

# 2017 Benefits At-A-Glance



Phoenix Children's provides our team members with a comprehensive total compensation package. The total compensation package includes the wages/salary you earn for doing your job and the benefits available to you. The benefits program includes the 401(k) Retirement Plan, health, dental, vision, disability benefits, life insurance and additional benefits. Most benefits are effective the first day of the month following your hire date.

## Medical & Prescription Benefits

Phoenix Children's offers three medical plan options to employees .50 FTE and above. The plans use the UnitedHealthcare Choice Plus Network which includes a wide selection of hospitals and providers.

### 500 Plan

- Annual deductible: \$500 for single or \$1000 for family coverage
- Primary care office visit: \$20 or \$30 copay
- Specialist office visit: \$30 or \$50 copay
- You pay coinsurance on remaining in-network charges.
- Out-of-network coverage

### 1000 Plan

- Annual deductible: \$1000 for single or \$2,000 for family coverage
- Primary care office visit: \$20 or \$30 copay
- Specialist office visit: \$30 or \$50 copay
- You pay coinsurance on remaining in-network charges.
- Out-of-network coverage

### Consumer Directed Health Plan (CDHP)

- Annual deductible: \$1,500 for single or \$3,000 for family coverage
- You pay coinsurance on remaining in-network charges.
- Out-of-network coverage
- Health Savings Account (HSA) available with CDHP

### Prescription Benefits Provided Through CVS Caremark

- The benefit features four (4) tier copays for retail and mail order prescriptions.
- CDHP Prescription Drug benefits are subject to deductible and coinsurance.

## Well-Being

Phoenix Children's offers employees various programs to help you attain your individual wellness goals. Our award-winning program focuses on physical, mental and financial well-being. New wellness programs and opportunities are added regularly.

## 401(k) Retirement Plan

The Phoenix Children's Hospital 401(k) Retirement Plan provides you with the ability to save pre-tax or Roth after-tax dollars for your future and provides matching contributions. Plan features include:

- **Immediate participation.**
- **\$1 for \$1 immediate match up to 4 percent of compensation.**
- **100 percent vested upon enrollment.**
- **Multiple investment options.**
- **2017 Contribution Limit: \$18,000.**
- **Catch-up contribution of \$6,000 if age 50 or older during the 2017 calendar year.**

## Dental Benefits

You have a choice of three plans provided by MetLife. The various plans offer in-network and out-of-network benefits for preventive, basic and major services. Orthodontia benefits vary by plan.

## Vision Benefits

The Vision Service Plan (VSP) provides coverage for routine annual eye exams, eyeglasses, and contacts. VPS contracts with doctors specializing in optometry and ophthalmology.

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## Disability Benefits

All eligible employees are covered by Short-Term Disability and Long –Term Disability Plans. These plans are designed to provide financial protection by replacing a portion of your income in the event you become disabled from an illness or injury. There is no cost to the employee.

### Short-Term Disability (STD)

The benefit period for STD is 26 weeks. Non-exempt (hourly) employees (.60 FTE and above) are eligible for STD benefits the first of the month following a waiting period of six (6) months service. Eligible exempt (salaried) employees (.60 FTE and above) are eligible for STD benefits the first of the month following date of hire.

### Long-Term Disability (LTD)

Provides additional income protection to age 65 if your disability continues beyond the initial 26 weeks.

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## Life Insurance

Term Life Insurance and Accidental Death & Dismemberment (AD&D) is provided to eligible employees for an amount equal to one times annual base pay. Phoenix Children's pays 100 percent of the premium.

In addition, supplemental life insurance and AD&D is available for employees. Life insurance for your spouse and/or dependent children is also available. Supplemental coverage is paid through payroll deductions.

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## Flexible Spending Accounts (FSA)

Flexible Spending Accounts allow you to pay for eligible health care/and or dependent care expenses on a pre-tax basis. You may elect up to \$2,550 in the Health Care Spending Account and \$5,000 in the Dependent Care Spending Account.

## Employee Assistance Program (EAP)

The Employee Assistance Program is provided free of charge. Employees and members of their households may receive up to eight personal visits per issue per rolling calendar year.

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## Educational Assistance

Phoenix Children's provides tuition reimbursement to eligible employees who are enrolled in course work leading to degrees and/or national certifications related to their position and/or career development. Based on available funding, full-time employees may be eligible to receive up to \$5,250 annually. Part-time employees may be eligible to receive a prorated benefit.

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## Additional Benefits

Phoenix Children's offers a variety of benefits from which to choose:

- Hyatt Legal Plan
- Liberty Mutual Personal Property and Liability
- United Pet Care Discount Program
- Various discount offerings through "The Employee Network"
- Discounts at child care facilities
- Cell phone discounts

The extent to which you are eligible to participate in the benefit programs is based on your full-time equivalency (FTE) status with Phoenix Children's.

The benefits described in this benefits summary are governed by certificates of insurance and/or plan documents. While every effort has been made to ensure accuracy, any errors, omissions or discrepancies will always be governed by the applicable official plan documents.