

— 2019 —



BENEFITS GUIDE

Printing this benefit guide?

- **If you're using Google Chrome:** Click the "Print" icon and proceed to print.
- **If you're using Internet Explorer or any other browser:** To ensure this document prints properly, after clicking "File" and "Print," click on "Advanced" and select the option "Print as Image."

Benefit Guide Disclaimer: This benefit guide highlights key features of the Premier Health benefits program and does not include all plan rules and details. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be any inconsistencies between this guide and the legal plan documents, the plan documents are the final authority. Premier Health reserves the right to change or discontinue its benefit plans at any time without prior advance notice. Participation in any of the plans is not a contract of employment.



What's Inside

Page 4
Welcome
Enrollment Checklist

Page 5
Eligibility

Page 6
Medical Plans and Networks

Page 7
Medical and Pharmacy Benefits

Page 8-9
HRA and HSA Overviews

Page 10
Cost of Your Benefits

Page 11-12
Premier Healthy Living and Virtual
Care

Page 13
Flexible Spending Accounts

Page 14
Life Insurance

Page 15
Disability Insurance

Page 16-17
Dental and Vision

Page 18
Link Directory



Welcome

As a Premier Health employee, you play a significant role in our mission to improve the health of the communities we serve. Your benefit package is an important part of your total compensation and is designed to offer both choice and value to meet the needs of our diverse workforce.

This Benefits Enrollment Guide provides an overview of the benefits available to you for the 2019 Plan Year, with links to information about the benefits that interest you. Additional information can be found on the new benefits enrollment portal – *My Benefits*.

My Benefits is available on Inside Premier (intranet).

Just search for “My Benefits” or click on “Quick Links” and select “My Benefits.” After clicking the link, you may be prompted to login to *My Benefits* with your network ID and password.

Enrollment Checklist – Be Prepared

Your benefit decisions are important and a lot goes into making the right choice. Use this checklist to prepare to enroll.

- ☐ Review this Benefit Enrollment Guide and explore the benefit information and tools available to you in the *My Benefits* portal.
- ☐ Collect information such as full name, date of birth, and social security number for eligible dependents you want to cover on any health coverage for the first time. Documentation is required to verify dependent relationship for first time coverage.
- ☐ Choose your benefit elections through *My Benefits*. Verify covered dependents and beneficiaries.
- ☐ Verify family information for covered dependents (i.e. dependent SSN, student status for dependents over age 19).
- ☐ Verify beneficiaries for all life insurance. Employees should list a beneficiary other than themselves.
- ☐ After you have completed the online enrollment process, review your online confirmation statement and verify that your elections are correct. You may print and/or email your confirmation statement at this time.

Eligibility

Regular, full-time employees budgeted 72 or more hours per pay period and part-time employees budgeted 40 or more hours per pay period are eligible for benefits. (NOTE: The Affordable Care Act [ACA] requires Premier Health to provide medical coverage for some non-benefit eligible employees who meet the ACA Eligibility requirements. For more information about ACA Eligibility classification, [click here](#).)

Who Can Be Covered

Yourself: You must enroll yourself in coverage in order for any dependent (spouse/child) to be enrolled in coverage.

Your legal spouse: Provided he or she is not covered as an employee under this plan. A legal spouse does not include an individual from whom you have obtained a legal separation or divorce. **Important Note:** Spouses who are employed and have access to medical coverage through an employer other than Premier Health will not have access to medical coverage through Premier Health.

Your dependent child under the age of 19 (from birth to the end of the plan year of their 19th birth date): An unmarried dependent child is eligible until the child reaches the end of the year of his or her 19th birthday. The term *child* includes the following:

- A natural biological child;
- A stepchild;
- A legally adopted child or a child legally placed for adoption as granted by the action of a federal, state, or local government agency responsible for adoption administration or a court of law if the child has not attained age 18 as of the date of such placement;
- A child under you (or your spouse's) permanent legal guardianship as ordered by a court;
- A child who is considered as an alternate recipient under a Qualified Medical Child Support Order (QMCSO).

Your dependent child over the age of 19 (age 19 approaching their 20th birth date during the plan year and older):

- **Medical Insurance:** Your married or unmarried dependent over the age of 19 can be covered until the end of the month in which they reach the age 26 provided they are your natural child, legally adopted child, or stepchild.
- **Dental, Vision & Life Insurances:** An unmarried dependent child that has reached the end of the year of their 19th birth date through the end of the year in which they turn 25, must meet the following eligibility criteria:
 - The employee's IRS dependent (refer to www.irs.gov for definition) AND
 - A full-time college student with a minimum of 12 hours at least 5 months of the year
- **Your eligible disabled dependent:** An unmarried disabled dependent child who is mentally or physically handicapped and who is incapable of engaging in self-sustaining employment due to such incapacity.



Medical Plans & Networks

The Premier Health Employee Plan offers a choice between two plan designs: the traditional plan with a Health Reimbursement Account (HRA) and the High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). Both plan designs use the same provider networks.

How It Works

Premier Health Group Network (PHG): PHG is a local physician-led network that includes Premier Health facilities, Dayton Children's Hospital, Cincinnati Children's Medical Center, and Wayne Healthcare. CVS Clinics nationwide and University Health Clinics are also included in the PHG network and offer the higher level of benefit for out-of-area dependents. The PHG behavioral health network is Optum Behavioral Health with access anywhere in the United States. As a Premier Health employee, when you or your covered family member obtain care from a PHG provider, you will generally receive a higher level of benefit.

Extended Network (SuperMed PPO/PHCS): The extended network includes the SuperMed PPO network of providers (excluding Kettering Health Network providers and facilities) within the state of the Ohio. PHCS is the national network you will access outside the PHG and SuperMed PPO areas. When you obtain care from a SuperMed PPO or PHCS network provider, you will generally have a higher out-of-pocket expense.

Out of Network (OON): There is no coverage for services received outside of the PHG and Extended Networks, with the exception of emergency and urgent care services.

To locate a provider, log on to premierhealthyliving.org and select Find a Doctor.

Your Medical Plans

Below is a comparison of your medical plan options.

	HRA Plan			HSA Plan		
	Premier Health Group Network	Extended Network (SuperMed PPO/PHCS)	OON	Premier Health Group Network	Extended Network (SuperMed PPO/PHCS)	OON
Deductibles						
Type	Embedded	Embedded	N/A	Aggregate		N/A
Individual	\$2,000	\$4,000		\$2,500		
Family	\$4,000	\$8,000		\$5,000		
Coinsurance						
	10%	30%	100%	10%	30%	100%
Medical and Pharmacy Out-of-Pocket Maximum per Calendar Year						
Type	Embedded	Embedded	N/A	Embedded		N/A
Individual	\$5,000	\$6,750		\$6,750		
Family	\$10,000	\$13,500		\$13,500		
Hospital Services						
Inpatient	10% AD	30% AD	Not covered	10% AD	30% AD	Not covered
Outpatient	10% AD	30% AD	Not covered	10% AD	30% AD	Not covered
Physician Services						
Preventive	Covered in full	Covered in full	Not covered	Covered in full	Covered in full	Not covered
PCP	\$20 copay	30% AD	Not covered	10% AD	30% AD	Not covered
Specialist	\$40 copay	30% AD	Not covered	10% AD	30% AD	Not covered
Urgent Care and Emergency Services						
Urgent Care	\$50 copay	\$50 copay	\$50 copay	10% AD	10% AD	10% AD
ER Visit	\$350 copay	\$350 copay	\$350 copay	10% AD	10% AD	10% AD

Pharmacy Benefits

	HRA Plan		HSA Plan	
	Premier	Retail	Premier	Retail
Tier 1: Preferred Generic	\$4	\$10	10% AD	15% AD
Tier 2: Non-preferred Generic	\$15	\$20	10% AD	15% AD
Tier 3: Preferred	\$45	\$55	20% AD	30% AD
Tier 4: Non-preferred	\$80	\$90	35% AD	45% AD
Tier 5: Specialty	20%	20%	20% AD	20% AD
90-Day Premier Pharmacy Copay	2.5x			
90-Day Mail Order via ESI Copay	3x			

AD = After deductible has been met

PCP = Primary Care Physician



Premier Health Employee Plan – HRA

Each year you enroll in the Premier Health Employee Plan – HRA, you have the opportunity to earn an employer contribution to your Health Reimbursement Account (HRA) by completing the Premier Healthy Living wellness incentive. The wellness incentive you earn in 2019 will be paid in 2020. The dollars in your HRA are used to pay for out-of-pocket deductibles and coinsurance costs related to your medical expense.

- HRA dollars do not pay for services requiring a flat dollar co-pay (i.e. ER, Urgent Care, physician office visit co-pays, and prescription drug co-pays).
- Preventive care services (such as annual physicals, mammograms, and flu shots) are covered at 100% with your medical plan.

Once you use up the funds in your HRA, you are responsible to pay for deductibles and coinsurance.

For a summary of the medical coverage under this plan, [click here](#). For a summary of the prescription drug coverage, [click here](#).

Premier Health Employee Plan – HSA

The Premier Health Employee Plan – HSA is a high deductible health plan that meets certain criteria established by the IRS to allow covered individuals to contribute to a Health Savings Account (HSA). An HSA is an individual account that allows for tax-free contributions by both the employee and the employer. Contributions made to an HSA are managed by the employee and can be used to pay for eligible medical expenses for you, your spouse, and your eligible dependents. Only employees who enroll in the Premier Health Employee Plan – HSA are eligible to elect the HSA. In addition to having a qualified High Deductible Health Plan, there are some other eligibility requirements.

- You can't be enrolled in Medicare.
- You can't have any non-permitted coverage.
- You can't be claimed as someone else's tax dependent.

How the HSA Plan Works

The Premier Health Employee Plan – HSA has two key components: an integrated deductible and coinsurance. The integrated deductible means both medical costs **and** prescription drug costs apply to the same deductible. After you reach the deductible, the plan pays a percentage of your costs (coinsurance) for both medical services and prescription drugs. Preventive services are covered at 100%, which means these services are not subject to the deductible and coinsurance. For more information on the medical coverage and plan limitations for the Premier Health Employee Plan – HSA, [click here](#). For a summary of the prescription drug benefit coverage, [click here](#).

When you enroll in the Premier Health HSA Plan, an account will be created for you at PNC Bank. You can elect to deposit pre-tax dollars into your HSA through convenient payroll deduction. **When you participate in Premier Healthy Living and earn your incentive, your employer will deposit money into your HSA too!** Note: The combined amount of employer and employee contributions per calendar year cannot exceed the annual limit established by the IRS.

For 2019, the annual HSA contribution limit:

- For an employee electing single coverage – \$3,500
- For an employee electing any other coverage level – \$7,000
- Employees age 55 or over may contribute an additional catch-up contribution of \$1,000

Once your HSA is opened at PNC Bank, you will have access to a secure, easy-to-use web portal, where you can track your account balance, view your investment accounts, and submit requests for reimbursement. [Click here](#) for more information about Health Savings Accounts and the PNC Benefit Plus Customer Portal.

In addition, you will receive a convenient debit card to make it easy to access the money in your HSA. The card contains the value of your HSA and you can use it to pay for deductibles, coinsurance, and eligible services and products not covered by the plan. When you use the card, payments are automatically withdrawn from your account, so there are no out-of-pocket costs and you won't have to submit receipts to verify purchase.

Benefits of an HSA

- An HSA is yours. The unused balance in your HSA rolls over from year to year and stays with you, even if you change jobs.
- Contribute tax free. An HSA reduces your taxable income. The money is tax free both when you put it in and when you take it out to cover qualified medical expenses.
- When you maintain a minimum balance, your additional funds may be invested in mutual funds yielding tax-free earnings. If you invest your HSA funds, they remain in the investment account, like an IRA or 401(k). This means that HSAs have the potential for long-term, tax-free savings.
- Spend tax free. Withdrawals used for eligible expenses are tax free.

For more information about HSAs visit www.irs.gov/pub/irs-pdf/p969.pdf.

Evaluating Your Plan Options

Check out the decision support tools on *My Benefits* to compare plan features and cost. After thoughtful consideration, it is ultimately your decision which plans are best for you and your family.



The Cost of Your Benefits

The benefits that Premier Health offers are a valuable part of your overall compensation package. On average, Premier Health pays the vast majority of the total costs of the benefits program. The table below shows the per pay period (bi-weekly) employee cost for medical coverage.

Medical Costs

	Medical Full-time		Medical Part-time	
	HRA Plan	HSA Plan	HRA Plan	HSA Plan
Employee	\$56.25	\$46.00	\$143.98	\$46.00
Employee + Child	\$128.10	\$117.83	\$250.61	\$229.23
Employee + Children	\$182.32	\$167.70	\$358.71	\$324.90
Employee + Spouse	\$225.22	\$203.17	\$409.01	\$362.80
Employee + Family	\$236.36	\$211.73	\$426.40	\$378.91

Tobacco Surcharge

Premier Health is committed to encouraging healthy behaviors. When you or a covered dependent is a tobacco user, a tobacco surcharge of \$90 per pay period will be added to your cost for medical coverage. A tobacco user is defined as someone who has used a tobacco product in the past three months. Tobacco products include but are not limited to: cigarettes, cigars, pipes, smokeless tobacco and electronic cigarettes. The Premier Health Employee Plan and Premier Healthy Living offer resources to help you and your family members to quit smoking.

Coverage for Spouses

Spouses who are employed and have access to medical coverage through an employer other than Premier Health are not eligible for medical coverage through Premier Health.



Wellness is not a destination, it's a journey.

As a Premier Health employee, you have access to Premier Healthy Living, a program designed to encourage and support you in achieving a healthy lifestyle. Your healthy living website, phlwellness.com, will lead you to interactive health education, tools to track your healthy activities, and personalized information to help you maintain and improve your health.

Premier Healthy Living Wellness Incentive

Premier Health is committed to helping you achieve your optimal health by providing incentives to encourage you to get and stay healthy. If you are enrolled in the Premier Health Employee Plan, you have from November 1, 2018 until October 31, 2019 to earn rewards by completing your Premier Healthy Living Wellness Incentive Program requirements.

There are two awards for you to take advantage of:

Premier Healthy Living Wellness Incentive Programs	Program Requirements	Incentive Points	Your Reward
2020 Premium Discount Program	Complete the following activities by October 31, 2019: 1. Member Health Assessment AND 2. Biometric screening	You will receive 200 incentive points for completing the program requirements (Each activity is worth 100 points) (must be employed on or before 8/31/19 to receive award)	\$10 discount on your premium each pay period (\$260 savings annually)
2020 HRA/HSA Award Program	Complete the following activities by October 31, 2019: 1. Member Health Assessment AND 2. Biometric screening AND 3. Earn 700 or 1,200 incentive points by completing wellness activities of your choice	Earn 700 incentive points for completing wellness activities (must be employed on or before 8/31/19 to receive award)	\$500 award deposited into your HRA/HSA
		OR Earn 1,200 incentive points for completing wellness activities (must be employed on or before 5/31/19 to receive award)	OR \$1,000 award deposited into your HRA/HSA



Lifestyle Change
stability, confidence, strength

Physical Activity
excitement, energy, determination

Stress Reduction
wisdom, calm, spirituality

Nutrition
fresh, natural, health

How can I earn my incentive points?

There are numerous ways to earn your incentive points:

- **Preventive health exams:** mammograms, annual comprehensive exam, prostate exam, etc. (Screenings completed in Nov. and Dec. of 2018 will count towards your 2019 incentive points.)
- **Premier Healthy Living wellness challenges:** Weigh 2 Win, Step Ahead, etc.
- **Employer-endorsed activities:** weight management, physical activity, etc.

Don't forget to sign up for the wellness portal! This is where you can earn and track your points toward your rewards! [Click here to follow step-by-step instructions for creating your account.](#)

Premier Health Employee Plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees that are currently enrolled in the employee plan. If you think you might be unable to meet a standard for a reward under this wellness program, you may qualify for an opportunity to earn the same reward by different means. Contact the Healthy Living Plan Administrator at 1-888-848-3723. We will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

Premier Virtual Care

Doctor Visits on Your Computer or Phone

Premier Virtual Care brings a health care provider to you when and where you need it, 24 hours a day, seven days a week for children and adults who are in the State of Ohio. Our team of board-certified physicians and nurse practitioners can evaluate and treat you through video chat without an appointment. Prescriptions can be called in to your local pharmacy.

Premier Health Employee Plan members get a \$10 discount when you put in your member ID number before the visit starts. Visit [ChoosePremierCare.com](https://www.ChoosePremierCare.com) to learn more.

Flexible Spending Accounts – What Are They and How Do They Work?

Healthcare Flexible Spending Account (FSA)

A Healthcare FSA allows you to set aside pre-tax dollars to pay for qualified medical expenses. The money deposited into your spending account is deducted from your paycheck before taxes are withheld, which lowers your taxable income and increases your spending power. You also enjoy the convenience of a PNC debit card to pay for your eligible expenses. Substantiation may be required.

Before you enroll in a Healthcare FSA, you should evaluate what your out-of-pocket medical, dental, and vision expenses will be for the coming year. Remember, the key to effective use of the flexible spending accounts is planning ahead. Any money left in the FSA at the end of the plan year will be forfeited. This is called the **Use It or Lose It** provision. The most you can contribute in 2019 is \$2,650.

Medical

Deductibles	\$	_____
Copayments	\$	_____
Doctor visits	\$	_____
Prescriptions	\$	_____
Other	\$	_____
Total	\$	_____

Vision

Exams	\$	_____
Eye surgery	\$	_____
Lenses/frames	\$	_____
Contacts	\$	_____
Other	\$	_____
Total	\$	_____

Dental

Routine checkups	\$	_____
Fillings/crowns	\$	_____
Orthodontics	\$	_____
Other	\$	_____
Total	\$	_____

Total (add Medical, Vision, and Dental totals) \$ _____

Important Note: You may have either an FSA or an HSA, but not both.

Daycare Spending Account

The Daycare Spending Account allows you to set aside pre-tax dollars to pay for qualified daycare expenses for a dependent under the age of 13 or for care of a disabled spouse or parent while you work. Eligible expenses include things like payments to a licensed daycare provider or nursery school, before and after school care, a summer day camp program, or elder care. Substantiation is required. The annual maximum contribution is \$5,000 (subject to non-discrimination testing compliance).

The Daycare Spending Account is subject to the same **Use It or Lose It** provision as the FSA. Any money left in the account at the end of the plan year will be forfeited.

Fill out the table below to estimate how much you should contribute to your account.

Dependent Day Care Expenses

Children	\$	_____
Adults	\$	_____
Total	\$	_____

[Click here](#) for more information about FSAs and the PNC BeneFit Plus Customer Portal.



Life Insurance

Basic Life Insurance and Accidental Death and Dismemberment Insurance (AD&D) is available at no cost to you and is paid for by Premier Health. Full-time employees and Part-time physicians are eligible for coverage in the amount of \$20,000 or one times annual salary, whichever is greater. Part-time employees are eligible for \$7,500 of coverage. Full-time physicians are eligible for coverage in the amount of two times annual salary. Note: Coverage amounts are reduced at age 65. Refer to your Life Insurance Benefits booklet for details on age reduction.

Dependent Life Insurance is available for purchase. You may choose coverage for your spouse only, children only, or your whole family. Important note for Part-time employees: the amount of dependent life insurance for your spouse/children cannot be greater than the total value of your own life insurance amount.



Disability Insurance

Short Term Disability (STD) Insurance provides eligible employees with a portion of your income for up to 26 weeks if you become disabled due to an injury or illness. The policy pays a benefit of 60% of your pre-disability earnings (up to \$2,600 per week for physicians). Benefits begin after you have been disabled for seven calendar days. It is the employee's responsibility to request to use this benefit.

Long-Term Disability (LTD) Insurance is available for full-time employees. Premier Health pays for this plan, which provides income replacement of 60% of your monthly base pay up to the maximum monthly benefit. Benefits are payable after the elimination period has been exhausted. It is the employee's responsibility to file a claim for this benefit.

Dental and Vision

MetLife is the administrator for the Premier Health Dental Plan. MetLife offers an expanded network of dental providers through the PDP Plus Network. For instructions on how to find a network dental provider and link to the MetLife website, [click here](#).

Vision Service Plan (VSP) is the administrator for the Premier Health Vision Plan-VSP. VSP offers savings on eyewear and eyecare. You can choose to use a VSP provider or any out-of-network provider. To find a provider near you, [click here](#).

Highlights of your dental and vision plans can be found below.

Dental Benefits

Features	Low	High
Deductibles and Maximums		
Deductible	None	\$50 per person
Annual Max	None	\$1,500
Orthodontia Lifetime Max	No coverage	\$1,000
Treatment and Services		
Preventive Care	100%	100%
Fillings	50%	80% after deductible
Orthodontia	No coverage	60% for children under the age of 19
All Other Services	No coverage	80% after deductible

Vision Benefits

Features	Frequency	Copayment	In-Network	Out-of-Network
Eye Exam	Once a year	\$15.00	Covered in full	Up to \$50
Lenses	Once a year	\$25.00 (covers lenses and frames)	Covered in full: single vision, lined bifocals, lined trifocals, progressive standard	Single vision up to \$50 Bifocal lenses up to \$75 Trifocal lenses up to \$100
Frames	Once every two calendar years if not buying contacts	See above	Covered up to \$175 + 20% off any balance	Up to \$70
Contact Lenses	Once every year if you are not buying glasses	None	Covered up to \$120; Allowance applies to the cost of your lenses and fitting evaluation and exam	Up to \$105



Dental and Vision Rates

The table below shows the per pay period (bi-weekly) employee cost for dental and vision coverage.

	Dental Full-time		Dental Part-time		Vision
	Low Plan	High Plan	Low Plan	High Plan	
Employee	\$5.23	\$9.19	\$7.00	\$12.58	\$4.16
Employee + Child	\$5.62	\$9.80	\$7.50	\$13.46	\$6.79
Employee + Children	\$14.08	\$24.62	\$18.84	\$33.81	\$6.79
Employee + Spouse	\$10.69	\$18.66	\$14.27	\$25.62	\$6.35
Employee + Family	\$18.19	\$31.85	\$24.35	\$43.73	\$10.85

Benefit Guide Link Directory

Topic	Website
Scheduling an Appointment	http://premierhealth.mybenefitsappointment.com/
Locate a Medical Provider	http://premierhealthyliving.org
Locate a MetLife Dental Provider	http://documents.mybenefitslibrary.com/premier/find_a_dental_provider_PDP_Plus.pdf
Locate a VSP Vision Provider	https://www.vsp.com/find-eye-doctors.html?id=guest&WT.ac=fad-guest
ACA Eligibility FAQ	http://documents.mybenefitslibrary.com/premier/2019/ACA_Eligibility_FAQ_2019_OE.PDF
HRA - Medical Benefit Summary	http://documents.mybenefitslibrary.com/premier/2019/Medical_Benefit_Summary-HRA.PDF
HRA - Pharmacy Summary	http://documents.mybenefitslibrary.com/premier/2019/2019PharmacySummary_HRA.PDF
HSA - Medical Benefit Summary	http://documents.mybenefitslibrary.com/premier/2019/Medical_Benefit_Summary-HSA.PDF
HSA - Pharmacy Summary	http://documents.mybenefitslibrary.com/premier/2019/2019PharmacySummary_HSA.PDF
HSA - Additional Information from the IRS	https://www.irs.gov/pub/irs-pdf/p969.pdf
HSA - PNC BeneFit Plus	http://documents.mybenefitslibrary.com/premier/PNC_HSA_education_package.pdf
FSA - PNC BeneFit Plus	http://documents.mybenefitslibrary.com/premier/PNC_FSA_education_package.pdf
Wellness Benefit Summary	http://documents.mybenefitslibrary.com/premier/wellness_benefit_flyer.pdf

