



Welcome to Oaklawn

New Hire Enrollment

2020 Benefits

Benefit forms are due to
Kathy Martinez in HR by:

Effective date of your
coverage:

Guide

Our new hire enrollment period is an essential time to assess your benefit needs. After reviewing this packet, you will be able to make the best decision for you and your family.

Steps to take during open enrollment

Page 3

Step 1: Review the benefit packet, complete the 6 forms stapled together, and return the completed paperwork to Kathy Martinez in Human Resources.

Step 2: **All forms must be returned to Kathy Martinez in HR within 30 days of your hire date.**

Benefits

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Highmark - Health Plan A

Highmark - Health Plan B

Delta Dental – High Plan

Delta Dental – Low Plan

Sun Life – VSP Vision Plan

The Harrison Group - Flexible Spending Plans

Oaklawn – Short-Term Disability

Sun Life - Long Term Disability

Sun Life - Basic Life Insurance with Accidental Death and Dismemberment (AD&D)

Sun Life - Voluntary Life Insurance with Accidental Death and Dismemberment (AD&D)

Oaklawn - Wellness Program

The Standard - Retirement Plan

Sun Life – Accident Plan

Sun Life – Critical Illness

Sun Life – Voluntary Short-Term Disability

New Avenues - Employee Assistance Program

Paid Time Off (PTO)

Professional Funds

Small-Dollar Loan

Summary Plans and Supporting Documents

The summary of benefits and supporting documents for ALL benefits will be available on the intranet under forms/printable forms/Human Resources

Step 1: Review your benefit packet:

Forms Packet

- Complete all 6 forms stapled together either enrolling or waiving coverage

Enrolling your spouse in benefits?

- Please provide a copy of your marriage license at the time of enrollment

Affordable Care Act (ACA) Rules

- You **MUST** have your benefit paperwork turned in by the deadline on the front page of this packet or you will be denied insurance coverage
- If denied coverage, the next opportunity to enroll will be open enrollment (Oct 15 - Nov 15 for January 1st effective date)

Who to contact with benefit questions?

- Kathy Martinez, HR Generalist
- Email - katherine.martinez@oaklawn.org
- Phone - 574-533-1234 Ext 2619
- Fax - 574-537-2698

Step 2: All forms must be submitted to Kathy Martinez in Human Resources within 30 days of your hire date.

Insurance benefits are only offered as a new hire, open enrollment (annually), and due to special life events. Please take time to review your benefit options thoroughly to make the best decision for you and your family.

All 2020 benefit information will also be available on the Oaklawn intranet under forms/printable forms/Human Resources

Highmark - Health Plan A

Partners	
Preferred Provider Organization (PPO)	Highmark Blue Cross Blue Shield
Prescription Drugs	CVS Caremark
Features	
Deductible	\$1,000 per Individual \$1,500 per Family
Coinsurance	Individual - 20% of the next \$5,000 Family – 20% of the next \$10,000
Copay	\$25 office visit copay \$250 ER copay if not admitted to hospital
Out-of-pocket maximum (deductible, coinsurance)	\$2,000 per Individual \$3,500 per Family
Total annual out-of-pocket maximum (deductible, coinsurance, copays)	\$8,150 per Individual \$16,300 per Family
Amwell – Virtual Medicine	Convenient for non-emergency care Register and download an app \$10 copay
Well360 Connect	Extra benefits offered by Highmark and Everence for improving your health
Cost per pay period	<p>Regularly scheduled to work 30-40 hours/week:</p> <p>Employee: \$76.00 Employee/Spouse: \$181.00 Employee/Dependents: \$155.00 Family: \$260.00</p> <p>Regularly scheduled to work 24-29 hours per week:</p> <p>Employee: \$190.00 Employee/Spouse: \$364.00 Employee/Dependents: \$322.00 Family: \$497.00</p>
<p>For more benefit information, see the Summary of Benefits provided in your benefit packet or on the Oaklawn intranet</p>	

www.highmarkbcbs.com

www.caremark.com

Highmark - Health Plan B

Partners	
Preferred Provider Organization (PPO)	Highmark Blue Cross Blue Shield
Prescription Drugs	CVS Caremark
Features	
Deductible	\$2,500 per Individual \$5,000 per Family
Coinsurance	Individual - 20% of the next \$5,000 Family – 20% of the next \$10,000
Copay	\$40 office visit copay \$350 ER copay if not admitted to hospital
Out-of-pocket maximum (deductible, coinsurance)	\$3,500 per Individual \$7,000 per Family
Total annual out-of-pocket maximum (deductible, coinsurance, copays)	\$8,150 per Individual \$16,300 per Family
Amwell – Virtual Medicine	Convenient for non-emergency care Register and download an app \$10 copay
Well360 Connect	Extra benefits offered by Highmark and Everence for improving your health
Cost per pay period	<p>Regularly scheduled to work 30-40 hours/week:</p> <p>Employee: \$47.00 Employee/Spouse: \$121.00 Employee/Dependents: \$103.00 Family: \$177.00</p> <p>Regularly scheduled to work 24-29 hours per week:</p> <p>Employee: \$157.00 Employee/Spouse: \$299.00 Employee/Dependents: \$265.00 Family: \$407.00</p>
<p>For more benefit information, see the Summary of Benefits provided in your benefit packet or on the Oaklawn intranet</p>	

www.highmarkbcbs.com
www.caremark.com

Delta Dental – High Plan

Partners									
Delta Dental	Find a dentist by using www.deltadentalin.com								
Basics									
Eligibility	24-40 hours per week								
Cost per pay period	<table> <tr> <td>Employee:</td> <td>\$14.72</td> </tr> <tr> <td>Employee/Spouse:</td> <td>\$28.01</td> </tr> <tr> <td>Employee/Dependents:</td> <td>\$34.00</td> </tr> <tr> <td>Family:</td> <td>\$47.96</td> </tr> </table>	Employee:	\$14.72	Employee/Spouse:	\$28.01	Employee/Dependents:	\$34.00	Family:	\$47.96
Employee:	\$14.72								
Employee/Spouse:	\$28.01								
Employee/Dependents:	\$34.00								
Family:	\$47.96								
Features									
Annual Deductible	\$25 Single / \$75 Family								
Preventative Services	100%								
Basic Services	80% after copay								
Major Services	50% after copay								
Annual maximum benefit for Preventive, Basic, and Major Services, combined.	\$2,000 per Individual								
Orthodontia Services	Plan pays 50%								
Lifetime maximum benefit for Orthodontia Services	\$2,000 per covered person per lifetime up to age 19								

Delta Dental – Low Plan

Partners	
Delta Dental	Find a dentist by visiting www.deltadentalin.com
Basics	
Eligibility	24-40 hours per week
Cost per pay period	Employee: \$11.09 Employee/Spouse: \$21.09 Employee/Dependents: \$25.60 Family: \$36.12
Features	
Annual Deductible	\$25 Single / \$75 Family
Preventive Services	100%
Basic Services	50% after copay
Major Services	50% after copay
Annual Maximum Benefit	\$1,000 per Individual
Orthodontia Services	Plan pays 50%
Lifetime maximum benefit for Orthodontia Services	\$1,000 per covered person per lifetime up to age 19

VSP Vision Plan

Partner	
Sun Life/VSP	VSP Network at www.vsp.com
Basics	
Eligibility	24-40 hours per week
Cost per pay period	Employee: \$3.60 Employee + Spouse: \$7.19 Employee + Child(ren): \$7.92 Family: \$11.51
Features	
Routine Eye Exam Copay	\$10.00 In-Network
Lenses Copay	\$25.00 In-Network
Frame Allowance	\$130.00 then 20% off balance In-Network
Contact Lens Exam	Up to \$60/15% savings on your contact lens exam In-Network
Contact Lens Allowance	\$130.00 In-Network

The Harrison Group - Flexible Spending Plans

Flexible Spending allows you to pay for qualified unreimbursed medical expenses or dependent care expenses with pre-tax dollars.

You will submit a claim with attached documentation for reimbursement to The Harrison Group.

Keep in mind you MUST enroll in the Flexible Spending Plan each year. This benefit plan does not roll to the new year like other benefits.

Administrator	
The Harrison Group	www.theharrisingrouponline.com
Basics	
Eligibility	24-40 hours per week
Cost	Paid by employee
Benefits	
2019 Contribution limits	
Medical Expense Reimbursement	Minimum - \$240.00 Maximum - \$2,700.00
Dependent Care Reimbursement	Minimum - \$240.00 Maximum - \$5,000.00
Features	
Pre-tax Premiums	Health, Dental, Vision and Flex
Medical Expense Reimbursement	Up to \$500 of remaining balance will be carried over to the next year
Dependent Care Reimbursement	To be eligible: Employee and spouse must be employed, or your spouse is disabled or your spouse is a full-time student or employee is single
Mobile App	Download app to track your Flexible Spending accounts
Flex Fee	Participation fee for Flexible Spending accounts is \$2.78 per pay

Oaklawn - Short Term Disability

Partner	
Oaklawn – self funded plan	60% of base salary after a one week elimination period
Basics	
Eligibility	24-40 hours per week <ul style="list-style-type: none">• Available to employees after 2 years of service• Sun Life Voluntary Short-Term Disability is available for employees prior to 2 years of service
Cost per pay period	No cost to employee
Features	
<u>Years of Service:</u> Date of Hire to 2 years 2-5 years 5-10 years 10-17 years 17+ years	<u>Total Weeks at 60%:</u> Not eligible through Oaklawn 9 weeks 10 weeks 11 weeks 12 weeks

Sun Life - Long Term Disability Insurance

Partner

Sun Life

Covers 60% of your base salary for up to 24 months

Basics

Eligibility

24-40 hours per week

Elimination Period

180 days

Cost per pay period

No cost to employee

Sun Life - Basic Life Insurance with AD&D

Partner	
Sun Life	1.5 times the employee's annual salary to a maximum of \$50,000
Accidental Death and Dismemberment (AD&D)	Provides additional protection in the event of accidental death. Also covers loss of limb or eye due to accident
Basics	
Eligibility	24-40 hours per week
Benefit Reduction	50% at age 70
Cost per pay period	No cost to employee

Sun Life - Voluntary Life Insurance with AD&D

Partner	
Sun Life	Voluntary life insurance will cover you in the event of a death
Basics	
Eligibility	24-40 hours per week
Cost per pay period	Paid for by employee – view rate table through online open enrollment
Accidental Death and Dismemberment (AD&D)	AD&D will match the elected life amount
Benefits	
Employee	Up to 5 times employee's salary in \$10,000 increments. <ul style="list-style-type: none">• Guarantee issue up to \$150,000.
Spouse	Up to 50% of employee amount in increments of \$5,000. <ul style="list-style-type: none">• Guarantee issue up to \$50,000.
Children	Up to 50% of employee amount in increments of \$1,000 not to exceed \$10,000. <ul style="list-style-type: none">• Guarantee issue up to \$10,000.

Oaklawn Wellness Program for New Hires

About the program:

Oaklawn is offering the opportunity for new employees (and spouses if enrolled) who are enrolling in health insurance and who were unable to participate at an onsite screening for our wellness plan to obtain their results directly from their primary care physician.

Any co-pay, deductible or cost for the completion will be the employee's responsibility.

As a new hire, how can I eliminate my wellness premium?

- Once you are enrolled in health coverage, Kathy Martinez in HR will email you a Screening Results Form (SRF)
- Take the form to your primary care physician to complete the screening. If you had obtained all the required results anytime within the last 6 months, then your provider may use those results to complete the SFR.
- The SRF form must be sent directly from your provider to Oaklawn by fax 574-537-2698 or 888-657-7429, direct email to katherine.martinez@oaklawn.org, or by mail.
- Follow up with Kathy Martinez at 574-533-1234 Ext 2619 to ensure receipt of your SRF in Human Resources, so your wellness premium is cancelled timely.

New Hire Wellness Premium:

- Employee or employee plus children:
 - \$22.50 per pay
- Employee plus spouse or family:
 - \$30.00 per pay

Completion of the screening results form submitted to Kathy Martinez in HR:

- Wellness premium will be cancelled for the remainder of calendar year

The screening must include:

- Full lipid panel
- Blood sugar
- Blood pressure
- Measured Height/Weight
- Calculated BMI

The benefits of our wellness program: To know your numbers and be aware of potential risks.

Each Fall, Oaklawn will provides details outlining the wellness program for the following plan year.

As a participant in the health plan, you will want to participate in the wellness program each year to keep the cost of your health insurance at a minimum.

The Standard - Retirement Plan

You may enroll in the Oaklawn 403b Plan at any time, please contact Kathy Martinez in HR

Partner	
The Standard	Oaklawn 403b Plan
Features	
Plan eligibility	All employees over the age of 21. No waiting period to contribute with your own money
Match eligibility	Eligible for the match the quarter following 1000 hours worked
Employer match	Oaklawn will match 50% of the employee contribution up to a maximum of 3%
Plan Options	Traditional (Pre-tax) and Roth (after-tax)
Vesting	5 years vesting schedule. Employee earns 20% each year up to 5 years

www.standard.com/retirement

Sun Life – Voluntary Accident Insurance

Partner	
Sun Life	Voluntary Group Accident Insurance
Basics	
Eligibility	24-40 hours per week
Cost per pay period	Employee only = \$5.90 Employee + Spouse = \$8.80 Employee + Child(ren) = \$9.80 Employee + Family = \$12.71
Benefits	
Employee	<ul style="list-style-type: none"> ✓ Extra coverage when you need it ✓ Benefits are paid directly to you ✓ Coverage that is guarantee issue ✓ No medical exams or tests to take
Benefits	Dislocation Fractures Lacerations Burns Other Injuries – eye or paralysis Medical Services Hospital Surgery Emergency Dental Wellness Benefit Life and Dismemberment Losses

Sun Life – Voluntary Critical Illness

Partner	
Sun Life	Voluntary Group Critical Illness
Basics	
Eligibility	24-40 hours per week
Cost per pay period	Paid for by employee – view rate table through online open enrollment
Rates (Attained Age)	Rates will increase with age band
Benefits	
Employee, Spouse and Child(ren)	<ul style="list-style-type: none"> ✓ Extra coverage when you need it ✓ Benefits are paid directly to you ✓ Guarantee Issue Amounts
Benefits	<p>Core Conditions – heart attack, stroke, end-stage kidney failure</p> <p>Cancer Conditions – Invasive and non-evasive</p> <p>Supplemental Condition</p> <p>Childhood conditions (child only)</p> <p>Wellness Benefits</p>
Age Reduction	<p>Employee - 50% at age 70</p> <p>Spouse and Child – Reduced if greater than 50% of EE reduced amount</p>

Sun Life – Voluntary Short-Term Disability

Partner	
Sun Life	Voluntary Short-Term Disability
Basics	
Eligibility	24-40 hours per week
Cost per pay period	Paid for by employee – view rate table through online open enrollment
Rates (Issue Age)	Rates will not increase once you elect coverage
Benefits	
Benefit Amount	60% of your weekly earnings
Elimination Period	14 Days for Accident 14 Days for Sickness (Benefits begin on the 15 th day)
Duration	24 Weeks
Pre-Existing Condition	12 months for condition treated within 6 months prior to effective date of coverage

Employee Assistance Program (EAP)

Partner	
New Avenues	www.newavenuesonline.com
Basics	
Eligibility	All employees
Cost	No cost to employees
Benefits	
5 Free sessions per calendar year per family (The 5 free sessions renew every January)	Sessions may be used by employee or immediate family members living in the household
What is EAP?	A comprehensive service that includes face-to-face, solution-oriented counseling, financial counseling, and a wealth of online support resources designed to promote your health, wellness, and work-life balance.
Confidentiality	New Avenues is completely confidential. When you contact New Avenues, your name and the details of your request will not be reported to your employer or to anyone in your family. No one will know unless you choose to tell them.
Availability	24/7 access to EAP support services

To schedule confidential counseling, call:
574-232-2131 or 800-731-6501

Paid Time Off (PTO)

Partner	
Oaklawn	Employees begin earning PTO from the first day of employment (PRN employees do not earn PTO)
Basics	
Eligibility	10% FTE – 100% FTE
Benefits	
Who earns PTO and when?	PTO is pro-rated by FTE status 10% or higher and is earned each pay period
When can PTO be used?	You may use PTO as soon as you earn it

The longer you work for Oaklawn the more PTO you earn, see schedule below:

All Employees:

<u>Years</u>	<u>Hours = Days</u> (based on 100% FTE)
Date of hire to 3 years	128 = 16
3 years to 9 years	168 = 21
9 years to 19 years	208 = 26
19 Years +	248 = 31

VP/Director/Manager:

<u>Years</u>	<u>Hours = Days</u> (based on 100% FTE)
Date of hire to 3 years	168 = 21
3 years to 9 years	168 = 21
9 years to 19 years	208 = 26
19 Years +	248 = 31

Professional Funds

Partner	
Oaklawn	Managed by department supervisors
Basics	
Eligibility	Professional employees
Cost	No cost to employees
Benefits	
Amount of funds and days available by specific position	For professional seminars, memberships and dues.

Small-Dollar Loan

Contact Jill Seifer, VP of HR, for application

Partner	
Everence	Contact Jill Seifer in HR for application
Basics	
Eligibility	Employed for one year and in good standing
Benefits	
Achieve financial relief and success	<ul style="list-style-type: none">• Get funds quickly for emergency expenses• Build positive credit• Create savings for your future
Stop paying predatory rates and fees	The employer-sponsored small-dollar loan is repaid through your paycheck, building credit with each payment
Saving for the future	Once the loan is paid off, the payroll deductions continue as direct deposits into your Everence savings account to help you meet the future unexpected financial needs with confidence

Contact Jill Seifer at 574-533-1234 Ext. 4675

Jill.seifer@oaklawn.org