



## 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/<br>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<br>\$50 Specialist | \$25 Primary Care<br>\$50 Specialist | \$40 Primary Care<br>\$80 Specialist |
| Prescription Copay                           | 25/50/75/150                         | 25/50/75/150                         | 25/50/75/150                         |
| Prescription<br>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](http://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 a contact lenses benefit. VSP provider listings are available at: [www.mycigna.com](http://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. *Note: Employees starting employment on 1/1/19 and moving forward will have a 2-year vesting schedule on the employer-match portion.*
- 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.
- Maximum contributions for 2019 are \$19,000 for employees under 50 and \$25,000 for employees 50 and older.
- Mainspring Managed: This is a program offering 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 (1-800-858-5420). 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. Employees can start using this option once their first contribution has been made.

\*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 goes 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– Coverage available for purchase by employee.**

- ◆ **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.

*\*Late enrollment penalties do apply and affect each of these policies. These can be reviewed in the individual highlight for each plan. Medical history statements are required for any policies purchased after the employee is initially eligible for benefits.*



### 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 (maximum caps do apply). PTO accruals roll over from year to year as long as the maximum has not been reached. Accrual schedules are prorated based on FTE.

| Pay Levels 1-7 | Hrs/Hire | Earned Monthly | Earned Annually | Maximum Accrual Amount |
|----------------|----------|----------------|-----------------|------------------------|
| 0-1 years      | 12       | .875 days      | 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              |

| Pay Levels 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              |

### 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 filing separately*
- *Non-employer sponsored premiums– no maximum*

## Additional benefits offered to you.....



### **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.

### **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 a wealth of resources available on the website. Visit [www.AlternativesEAP.com](http://www.AlternativesEAP.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 of post-licensure employment. *Please note: The licensure supervisor must be an employee of Compass Health Network. Contact HR to initiate the process.*

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

### **Tuition Reimbursement Program**

Benefit provides reimbursement to employees pursuing higher learning. 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 1 through May 31 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](mailto:drodriguez@compasshn.org) with any questions.



## Commonly Asked Questions

**Question: Once I make my elections, can I make changes to those at any time of the year?**

No. Once you have made your elections for the plan year (calendar), you are locked into those until the next available open enrollment. This typically occurs in October-November of each year for a January 1 effective date of the following year. There is an exception to this rule—Qualifying Events. A qualifying event is an event that triggers a special enrollment period of an individual or family to make changes to their existing coverages. Examples are: Marriage, birth/adoption of a child, divorce and loss of other coverage. If a qualifying event has occurred, the employee has **30 days** from the event occurring to communicate the change to HR by submitting an updated enrollment in Kronos or reaching out to Debby Rodriguez/Ashley Silkwood.

The ONLY benefit you can make changes to at any time throughout the year is the 401k plan. All other plans are subject to the above parameters.

**Question: If I miss my enrollment window OR choose to waive all coverages, when is my next opportunity to elect coverage?**

We can only accept enrollments up to 30 days past your benefits effective date. If you miss the enrollment window, your next opportunity to enroll would be the upcoming open enrollment. This would be the same if you had waived coverages. Any enrollments submitted late may result in owed premiums because of missed paycheck deductions. If this is to occur, these premiums will be owed. A subsequent payment plan will be created or the owed premiums can be paid in full directly.

**Question: Do I have to cover my family on the medical coverage if I want to cover them on the dental and vision?**

No, you do not. Each benefit plan functions independently of all others.

**Question: If I want to contribute a different amount than the auto enrollment of 3% OR waive the 401k, what do I need to do?**

To do this, you will have to create your personal account on [www.standard.com](http://www.standard.com). After this is complete, you can change your contribution amount or waive the opportunity to participate.

