



HealthPartners\*

# 2019 Summary of Benefits

Health and Wellness																														
Benefit	Contribution By	Description of Benefit																												
Medical Insurance	Regions Hospital and Employee	<p>Available to all regular and probationary employees working 40-80 hours per pay period (.5 FTE or greater). Insurance coverage begins first day of employment.</p> <p>Choose from three plans:</p> <p><b>HealthPartners First Plan:</b> First three office, urgent care or convenience care visits are free. Open access network; providers are tiered. Choose from two benefit levels.</p> <p><b>HealthPartners Empower HRA:</b> choose what benefit level you want and get full benefit coverage with a deductible plan and a health reimbursement account (HRA)</p> <p><b>HealthPartners SmartCare Health Savings Account (HSA Plan):</b> Health plan with primary care centered around the HealthPartners SmartCare clinics with access to the full HealthPartners network. High-deductible health plan design allowing you to save with an HSA on a tax free basis.</p> <p><b>HealthPartners Empower HSA Plan:</b> Lower premiums and high-deductible health plan. The dollars put into your HSA are through payroll deduction and are tax free.</p> <p style="text-align: center;"><b>2019 Monthly Rates</b></p> <table border="1"> <thead> <tr> <th>Medical</th> <th>Non-Contract Employees Operating Engineers, and Residents*</th> </tr> </thead> <tbody> <tr> <td colspan="2"><b>HealthPartners First Plan</b></td> </tr> <tr> <td>Single</td> <td>\$123.00</td> </tr> <tr> <td>Family</td> <td>\$363.00</td> </tr> <tr> <td colspan="2"><b>HealthPartners Empower HRA Plan</b></td> </tr> <tr> <td>Single</td> <td>\$108.00</td> </tr> <tr> <td>Family</td> <td>\$319.00</td> </tr> <tr> <td colspan="2"><b>HealthPartners SmartCare HSA Plan</b></td> </tr> <tr> <td>Single</td> <td>\$50.00</td> </tr> <tr> <td>Family</td> <td>\$250.00</td> </tr> <tr> <td colspan="2"><b>HealthPartners Empower HSA Plan</b></td> </tr> <tr> <td>Single</td> <td>\$ 0.00</td> </tr> <tr> <td>Family</td> <td>\$89.00</td> </tr> <tr> <td></td> <td>*For positions covered by a bargaining unit agreement please request rates from your recruiter.</td> </tr> </tbody> </table>	Medical	Non-Contract Employees Operating Engineers, and Residents*	<b>HealthPartners First Plan</b>		Single	\$123.00	Family	\$363.00	<b>HealthPartners Empower HRA Plan</b>		Single	\$108.00	Family	\$319.00	<b>HealthPartners SmartCare HSA Plan</b>		Single	\$50.00	Family	\$250.00	<b>HealthPartners Empower HSA Plan</b>		Single	\$ 0.00	Family	\$89.00		*For positions covered by a bargaining unit agreement please request rates from your recruiter.
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Dental Insurance	Regions Hospital and Employee	<p><b>Benefit Level 1</b> – Visit any dentist at HealthPartners Dental Group clinics</p> <p><b>Benefit Level 2</b> – Includes Park Dental clinics</p> <p><b>Benefit Level 3</b> – You’ll pay more with a Benefit Level 3 dentist, but you’ll have the largest regional network of dentists to choose from.</p> <p style="text-align: center;"><b>2019 Monthly Rates</b></p> <table border="1"> <thead> <tr> <th>Dental</th> <th>Non-Contract Employees Operating Engineers, and Residents*</th> </tr> </thead> <tbody> <tr> <td colspan="2"><b>HealthPartners Exceed Choice Dental Plan</b></td> </tr> <tr> <td>Single</td> <td>\$15.28</td> </tr> <tr> <td>Family</td> <td>\$47.20</td> </tr> <tr> <td></td> <td>*For positions covered by a bargaining unit agreement please request rates from your recruiter.</td> </tr> </tbody> </table>	Dental	Non-Contract Employees Operating Engineers, and Residents*	<b>HealthPartners Exceed Choice Dental Plan</b>		Single	\$15.28	Family	\$47.20		*For positions covered by a bargaining unit agreement please request rates from your recruiter.																		
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<b>Flexible Spending Accounts</b>	Employee	Set pretax money aside to pay for eligible health care or dependent care costs.																																																	
<b>virtuwell®</b>	Regions Hospital	virtuwell® is your 24/7 online clinic. Get a treatment plan and prescription if you need one, right from your home, office, or even when you're traveling. With your HealthPartners FirstPlan and HRA Plan, you get three free visits per family member per year!																																																	
<b>Time Away From Work</b>	<b>Contribution By</b>	<b>Description of Benefit</b>																																																	
<b>Paid Time Off</b>	Regions Hospital	<ul style="list-style-type: none"> <li>• Paid time off is for holidays, vacation, illness, family need or personal business.</li> <li>• Time is accrued each pay period based on length of service, employment status, and FTE.</li> <li>• Employees may trade back a portion of their PTO accrual allowance each year.</li> <li>• Below are examples of PTO schedules that are most commonly used. <i>(Some positions may have unique accrual schedules. Employees who are a member of a local bargaining unit should refer to the bargaining unit agreement for the schedule of PTO accrual.)</i></li> </ul> <table border="1"> <thead> <tr> <th></th> <th><u>Service Year</u></th> <th><u>PTO Days/Year</u></th> <th><u>Hours Accrued Per Pay Period</u></th> </tr> </thead> <tbody> <tr> <td rowspan="6">Non-Exempt</td> <td>0-4</td> <td>33</td> <td>10.1538</td> </tr> <tr> <td>5-9</td> <td>36</td> <td>11.0769</td> </tr> <tr> <td>10-15</td> <td>38</td> <td>11.6923</td> </tr> <tr> <td>16-23</td> <td>42</td> <td>12.923</td> </tr> <tr> <td>24-27</td> <td>46</td> <td>14.1538</td> </tr> <tr> <td>28 +</td> <td>47</td> <td>14.4615</td> </tr> <tr> <td rowspan="5">Exempt</td> <td>0-4</td> <td>36</td> <td>11.0769</td> </tr> <tr> <td>5-15</td> <td>41</td> <td>12.6153</td> </tr> <tr> <td>16-23</td> <td>42</td> <td>12.923</td> </tr> <tr> <td>24-27</td> <td>46</td> <td>14.1538</td> </tr> <tr> <td>28 +</td> <td>47</td> <td>14.4615</td> </tr> <tr> <td rowspan="3">Registered Nurse</td> <td>0-1</td> <td>31</td> <td>9.5384</td> </tr> <tr> <td>2-4</td> <td>36</td> <td>11.0769</td> </tr> <tr> <td>5 +</td> <td>41</td> <td>12.6153</td> </tr> </tbody> </table>		<u>Service Year</u>	<u>PTO Days/Year</u>	<u>Hours Accrued Per Pay Period</u>	Non-Exempt	0-4	33	10.1538	5-9	36	11.0769	10-15	38	11.6923	16-23	42	12.923	24-27	46	14.1538	28 +	47	14.4615	Exempt	0-4	36	11.0769	5-15	41	12.6153	16-23	42	12.923	24-27	46	14.1538	28 +	47	14.4615	Registered Nurse	0-1	31	9.5384	2-4	36	11.0769	5 +	41	12.6153
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<b>Short-Term Disability</b>	Employee	<ul style="list-style-type: none"> <li>• Income protection plan covers illness, accident or injury. Benefit amount available cannot exceed 2/3 monthly income up to a maximum of \$8,000/month.</li> </ul>																																																	
<b>Long-Term Disability</b>	Regions Hospital	<ul style="list-style-type: none"> <li>• Benefit payable on 181<sup>st</sup> day of disability.</li> <li>• 50% of monthly income to a maximum benefit of \$7,000/month.</li> </ul>																																																	
<b>Personal Enrichment</b>	<b>Contribution By</b>	<b>Description of Benefit</b>																																																	
<b>On-site Fitness Center</b>	Regions Hospital and Employee	Fee is \$20/month. Get 24/7 access to fitness equipment, personal training and classes such as yoga, cardio workouts, core conditioning, meditation, etc. Part of frequent fitness program to receive \$20/month reimbursement when workout at least 12 times a month.																																																	
<b>Tuition Reimbursement</b>	Regions Hospital	Promotes life-long learning by offering up to \$2,000 annual reimbursement for tuition expenses.																																																	
<b>Computer Purchase Program</b>	Employee	Once a year employees are able to purchase a new computer or other electronic device at a discounted rate and through payroll deduction.																																																	

<b>Social Club and Discounts</b>	Regions Hospital and Employee	Use your HealthPartners Member ID card to get discounts at popular local and national retailers of health and well-being products and services. (For a list of participating companies and details go to <a href="http://healthpartners.com/discounts">healthpartners.com/discounts</a> ). Social Club is a \$20 annual registration, giving you further discounts to events, concerts, shows, etc. throughout the year.
<b>Support</b>		
<b>Employee Assistance Program</b>	Regions Hospital	Provides confidential short-term assessment, counseling and referral services. Available for all employees and their families.
<b>On-site Employee Clinic</b>	Regions Hospital and Employee	Offers convenient care for acute conditions, work-related and non-work related injuries, and preventive care and wellness checks. Same day appointments available.
<b>Financial and Retirement</b>		
<b>Salary Program</b>	Regions Hospital	Regions Hospital administers a salary program that is market-competitive and which allows for annual increases based on satisfactory employee and organization performance.
<b>401(k) Plan</b>		<ul style="list-style-type: none"> <li>The 401(k) plan is a pre-tax, tax-deferred payroll deduction retirement savings program.</li> <li>All employees may elect participation immediately after employment date.</li> <li>Your contributions are vested immediately.</li> </ul>
<b>Employer Contributions to the 401(k) Plan</b>	Regions Hospital	<ul style="list-style-type: none"> <li>Eligibility: Completion of 1 year of service, working 1000 hours during the year, and at least 21 years of age.</li> </ul> <p>Regions Hospital Employer Contributions have two parts:</p> <ul style="list-style-type: none"> <li>Employer Match: Employees that participate in the 401(k) plan will receive a matching contribution of 50% up to the first 4% of their contributions. <ul style="list-style-type: none"> <li>Match dollars are 100% vested as soon as they are credited to the employee's account.</li> </ul> </li> <li>Annual Employer Contribution (Allocation): 4% of employee's total earnings every year a plan participant works a minimum of 1000 hours and is employed on December 31st. <ul style="list-style-type: none"> <li>Employer contribution 100% vested after 3 years in which you have worked 1000 hours in each year.</li> </ul> </li> </ul>
<b>Basic Life Insurance</b>	Regions Hospital	<ul style="list-style-type: none"> <li>Equivalent to 1 times annual salary with maximum of \$400,000.</li> </ul>
<b>Optional Life</b>	Employee	<ul style="list-style-type: none"> <li>Employee may purchase up to the greater of \$300,000, or five times annual salary up to \$500,000 (evidence of insurability may be required).</li> <li>Premium based on age of employee and amount of coverage selected.</li> </ul>
<b>Spouse Life Insurance</b>	Employee	<ul style="list-style-type: none"> <li>Employee may purchase up to \$250,000 (evidence of insurability may be required).</li> <li>Premium based on age of employee and amount of coverage selected.</li> </ul>
<b>Child Life Insurance</b>	Employee	<ul style="list-style-type: none"> <li>Covers \$10,000 for each eligible dependent.</li> </ul>

NOTE: This summary reflects benefits available as of January 2019. The hospital reserves the right to modify, revoke, suspend, terminate, or change any or all benefits in whole or in any part at any time with or without notice. If there ever should be any difference between the information in this summary and the benefit descriptions in the governing documents, the documents will be the final authority. For further information, please call the Regions Hospital HR Service Center at 651-254-4700.