

2017 Benefits At-A-Glance

Memorial Regional Health provides our team members with a comprehensive total compensation package. The total compensation package includes the wages/salary you earn for doing your job and the benefits available to you. The benefits program includes 401 (a) and optional 457 Retirement, medical plan, dental, vision, short and long-term disability benefits, life insurance and more. Most benefits are effective the first of the month following your hire date.

Medical & Prescription Benefits

MRH provides two medical plan options to part-time and full-time employees. The plans use Rocky Mountain Health Plan's Network.

Low Plan

- Annual Deductible at MRH: \$750 for single or \$1500 for family
- Primary care office visit: \$30 copay
- 90% coverage after deductible
- In-Network and Out-of-Network coverage options available

High Plan

- Annual Deductible at MRH: \$0
- Primary care office visit: \$10
- 90% coverage
- In-Network and Out-of-Network coverage options available

Prescription Benefits

- Provided through MagellanRX
- Retail and Mail Order options available
- Up to a 90-day supply on the low plan covered at 70%
- Our High Plan allows for a 30 day supply at one copay of \$15, \$30 or \$45 or a 90-day supply for 3 copays

Dental Benefits

- Annual Deductible: \$75 single or \$225 Family
- Two exams per year deductible waived
- \$1500 Annual Limit
- \$1000 lifetime max for orthodontia provided to dependents 18 years and younger

Vision Benefits

The Vision Service Plan (VSP) provides coverage for routine annual eye exams, eyeglasses and contacts. VSP contracts with doctors specializing in optometry and ophthalmology.

401(a) Retirement

MRH provides our employees with 401(a) Retirement Plans through CCOERA.

- Immediate Participation
- \$1 for \$1 immediate match up to 3% of compensation
- 100% vested after 4 years
- Additional 457 Roth and Traditional options available
- 2017 Contribution Limit: \$18,000

Disability Benefits

All eligible employees are covered by short and long-term disability. These plans are designed to provide financial protection by replacing a portion of your income in the event you become disabled from illness or injury. There is no cost to the employee.

Short-Term Disability

Benefits begin on the 15th day of consecutive absence and lasts for 26 weeks. All part-time and full-time employees are eligible after 90 days of employment.

Long-Term Disability

Provides additional income protection if your disability continues beyond the initial 26 weeks. This benefit period begins after 180 days.

Life Insurance

Term Life Insurance and Accidental Death & Dismemberment is provided to eligible employees for an amount equal to two times your annual salary rounded to the next higher \$1,000. Memorial Regional Health pays 100 percent of the premium.

In addition, you can enroll in Voluntary Term Life Insurance and Accidental Death & Dismemberment Insurance for yourself, your spouse and your children. This supplemental coverage is paid via payroll deduct.

Flexible Spending Accounts

Flexible Spending Accounts allow you to pay for eligible health care/and or dependent care expenses on a pre-tax basis. You may elect up to \$2600 in the Health Care Spending Account and up to \$5000 depending on tax filing status in the Dependent Care Spending Account.

Employee Assistance Program

The Employee Assistance Program is provided free of charge. Employees and members of their households may receive assistance through this program.

Educational Assistance

Memorial Regional Health offers all benefited employees 1.5% of their annual salaries for personal education each year. MRH also provides required trainings such as BLS, ACLS, TNCC, ENPC, PALS, STABLE and more at no cost to the employee.

Additional Benefits

Memorial Regional Health offers a variety of additional benefits from which to choose:

- Washington National (Accident, Cancer and Active Care plans)
- SwiftMD Telemedicine Service
- Classic Air Medical Memberships
- Credit Union Partnerships
- Sam's Club

The extent to which you are eligible to participate in the benefit programs is based on whether or not you are Full-time, Part-time or PRN.

