



# 2023 EMPLOYEE BENEFITS

# EMPLOYEE BENEFITS

Saint Francis Health System (SFHS) is committed to improving the health of our communities, including the well-being of employees and their families. We value your service and want to offer you a benefits program that is competitive, comprehensive and affordable.

## Medical/Prescription Benefits

Those eligible: full-time and part-time employees

- Comprehensive CommunityCare plans for employees and eligible dependents: MCO (HMO), PPO and HDHP plans
- MCO participants can select Warren Clinic Employee Direct as their PCP for \$0 copay, same/next day access, no cost generics and select on-site labs/x-rays

## Dental Insurance Plan

Those eligible: full-time employees

- MetLife Dental plans for employees and eligible dependents

## Vision Insurance Plan

Those eligible: full-time employees

- VSP vision coverage for employees and eligible dependents

## Flexible Spending Account (FSA)

Those eligible: full-time and part-time employees

- Medical and Daycare Spending Accounts that allow you to make pretax contributions up to annual IRS limits for reimbursements of eligible health related expenses and childcare expenses.
- Reimbursements received are non-taxable
- This is a use-it-or-lose-it program

## Health Savings Account (HSA)

Those eligible: SFHS HDHP participants under age 65

- Portable tax-advantaged personal savings account that works with the SFHS HDHP
- Money goes in tax-free through pretax contributions up to the IRS annual limit
- Funds can be used to pay for current or future eligible healthcare expenses

## Warren Clinic E-Visits

Those eligible: SFHS medical plan participants

- For nonemergent issues, consult with your doctor and receive treatment plans and prescriptions through your MyChart portal
- No copay\*

\* Due to IRS regulations, high deductible health plan participants must pay the full cost of each E-Visit until their annual deductible is met.

## Life Insurance and AD&D

Those eligible: full-time employees

- SFHS will provide one times base annual earnings in basic life insurance and accidental death/dismemberment (AD&D)
- Maximum benefit of \$250,000

## Optional Term Life Insurance

Those eligible: full-time employees

- Employees may purchase an additional one to eight times base annual earnings in optional term life insurance
- Maximum benefit of \$2 million

## Dependent Life Insurance

Those eligible: full-time employees

- Employees may purchase dependent life insurance for spouse/child(ren) equal to \$10,000/\$5,000, \$20,000/\$10,000 or \$30,000/\$15,000

## Voluntary AD&D

Those eligible: full-time employees

- Employees may purchase additional AD&D, from one to ten times salary
- Maximum benefit of \$500,000
- Employee only or family coverage

## Long-term Disability (LTD) Insurance

Those eligible: exempt – upon full-time employment, hourly – upon first of month following one year of employment and full-time status

- SFHS will provide 60% of base monthly earnings (not to exceed \$10,000) to employees who meet disabled definition according to plan
- Benefits reduce or stop at Social Security normal retirement age based on age at disability
- Elimination period (period of disability before benefits start): exempt – 90 days, hourly – 180 days

## Critical Illness Insurance

Those eligible: full-time employees

- Guaranteed issue policy for employees and eligible dependents
- Must be enrolled in a medical plan
- Employees may purchase coverage amounts of: \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000

# EMPLOYEE BENEFITS

## Long Term Care (LTC) Insurance

Those eligible: full-time employees

- Employees may purchase universal life insurance up to \$250,000; LTC coverage is twice the amount of universal life insurance elected
- Spouse coverage also available at varying amounts
- Age limitations apply

## 401(k)/403(b) Plan

Those eligible: full-time, part-time and Emergency Call Basis (ECB) employees

- Individual pretax and Roth after-tax retirement savings
- Immediate upon hire
- Employees are AUTOMATICALLY enrolled in the plan at 3% after 31-day election period has ended
- Employees have 31 days from hire date to opt out by contacting Fidelity
- Employees may increase/decrease their contributions at any time by contacting Fidelity
- After 12 months of employment, 1,000 paid hours and at least 21 years of age, SFHS will:
  - Match 50% of first 8% that the employee contributes (up to IRS limit), and
  - Make annual discretionary non-elective contribution based on System's financial performance for those employed on 12/31
- Enrollment in Saint Francis contributions effective as of your January 1 or July 1 pay following meeting eligibility requirements; graduated vesting at 20% per vesting year starting with second vesting year

## Paid Time Off (PTO)

Those eligible: full-time and part-time employees

- Start accruing immediately upon employment
- Paid time off for vacations, personal use, holidays and the first 24 consecutive scheduled hours of personal illness or injury
- Any unused PTO hours can be carried over to the next year, for a maximum of 40 days (320 hours) in PTO bank
- Full-time advanced practice providers, (APPs) managers and above may accrue up to 26 days (208 hours) during their first through fourth year of service and 31 days (248 hours) during their fifth year or more of service (APPs who work the 7 on/7 off schedule are not eligible for PTO)
- All other full-time employees may accrue up to 21 days (168 hours) during their first through

fourth year of service; 26 days (208 hours) during their fifth through ninth year of service and 31 days (248 hours) during their tenth year or more of service

- Part-time employees may accrue up to 10 days (80 hours) during their first through fourth year of service; 15 days (120 hours) during their fifth through ninth year of service and 20 days (160 hours) during their tenth year or more of service

## SFHS Recognized Holidays (Must Use PTO)

- New Year's Day, Easter Sunday (observed the Friday before), Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day

## Extended Sick Leave (ESL)

Those eligible: full-time employees

- Start accruing immediately upon employment
- Paid time off for personal illness or injury lasting more than 24 consecutive scheduled hours
- May accrue up to seven days (56 hours) per year and carry over unused hours for a total of 1,040 banked hours

## Tuition Reimbursement Plan

Those eligible: full-time and part-time employees

- After completion of six months of continuous employment in an eligible status
- May receive reimbursement after class completion and necessary documentation is provided
- Full-time: \$3,000/year Basic, \$4,500/year Critical (per policy guidelines)
- Part-time: \$1,500/year Basic, \$3,000/year Critical (per policy guidelines)
- Requires employee to remain in a full-time or part-time working status for six months following completion of the course
- Tuition assistance reimbursement request must be received no later than 60 days following the course end date to be eligible for reimbursement

## Ave Maria House/Bright Horizons

Based on availability

- Onsite child development center at Yale and Muskogee Hospitals
- School-age program

## Jury Duty Policy

Those eligible: full-time and part-time employees

- Immediate upon employment
- Time paid is not deducted from PTO; see policy listed on HealthNet for further specifics

# EMPLOYEE BENEFITS

## **Bereavement Leave/Funeral Pay**

Those eligible: full-time employees

- Immediate upon employment
- Up to three days' leave/24 hours of funeral pay for policy-defined family members

## **Adoption Benefits**

Those eligible: full-time and part-time employees with one year of continuous service from most recent hire date

- Full-time – \$4,000 per adoption (max \$8,000 per year)
- Part-time – \$2,000 per adoption (max \$4,000 per year)
- If employee and spouse are both employed by SFHS, eligible amounts are allowed to one employee per family

## **Employee Assistance Program (EAP)**

Those eligible: full-time, part-time and ECB employees

- Immediate upon employment
- The EAP's professional counselors offer a confidential resource to assist in personal problem-solving, short-term counseling and information/referral to community resources

## **Employee Emergency Fund**

Those eligible: full-time employees

- Short-term financial assistance for unexpected emergencies

## **Family and Medical Leave of Absence (FMLA)**

Those eligible: full-time, part-time and ECB employees

- Eligible after 12 months of employment and 1,250 hours worked prior to leave
- Up to 12 weeks' unpaid leave
- Leaves are subject to approval per DOL guidelines

## **Military Leave of Absence**

Those eligible: all employees who are engaged in the uniformed services

- Leave approval is in accordance with USERRA guidelines
- See military leave of absence policy for details

## **Medical Leave of Absence**

Those eligible: full-time and part-time employees not eligible for FMLA or who have exhausted their FMLA

- Leaves are subject to HR approval

## **Service Awards**

Those eligible: full-time, part-time and ECB employees

- Awards are given in five-year increments based on most recent date of hire

## **Credit Union**

- A full-service financial institution providing savings, investment and lending services

## **Cafeteria**

- Discount for meals
- Payroll deduction available

## **Health Zone**

Those eligible: full-time, part-time and ECB employees

- Immediate upon employment
- Employee discount for membership available

## **LiveLifeWell Program**

Those eligible: full-time, part-time, and ECB employees

- A holistic wellness program that offers you activities to help you with your physical, spiritual, financial and emotional health
- Employees meeting program goals are eligible for Saint Francis medical plan premium credits and prize drawings