



New Physician Benefits Overview

Carle Health Benefits Team

 **Carle**Health

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**

infor 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 maximum• Standard orthodontia coverage for children	<ul style="list-style-type: none">• Higher annual maximum• Greater orthodontia coverage for children
Both Plans	
<ul style="list-style-type: none">• Open network plans• Dependent verification required	

Vision Coverage- What's the value?

Eye Med

- 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.• Salary continuation 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.<ul style="list-style-type: none">◦ \$15,000 maximum per month.• Option of paying taxes on premium to receive tax-free benefit
Both Plans	
<ul style="list-style-type: none">• Employer-paid.• To be eligible, you must work 20+ hours per week.• Coverage is effective immediately.	

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	Voluntary Term Life, Accidental Death & Dismemberment
<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	<p>Up to \$200,000 coverage guaranteed issue on team member.</p> <p>Coverage available for spouse and children</p> <p>Signup forms in orientation email.</p>

Time Off Benefits- How can they be used?

Vacation Time	Sick Time	Paid Parental Leave
<ul style="list-style-type: none"> • First 5 years of employment = 4 weeks of vacation time • After 5 years of employment = 5 weeks of vacation time • After 10 years of employment = 6 weeks of vacation time • Two weeks of meeting time regardless of length of service • Available for use after 90 days of employment 	<ul style="list-style-type: none"> • Time off to care for self or family member with minor illness • Up to 4 days per calendar year (prorated for part-time) • Must be documented on an absentee notice form for recording purposes • Paid at 100% of salary draw • Available for use after 90 days of employment 	<ul style="list-style-type: none"> • Provides 1 week, up to 40 hours of paid time, per rolling 12-month period • Must be working at least 30 hours/week to be eligible • Provided by Carle at no cost • Must have 1 year of service to be eligible

Retirement (403(b) plan) - How does it work?

Features	Matches	Enrolling
<p>Provider contributions</p> <ul style="list-style-type: none"> • \$23,000 max for 2024 <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 • Additional 2% of eligible compensation over Social Security wage base <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) • Mobile app available after first-time login

Retirement Example- How does it add up?

Employer Match + Annual Employer Contribution

3% Provider match up to \$345,000 in wages \$10,350

5% of compensation up to \$345,000 \$17,250

2% of compensation up to \$345,000
over Social Security wage base of \$168,600 \$3,528

Total Carle Health Contributions \$31,128

Retirement (non-qualified 457(b) plan)

- How does it work?

Features	Risks	Enrolling
<p>All physicians are eligible.</p> <p>Defer pre-tax compensation up to \$23,000 IRS maximum.</p>	<p>Money invested is subject to paying debts in the event Carle Health declares bankruptcy.</p>	<p>Immediate enrollment or anytime throughout the year.</p> <p>Contribution changes must be made through MyHR Help Desk.</p> <p>Enrollment begins first of the month following when documents are received.</p>

*See enrollment packet for more details

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	457(b) Retirement Plan	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"> • Designate in enrollment packet • Can be updated on www.go-retire.com/carle once enrolled 	<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, disability 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

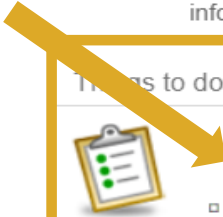
- Open Enrollment 2023
 - My Benefits
 - My Employment
 - My Payroll
 - My Personal Information

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



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Thank you!

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