self-Service

- Benefits enrollment
- Update personal info
- Check vacation time
- View paystubs

myHR help desk

- Answers to more complex questions
- **(217) 902-5300**
- **MyHR.HelpDesk@Carle.com**

Eligibility

Eligibility for Carle Health benefits will be based on your employment status:

Full-Time Benefits	Part-Time Benefits	Retirement Only
30 or more hours/week	20-29.99 hours/week	Less than 20 hours/week

Covering Dependents What are the criteria?

Eligible Dependents

- Spouse
- Domestic Partner
- Children under age 26
- Step-children under age 26

Dependent Verification

- 60 days from date of hire to verify
- Applies to health and dental coverage
- Accepted document list on My Care Compass
- Submit documentation to HR at MyHR.HelpDesk@carle.com

Health Coverage- What's the difference?

Preferred Provider Organization Plan (PPO)	High Deductible Health Plan (HDHP)
<ul style="list-style-type: none">• Copays• Higher premium per paycheck• Immediate RX coverage	<ul style="list-style-type: none">• Coinsurance• Lower premium per paycheck• RX coverage after deductible
Both Plans	
<ul style="list-style-type: none">• Coverage effective immediately• Dependent verification required• Check benefits.carle.org to determine network eligibility	

Dental Coverage- What are the options?

Standard Plan	Enhanced Plan
<ul style="list-style-type: none">Standard annual maximumStandard orthodontia coverage for children	<ul style="list-style-type: none">Higher annual maximumGreater orthodontia coverage for children
Both Plans	
<ul style="list-style-type: none">Open network plansDependent verification required	

Vision Coverage- What's the value?

EyeMed

- Low-cost option
- Large network availability
- Visit EyeMed.com to search networks and providers
- Carle Health providers are not included

Health Spending Accounts- What are they?

Flex Spending-Medical	Flex Spending- Dependent Care
Pre-loaded account that can be used for medical, dental and vision expenses.	Reimbursement account used to pay for dependent care expenses such as daycare, summer camp and private sitters.
Health Savings Account (HDHP plan Only)	Flex Spending- Limited
Savings account that can be used for medical, dental and vision expenses.	Pre-loaded account that can be used for dental and vision expenses only.

FSA account balance maximum rollover is \$640/year

Life Insurance- What are the options?

Basic Life	Supplemental Life	Spouse Supplemental Life	Child Supplemental Life
<ul style="list-style-type: none"> • Full-time: 2X base annual salary • Must work 20 hours or more per week • Employer-paid 	<ul style="list-style-type: none"> • Can purchase up to 3X base annual salary in increments of \$10,000 • Rates are \$0.15/\$1,000/month 	<ul style="list-style-type: none"> • Can purchase up to \$50,000 in increments of \$1,000 • Rates are age banded 	<ul style="list-style-type: none"> • Three options: <ul style="list-style-type: none"> • \$5,000 • \$10,000 • \$15,000 • Rates: \$0.05, \$0.10 and \$0.15

*Combined basic and supplemental coverage cannot exceed 5 X salary or \$1 million

*Supplemental life insurance options are guaranteed issue within first 31 days of employment

Disability Insurance- What is Covered

Short-Term Disability	Long-Term Disability
<ul style="list-style-type: none">• Up to 60% of pre-disability earnings for calendar day 11-180.• Sick Time benefit available for first 90 calendar days to supplement.• Can be used to cover time off for medical conditions lasting longer than 10 calendar days.	<ul style="list-style-type: none">• Up to 50% of pre-disability earnings for day 181 and beyond.
Both Plans	
<ul style="list-style-type: none">• Employer-paid• To be eligible, you must complete 6 months of employment and work 20+ hours per week.	

Voluntary Disability Insurance- What's the value?

Short-Term Disability

- Eligible first of the month following 31 days, to employees working 20 or more hours a week
- Up to 60% of pre-disability earning for approved disabilities
- Can be used to cover time off due to pregnancy, surgery, or other medical conditions lasting longer than 15 calendar days
- Paid by Aflac on top of any paid leave benefits and disability payments Carle Health provides

Additional Benefits- Why consider these?

Critical Illness Insurance	Accident Insurance	Hospital Indemnity Insurance
<p>Pays lump-sum benefit for diagnosis of covered disease or condition.</p> <ul style="list-style-type: none">• Cancer, heart attack, stroke, infectious diseases	<p>Pays benefits for specific injuries and events resulting from covered accident.</p> <ul style="list-style-type: none">• Dislocations, fractures, burns, lacerations	<p>Pays lump-sum benefit for each day that you have a stay in a covered hospital or facility.</p> <ul style="list-style-type: none">• Hospital Admission/\$1,000• Critical Care Unit (CCU) Admission/\$2,000

Additional Benefits- How do these provide protection?

Legal Services	Identity Theft Protection
<p>Professional legal advice on legal matters for team members.</p> <ul style="list-style-type: none">• Estate planning, family issues, legal defense, financial matters	<p>Antivirus protection for computers and mobile devices.</p> <p>Offers 24/7 monitoring of personal information.</p> <ul style="list-style-type: none">• Lost wallet protection, black market website surveillance, investment account activity alerts

DailyPay- How can this help?

DailyPay

- Allows you to track, save and transfer your earned pay on your own schedule. (Limits apply)
- Additional fees are applied to instant transfers only.
- Option to opt-out in Lawson Self-Service.

Vacation Time	Sick Time	Paid Holidays	Parental Leave
<ul style="list-style-type: none"> • Must work 20 or more hours per week • Available for use after 90 days of employment • Cash-in option twice per year 	<ul style="list-style-type: none"> • Must work 30 or more hours per week • Available for use after 90 days of employment • Annual allotment of 520 hours every calendar year <i>-Pro-rated based on hire date</i> 	<ul style="list-style-type: none"> • Must work 36 or more hours per week • Six 8-hour paid holidays per year • Personal Holiday – -8 hours per year -Cannot be carried over <i>-Must start prior to July 1</i> 	<ul style="list-style-type: none"> • Must work 30 or more hours per week • Available for use after 1 year of employment • One week of leave in rolling 12-month period

Retirement- How does it work?

Features	Matches	Enrolling
<p>Auto enrollment</p> <ul style="list-style-type: none">• 3% after 30 days of employment <p>Auto escalation</p> <ul style="list-style-type: none">• 1% each year up to 6% maximum <p>Change elections anytime</p> <ul style="list-style-type: none">• Contributions• Investment elections	<p>Employer match*</p> <ul style="list-style-type: none">• 3% match after 1 year of service with 500 hours worked <p>Annual employer contribution*</p> <ul style="list-style-type: none">• 5% contribution after 2 years of service with 500 hours worked <p>Immediate vesting</p>	<p>www.go-retire.com/Carle</p> <ul style="list-style-type: none">• First-time username: Full SSN (without spaces or dashes)• First-time password: Date of birth (without spaces or dashes, MMDDYYYY format) <p>Mobile app available after first-time login</p>

Refer to benefits guide for additional eligibility requirements

Retirement Example- How does it add up?

Employer Match + Annual Employer Contribution

3% Provider match up to \$345,000 in wages	\$10,350
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5% of compensation up to \$345,000	\$17,250
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2% of compensation up to \$345,000 over Social Security wage base of \$168,600	\$3,528
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Total Carle Health Contributions	\$31,128
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Beneficiaries- Why is this important?

Beneficiaries: Individuals you want to receive the benefit/balance should something happen to you (i.e. spouse, children, parents, siblings, etc.)

401(k) or 403(b) Retirement Plans	Hartford Life Insurance
<ul style="list-style-type: none">• Set up online when you login on www.go-retire.com/carle• Must list spouse as sole primary beneficiary unless consent form is completed	<ul style="list-style-type: none">• Beneficiary Designation Form will be sent with orientation email• Form must be completed and sent back to MyHR Help Desk• Can list any relation as primary beneficiary

Discounts and Financial Wellness- What are they?

Discounts	Busey Wealth Management	University of Illinois Community Credit Union
<ul style="list-style-type: none"> • Team member discounts on, home/auto/pet Insurance, tech and other services • PerkSpot online discount portal at Carle.perkspot.com 	<ul style="list-style-type: none"> • Free service to all Carle Health team members • Account Rollovers from previous employers 401(k)/403(b) • Professional advice • One-on-one appointments (onsite and by appointment) • Contact Busey at (217) 365-4874 or RetirementPlans@Busey.com 	<ul style="list-style-type: none"> • Partnership with University of Illinois Community Credit Union (UICCU) • Free membership for being Carle Health team member • Provide budgeting, debt consolidation and Carle Hero Loan. • Contact UICCU at (217) 278-7700 for more information.

Benefit Enrollment Periods- When are they?

New Hire	Open Enrollment	IRS Qualifying Life Event
<ul style="list-style-type: none">• Deadline is 31 days from date of hire• Health, dental, and life effective date of hire• Most other benefits effective first of the month following• Online enrollment	<ul style="list-style-type: none">• Occurs first two weeks of November• Benefits effective Jan. 1 of following year• Online enrollment	<ul style="list-style-type: none">• Approved QLE- <i>Marriage/Divorce, Birth of a Child, Change in Employment Status, Gain or Involuntary Loss of Coverage, etc.</i>• Deadline is 31 days from date of the event• Benefits effective date of event• Contact MyHR Help Desk for enrollment

New Hire Enrollment Screen - Lawson Self-Service

Main Menu

Main Menu > Employee Self Service +

Welcome to Employee Self Service

Welcome! We're glad you are a part of the Carle team!

Human Resources would like to ensure that new employees get off to a good start. The New Employee Checklist below is intended to serve as a guide for reviewing important information specific to new employees. If you have any questions after reviewing your information, please contact Human Resources at 217-902-5300. Again, welcome to Carle!

Things to do as a New Employee (Checklist)

1. Review your Personal Profile
2. Benefit Enrollment (first 31 days)
3. Review your Current Payroll Deductions
4. Update your W4 tax withholdings
5. Review/Update your Contact Information
6. Review/Update your Emergency Contact Information
7. Review/Update your Veteran and Disability Status
8. Outside COVID Vaccination Record Submission

My Employee Self Service Links

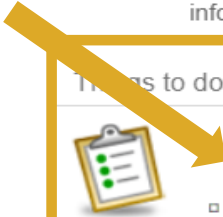
- Open Enrollment 2023
 - My Benefits
 - My Employment
 - My Payroll
 - My Personal Information

Quick Links

- Carle and Health Alliance Behavior Standards
- My PayStubs, etc - (Use Network Password)
- My Paid Leave and Sick Bank Balances
- My 401K/403B Retirement Plan Services
- Human Resources Forms
- Human Resources - Home Page
- Employee Opt-In Programs
- Conflict of Interest
- Work From Home

Help

- Send HR an Email
- Send Benefits an Email



Benefits Resources

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- Answers to more complex questions
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Thank you!

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