



Compass Health 2019 Employee Benefits Summary

Benefits are effective the first of the month following a 30-day wait period after full-time employment, unless otherwise noted. All benefits premiums are deducted per pay period.

Health Insurance– Blue Cross Blue Shield

We have three PPO plan options which offer nationwide network of providers– There are no pre-existing exclusions for adults and dependent children.

Plan Type	Base Plan	Buy Up Plan	High Deductible
Deductible	\$2,500	\$1,000	\$5,000
Co-Insurance (In-network/ Out of Network)	90-10/70-30	80-20/60-40	80-20/60-40
Out-of-Pocket Max	\$7,000	\$5,500	\$7,350
Office Visit Copay	\$25 Primary Care \$50 Specialist	\$25 Primary Care \$50 Specialist	\$40 Primary Care \$80 Specialist
Prescription Copay	25/50/75/150	25/50/75/150	25/50/75/150
Prescription Deductible	150/300	150/300	150/300
Rates	ALL RATES ARE	PER PAY PERIOD	
Employee Only	\$39.69	\$85.15	\$12.57
Employee + Children	\$216.72	\$290.68	\$170.40
Employee + Spouse	\$296.54	\$383.35	\$244.73
Family	\$473.70	\$588.53	\$382.14

Contact Debby Rodriguez @ 660-890-8168 or drodriguez@compasshn.org with any questions.

Dental Insurance– Cigna

Cigna offers two different plans, the Low and High plan. Employees can see any dentist, to include specialists, and receive coverage. In order to obtain greater discounts, employees can see a Cigna provider.

Provider listings are available at: www.mycigna.com.

Plan Type	Low Plan	High Plan
Employee Only	\$9.00	\$13.92
Employee + 1 Dependent	\$17.34	\$26.11
Employee + 2 or more Dependents	\$31.57	\$43.26

Vision Insurance– Cigna

Cigna utilizes the Cigna Vision Eye Care Professional and VSP networks for In-network vision benefits. Plan offers a \$20 co-pay on Well Vision Exams, \$20 co-pay on glasses and has contact lense benefits. VSP provider listings are available at: www.mycigna.com.

Signature Plan	Bi-Weekly Rates
Employee Only	\$3.51
Employee + Spouse	\$6.21
Employee + Children	\$6.62
Employee + Family	\$9.72

401(k) Retirement Plan– The Standard Retirement Services

(Eligibility is the 1st of the month following 1 month of service)

- Compass Health matches dollar for dollar up to 6% of your bi-weekly gross income and your employee contributions/rollover contributions are immediately 100% vested. Pre-tax and Roth options are both available. **Employees starting employment on 1/1/19 and moving forward will have a 2 year vesting schedule on the employer match portion.*
- All employees are auto-enrolled with a 3% contribution unless you opt out of the plan. Auto escalation of 1% occurs every year thereafter until 6% is reached. *Note: employees who were eligible for the plan prior to 1/1/16 are exempt.*
- Maximum contributions for 2019 are \$19,000 for employees under 50 and \$25,000 for employees 50 and older.
- Mainspring Managed program- offers a personalized, goal-based savings and investment plan completely managed by the advisory team at The Standard. Employees can contact an investment advisor representative through the call center or schedule an appointment. The Mainspring Managed program will provide you an initial snapshot of where you are by taking into account all current retirement assets and projected income gaps. The advisor will work directly with you on your investing options and contribution levels. Employees who participate in the program will receive tailored quarterly statements showing the progress made towards retirement.

*If you waive the benefit when first eligible, you may enroll at any later time with your effective date to be the first day of the month following the application date.

Life Insurance/Short Term Disability/Long Term Disability– The Standard Insurance Company

Employer Provided Coverage– Automatically go into effect after the wait period of 1 year of full-time employment is satisfied. Coverage begins the first day of the following month.

- ◆ **Life Insurance-** Benefit of 1x annual salary (rounded up to the next thousand) at no cost after 1 year of full-time employment. Maximum benefit amount is \$450,000.
- ◆ **Short-Term Disability–** Benefit provides 66 2/3 of wages when employees are off work due to accidents and illnesses. Benefits become payable on the 8th day following an accident and the 15th day following illnesses. Maximum benefit period is 120 days, less the applicable wait period.
- ◆ **Long-Term Disability–** Benefit is provided at no cost to employees who have satisfied 1 year of full-time employment. Benefits pay 60% of monthly income while disabled less any applicable deductible income. Maximum monthly benefit is \$5,000. Executives/Senior Management/Physicians/Dentists/Pharmacists and APRNs maximum benefit is \$10,000.

Voluntary Coverage– Employees are able to purchase the below coverage options after meeting the initial wait period of first day of the month following 30 days of full-time employment.

- ◆ **Life Insurance–** Employees have the option of purchasing voluntary life insurance for themselves, spouse, and dependent children at an additional cost. Rates are based off of the applicant’s age and amount of coverage elected. Employees are allowed to purchase additional life insurance after meeting the initial wait period of first day of the month following 30 days of full-time employment.
- ◆ **Short-Term Disability–** Employees have the option of purchasing short-term disability coverage. Benefits are the same as the employer-provided plan. This policy would transition to the employer-paid policy once the employee has worked 1 year of full-time service.



EMPLOYEE PAID HOLIDAYS

New Year’s Day
Martin Luther King Jr. Day
Memorial Day
Independence Day
Labor Day
Thanksgiving Day
Friday after Thanksgiving (ROH has personal holiday)
Christmas Eve
Christmas Day
Personal Holiday



Employees working a holiday receive one and one-half times their hourly rate for hours worked plus holiday pay based on the employee’s FTE. Full-time and part-time employees are eligible.

PRN employees working a holiday are paid one and one-half times their hourly rate for hours worked.

The organization wide personal holiday is available for employees after 6 months of employment. The personal holiday must also be used during the calendar year in which it was accrued.

Paid Time Off (PTO)

This leave benefit is combined vacation and sick hours and eligible to employees working at least 20 hours. It is accessible immediately. Employees may donate a day of accrued PTO to a co-worker who has depleted all accrued leave. PTO accruals roll over from year to year as long as the maximum has not been reached. Accrual schedules are prorated based on FTE. **School Based Therapists do not accrue PTO.*

Employees	Earned Monthly	Earned Annually	Maximum Accrual Amount
0-1 years	1.00 day	12 days	144 hours
1-2 years	1.25 days	15 days	180 hours
2-5 years	1.50 days	18 days	216 hours
5-10 years	1.75 days	21 days	252 hours
Over 10 years	2.25 days	27 days	324 hours

Level 8 & above	Hrs/Hire	Earned Monthly	Earned Annually	Maximum Accrual Amount
0-1 years	48	1.0	18 days	216 hours
1-2		1.50	18 days	216 hours
2-5		1.75	21 days	252 hours
5-10		2.00	24 days	288 hours
10+		2.25	27 days	324 hours

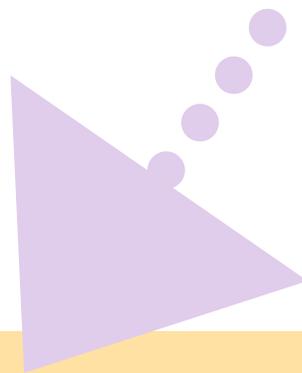
Extended Sick leave

Eligible to employees working 20 hours or more per week with no maximum accrual. Accrual is 6 days per year and prorated for employees working less than 40/week. Can be used after an employee misses 24 consecutive work hours.

Bereavement Leave

Full-time employees are given up to 3 days paid leave for immediate family members to include: Spouse or significant other, parent (in-law/step), legal guardian, grandparent (in-law), sibling (in-law/step), child (in-law/step) grandchild, or anyone living in the same household.

Additional benefits offered to you.....



Cafeteria Plan– TASC

The cafeteria plan allows employees to set aside a portion of their salary on a tax-free basis to pay eligible out-of-pocket expenses. We offer three plans: unreimbursed medical expenses, dependent care expenses, and non-employer sponsored insurance premiums. Participants are also issued a MyBenefits card which allows the participant to pay for eligible expenses at the time of service with their pre-tax deductions. *This benefit is available to all employees working 20 hours or more per week.*

Maximum Contributions for 2019:

- *Medical expenses- \$2,700*
- *Dependent daycare- \$5,000/\$2,500 if married and filling separately*
- *Non-employer sponsored premiums– no maximum*

Employee Assistance Program

Alternatives EAP is available to all staff. Services include counseling in the following areas: family life, financial, health, legal, personal growth and emotional wellbeing. Employees and family members receive 3 sessions at no charge, per event, per year.

To utilize the benefit, contact Alternatives at 1-800-466-8282 and provide the access code– 8282. There is also a wealth of resources on their website. Visit www.atLifeEAP.com for more information.

Licensure Assistance

Available to full-time employees who are newly applying for professional licensure. Compass will provide funding for supervision hours and examination/licensure fees in exchange for a signed licensure agreement, agreeing to 2 years' post-licensure employment.

Compass also pays for any licensure renewal fees that are applicable to an employee's position.

Tuition Reimbursement Program

Benefit provides reimbursement to employees for higher learning courses. Repayment up to a maximum of \$1,000 per year for selected staff after 1 year of employment. Employees with less than 3 years of service are eligible up to 50% of the benefit. Application window is from March 1st through May 31st of each year.

Mileage Reimbursement

Reimbursement rates are evaluated each quarter based on the average gas price in your region. Communication regarding the mileage rate will come from the Fleet department via email.

Supplemental Insurances—Sun Life Employee Benefits

Under a group policy, Sun Life offers the following to our employees: Accident, Cancer and Critical Illness policies.

Contact Debby Rodriguez @ 660-890-8168 or drodriguez@compasshn.org with any questions.