

# Benefits Summary

Diagnostic Clinic Medical Group Employees



# 2019

Be Well. Work Well. Guide Well.



DIAGNOSTIC  CLINIC  
MEDICAL GROUP

A GUIDEWELL Company

# We're Changing to Support a Healthier You.

We believe that good health should be easy to access and manage. That means creating a seamless experience by connecting people with the right tools and resources they need, whenever they need it.

When it comes to our benefits, we offer health insurance, 401(k), competitive compensation and much more. We design our offerings to take care of you—to help you be your best at work and in life.

We're glad you've decided to join us in helping people and communities achieve better health.



Choosing a health plan is a personal choice. We offer employees two types of health plans that meet a wide range of needs.

Our high deductible health plans (HDHPs) have lower premiums. These plans can be paired with a health savings account (HSA) to help you budget for out-of-pocket expenses and make your pretax dollars go further.

Our health maintenance organization (HMO) plans provide first dollar coverage paired with higher premiums. These plans offer low copays and can be paired with a flexible spending account (FSA) to cover out-of-pocket expenses.

Listed below are the biweekly premiums for health insurance. The amount you pay is deducted from each biweekly paycheck throughout the year. Health plan premiums are tiered based on job level from non-exempt employees to exempt employees to physicians.

## Benefits at a Glance

Employee Health Plans	Level	Biweekly cost		
		Non-Exempt	Exempt	Physician/Officer
		Full-time	Full-time	Full-time
<b>BlueOptions</b> 80/20 Coinsurance Plan <ul style="list-style-type: none"> <li>Plan 5192 (Employee Only)</li> <li>Plan 5193 (With Dependents)</li> </ul>	Employee	\$18	\$36	\$56
	+ Spouse	\$35	\$71	\$111
	+ Child(ren)	\$32	\$64	\$100
	+ Family	\$54	\$109	\$170
	+ Over age Child	\$193	\$193	\$193
<b>BlueOptions</b> 90/10 Coinsurance Plan <ul style="list-style-type: none"> <li>Plan 5180 (Employee Only)</li> <li>Plan 5181 (With Dependents)</li> </ul>	Employee	\$106	\$137	\$152
	+ Spouse	\$206	\$265	\$294
	+ Child(ren)	\$187	\$240	\$219
	+ Family	\$316	\$406	\$451
	+ Over age Child	\$251	\$250	\$251
<b>BlueCare</b> HMO 47 Plan	Employee	\$72	\$115	\$137
	+ Spouse	\$139	\$223	\$265
	+ Child(ren)	\$126	\$203	\$241
	+ Family	\$214	\$342	\$407
	+ Over age Child	\$254	\$254	\$254
<b>BlueCare</b> HMO 59 Plan	Employee	\$137	\$154	\$168
	+ Spouse	\$265	\$298	\$326
	+ Child(ren)	\$241	\$271	\$296
	+ Family	\$407	\$458	\$500
	+ Over age Child	\$283	\$284	\$284

**Note:** in addition to the rates above, a \$25 per-pay-period spousal surcharge will apply to cover spouses who have access to other group health insurance that offers minimum essential coverage – e.g., through the spouse’s job.

*This is a brief description of the plans offered through the employee benefit program. The benefits described here are subject to the provisions of the plan documents, corporate policies and certificates of coverage. This summary is for information only and should not be construed as an offer of employment.*

**Eligibility**

First of month following hire date.

Eligible dependents:

- Spouse
- Child(ren) to age 26 (see the “+ Children” rate)
- Child(ren) age 26 - 30 (see the “+ Over age Child” rate)
- Disabled children who meet plan criteria

All health plans meet the Affordable Health Care Act’s requirements for at least the minimum level of benefits at the required employer cost.

## Health Savings Accounts (HSAs)

An HSA is a great way to save toward future medical expenses. You own the account and can pay for eligible medical expenses with tax-free dollars. When paired with an HDHP, they give you the benefit of lower premiums and a way to have more control over your health care spending.

### Maximum 2019 contributions:

- Single – up to \$3,500 (+ employee contributions)
- Family – up to \$7,000 (+ employee contributions)
- Age 55+ - Can contribute an additional \$1,000

### Biweekly Cost

No cost to employee, other than personal contributions to the HSA account.

### Eligibility

Beginning in 2019, employees receive a \$250 employer contribution based on enrollment in HDHPs. Full-time: First of month following hire date. Employees enrolled in Medicare are not eligible to receive any company HSA contributions.

*\*Family coverage for purposes of HSA contributions includes all coverage levels except “employee only” (“single”).*

## Health Care Flexible Spending Accounts (FSAs)

An FSA is an employer owned benefits program that enables you to save pre-tax dollars to pay for qualified medical expenses, regardless of whether or not you elect to participate in your employer’s health insurance plan. With an FSA, you have full access to your employer’s contributions as well as your own annual contribution pledge with the first paycheck of the year. Your contribution will be deducted from your paycheck over the plan year’s 26 pay periods.

Up to \$500 can now roll over into the next benefit year. However, the remaining balance – both employer and employee contributions – are forfeited if expenses are not incurred during the plan year (“use it or lose it”).

You can be enrolled in an HDHP or HMO health plan to set up an account.

### Maximum 2019 contributions:

The maximum amount the employee can contribute in 2019 is \$2,700.

### Biweekly Cost

Must enroll in the plan and contribute at least \$1 to the account to participate. Employee can also elect to contribute to the account.

### Eligibility

First of month following hire date.

## Dependent Care Flexible Spending Account

These accounts provide additional pretax savings and can be used for qualified dependent care expenses, such as day care, babysitter costs, and before- and after-school programs.

### Biweekly Cost

You must contribute a minimum of \$1 in the account to participate. You can only be reimbursed for available funds in your Dependent Care FSA.

### Eligibility

Full-time employees are eligible the first of month following hire date.



# Dental Plans

Taking good care of yourself includes having healthy teeth and gums. Our BlueDental Choice plans provide the benefits you need to make it easier to stay healthy.

Employee Health Plans	Level	Full-time
<b>BlueDental Choice</b> Signature PPO • Offers the highest coverage for preventive, major, & orthodontic care.	Employee	\$16.44
	+ Spouse	\$33.05
	+ Child(ren)	\$36.06
	+ Family	\$52.82
	+ Over age Child	\$19.62
<b>BlueDental Choice</b> Value PPO • Offers medium coverage for preventive, major, and orthodontic care.	Employee	\$10.92
	+ Spouse	\$21.93
	+ Child(ren)	\$23.95
	+ Family	\$35.07
	+ Over age Child	\$13.03
<b>BlueDental Choice</b> Basic PPO • Covers preventive and major care at the lowest per-pay-period cost.	Employee	\$6.28
	+ Spouse	\$12.60
	+ Child(ren)	\$13.74
	+ Family	\$20.15
	+ Over age Child	\$7.46



### Eligibility

First of month following hire date.

Eligible dependents:

- Spouse
- Child(ren) to age 26 (see rates for “+ Children”)
- Child(ren) age 26 - 30 (see rates for “+ Over age Child”)
- Disabled children who meet plan criteria

Dependents must be enrolled in the same dental and vision plan(s) that you are enrolled in to be covered.

## Vision Plans

Our vision plans can keep your eyesight sharp with annual eye exams, prescription eyeglasses and contact lenses.

Employee Health Plans	Level	Full-time
<b>BlueVision</b> Plan 2 <ul style="list-style-type: none"> <li>Offers comprehensive eye care benefits at the lowest per-pay-period cost.</li> </ul>	Employee	\$3.23
	+ Spouse	\$6.00
	+ Child(ren)	\$6.46
	+ Family	\$9.69
	+ Over age Child	\$3.23
<b>BlueVision</b> Plan 4 <ul style="list-style-type: none"> <li>Offers comprehensive eye care benefits at a mid-level per-pay-period cost.</li> </ul>	Employee	\$4.15
	+ Spouse	\$6.92
	+ Child(ren)	\$7.38
	+ Family	\$11.54
	+ Over age Child	\$3.23
<b>BlueVision</b> Plan 6 <ul style="list-style-type: none"> <li>Offers comprehensive eye care benefits at the highest per-pay-period cost.</li> </ul>	Employee	\$5.54
	+ Spouse	\$9.69
	+ Child(ren)	\$10.15
	+ Family	\$16.15
	+ Over age Child	\$4.62



### Eligibility

First of month following hire date.

Eligible dependents:

- Spouse
- Child(ren) to age 26 (see rates for “+ Children”)
- Child(ren) age 26 - 30 (see rates for “+ Over age Child”)
- Disabled children who meet plan criteria

Dependents must be enrolled in the same dental and vision plan(s) that you are enrolled in to be covered.

## Life Insurance Benefits

The Company pays for basic life insurance and accidental death and dismemberment income protection. Coverage amounts are based on your employee status, and the benefit is paid to your beneficiary in the event of your death:

- Full-time benefit (30+ hrs/week): Amount of the employee's base salary plus annual incentive or commissions (up to \$1.5 million)

### Biweekly Cost

No cost to employee; company paid.

### Eligibility

Full-time employees are eligible the first of month following the hire date.

## Supplemental Life Insurance

Additional voluntary protection is available. Premiums are based on your age and coverage amounts, and smoker and nonsmoker rates apply. The benefit is paid to your beneficiary in the event of your death:

- Full-time employees can purchase coverage up to six times their earnings (for a combined maximum of \$3 million including Basic Life)

### Biweekly Cost

Rates are based on your age; a non-smoker's discount of 20% applies. Premiums are deducted in your biweekly pay.

### Eligibility

Full-time employees are eligible the first of month following a 90-day waiting period. Other restrictions may apply.

## Dependent Life Insurance

This optional insurance covers eligible dependents. You pay the premiums based on the coverage amounts and the benefit is paid to you in the event of the death of your eligible covered dependent(s).

- Spouse Life: \$25,000 - \$250,000
- Child Life: \$5,000 - \$25,000

### Biweekly Cost

Rates for your spouse are based on coverage level, age of your spouse and smoker status.

### Eligibility

Full-time employees only are eligible the first of month following a 90-day waiting period. Other restrictions may apply.

## Disability Benefits

**Short-term Disability:** This insurance provides salary continuation of 70% of pay, as defined by program guidelines.

### Biweekly Cost

There is no cost to employees; this is a company paid benefit.

### Eligibility

Full-time employees are eligible after three months of active employment.

**Long-term Disability:** This insurance provides income protection of 60% of your annual base salary.

### Biweekly Cost

Employee can choose company paid or employee paid benefit.

### Eligibility

Full-time employees are eligible after 12 months of service. Part-time employees must have a minimum work schedule of 25+ hrs/wk to qualify.

## 401k Retirement Savings Plan

Investing in a 401k retirement plan is a great way to save for the future. You not only get the benefit of making tax-free contributions, but you also can get employer matching contributions—it's like getting free money!

There are three levels of contributions:

1. Employee contributions (up to \$19,000 in 2019 plus an over-50 catch-up of \$6,000)
2. Annual company contributions (max of 4% on employee's 5% contribution; match is discretionary for highly-compensated employees.)

### Biweekly Cost

Employees can choose to have individual contributions made either on a pre-tax or ROTH basis.

### Eligibility

Day one of service for employee.

## Paid Time Off

Use time away for vacation, sickness, family illness or other personal reasons.

First year accrual for newly hired employees:

- **Exempt:** 6 days of PTO available at time of hire with accrual changed to 11 days with a total of 17 days in the first year
- **Non-exempt:** 6 days of PTO available after 90 days/480 hours with accrual change to 11 days for a total of 17 days in first year

Two PTO Cash-Out periods are offered (Spring and Fall).

### Biweekly Cost

There is no cost to employees. Time accrued is based on years of service and is pro-rated based on hours worked. The following PTO schedule is based on an employee working 80 hours biweekly:



Years of Service	Annual PTO Accrual	Years of Service	Annual PTO Accrual
0 - 1	17 days*	15 - 19	26 days
1 - 4	17 days	20 - 24	29 days
5 - 9	20 days	25+	31 days
10 - 14	23 days		

\*New hires receive six days front-loaded to their accounts; these days count toward the annual accrual of 17 days.

## Company Holidays

Designated holidays include the following - some business areas may observe alternate dates:

Designated holidays include:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

**Biweekly Cost:** No cost to employee; company paid.

**Eligibility:** Day one of service.

## Bereavement Days

Up to three days of paid time away for the loss of an immediate family member as defined by the policy.

**Biweekly Cost:** No cost to employee.

**Eligibility:** After 90 days of employment.

## Leaves of Absence:

Various leave plans to provide additional support:

- Family Medical Leave of Absence (up to 12 weeks of time for family members, as defined by policy)
- Military Leave
- Jury Duty

**Biweekly Cost:** No cost to employee; company-paid programs.

**Eligibility:** Varies by program.

## GEOBlue Travel Insurance

Provides coverage to quality health care while you're traveling. Available on a per-trip or multiple-trip basis.

**Biweekly Cost:** Employee-paid program based on coverage level selected.

**Eligibility:** First of month following hire date.

## USAbLe Voluntary Plans

Three plans available to offset financial losses due to certain health issues or accidents:

- AccidentElite
- CriticalCare Elite
- Hospital Confinement Plan

**Biweekly Cost:** Employee-paid program based on coverage level selected.

**Eligibility:** First of month following hire date.

## Legal Insurance

Legal assistance for common issues such as real estate transactions, tax issues, traffic violations and wills/estate planning.

**Biweekly Cost:** Employee-paid program based on coverage level selected.

**Eligibility:** First of month following hire date.

## Pet Insurance

Insurance offered through PetPlan, the top pet insurance provider in America. Individual policies with choice of coinsurance and deductible options.

**Biweekly Cost:** Employee-paid program based on coverage level selected.

**Eligibility:** First of month following hire date.

## Work-Life Balance Programs

Includes various programs to help employees manage their professional and personal lives:

- Employee Assistance Program helps employees and their families resolve issues, including marital/family concerns, financial problems, substance abuse issues and more.
- LifeCare and employee discounts give you access to resources for common work-life concerns and discounts on entertainment, travel, dining, electronics, theme parks and more.

**Biweekly Cost:** Programs are offered at no cost to employees.

**Eligibility:** First of month following hire date.

