



# 2019 BENEFITS SNAPSHOT

At Hospice Austin, we are committed to a comprehensive benefit program that helps our employees stay healthy, feel secure and maintain a positive work-life balance. If you are a full-time employee working 30 hours or more each week, you're eligible to enroll in the benefits outlined below. In addition, you may enroll your eligible dependents in medical, dental, vision, voluntary life, and supplemental coverage.

Type of Benefit	Coverage	Bi-Weekly Deductions
Medical Insurance	<b>Option 1: United Healthcare Premier PROformance Plan</b> Office Visit: \$15 (\$0 child under age 19) Specialist Visit: \$50 (Premium Care Physician) / \$100 Urgent Care: \$25 Annual Deductible: \$750 /person Hospital: 20% after deductible Annual Out of Pocket Max: \$5,000/person RX: \$10 (tier 1) / \$35 (tier 2) / \$60 (tier 3) <i>Covers In-Network services only</i>	Employee: \$35.59 EE + Spouse: \$318.91 EE + Child(ren): \$243.15 Family: \$463.83
	<b>Option 2: United Healthcare Choice Plus PPO Plan</b> Office Visit: \$25 Specialist Visit: \$25 (Premium Care Physician) / \$50 Urgent Care: \$75 Annual Deductible: \$1,000/person Hospital: 20% after deductible Annual Out of Pocket Max: \$4,000/person RX: \$10 (tier 1) / \$35 (tier 2) / \$60 (tier 3) <i>Covers Out of Network services for additional cost</i>	Employee: \$70.03 EE + Spouse: \$399.05 EE + Child(ren): \$311.07 Family: \$567.33

<p>Dental Insurance</p>	<p><b>United Healthcare PPO Plan</b></p> <p>Preventive Services: Covered at 100%</p> <p>Annual Deductible: \$50/person</p> <p>Basic Services: Covered at 80%</p> <p>Major Services: Covered at 50%</p> <p>Annual Max Benefit: \$1,000</p> <p>Child Orthodontia: Covered at 50% (lifetime \$1,500 benefit)</p> <p>Covers Out of Network services for additional cost</p>	<p>Employee: \$2.05</p> <p>EE + Spouse: \$14.33</p> <p>EE + Child(ren): \$17.40</p> <p>Family: \$29.69</p>
<p>Voluntary Vision Insurance</p>	<p><b>VSP Vision Plan</b></p> <p>Exam every 12 months: \$10</p> <p>Glasses: \$25 (frames every 24 months, with \$130 allowance and lenses every 12 months)</p> <p>Or Contacts every 12 months: \$0 copay (\$130 allowance)</p> <p>Out of Network Allowance Reimbursement</p>	<p>Employee: \$3.49</p> <p>EE + Spouse: \$5.59</p> <p>EE + Child(ren): \$5.70</p> <p>Family: \$9.20</p>
<p>Group Term Life and Accidental Death (AD&amp;D) Insurance</p>	<p>Hospice Austin provides employees with group term life and AD&amp;D insurance equal to 1x your annual earnings rounded up to the next \$1,000 subject to a maximum of \$100,000.</p>	<p>Employer Sponsored</p>
<p>Voluntary Term Life and Accidental Death (AD&amp;D) Insurance</p>	<p>You may enroll in additional life and AD&amp;D coverage:</p> <p><b>Employee:</b> \$10,000 - \$500,000. If you enroll during your initial new hire enrollment period, you may enroll up to \$80,000 without answering any medical questions.</p> <p><b>Spouse:</b> Up to 100% of your employee election or \$500,000, whichever is less. If applying during your initial new hire enrollment period, your spouse may enroll up to \$25,000 without answering medical questions.</p> <p><b>Child(ren):</b> \$2,000 - \$10,000 (\$1,000 maximum for children under 6 months old). No medical questions are required.</p>	<p>Rates are based on age.</p>
<p>Short-term and Long Term Disability Insurance</p>	<p>Hospice Austin provides employees with group Disability Insurance. If you become disabled from a non-work-related injury or sickness, Short Term Disability Insurance will pay you 60% income replacement up to \$750/week for 11 weeks (limits apply). No benefits are paid for the first 14 days.</p> <p>Long Term Disability Insurance: If you are still disabled after 90 days, you may receive a 60% income replacement up to \$6,000/month until you are no longer disabled or reach retirement age (limits apply).</p>	<p>Employer Sponsored</p>

Flexible Spending Accounts (FSA)	You may use a <b>Health FSA</b> to set aside funds (up to \$2,700 in 2019) on a pre-tax basis to pay for eligible health care expenses for you and your eligible IRS dependents. The funds in a <b>Dependent Daycare FSA</b> may be set aside (up to \$5,000) to pay for daycare expenses for eligible IRS dependents under the age of 13.	FSA Administration fees paid by Employer.
Supplemental Benefits	<b>Unum Accident Plan:</b> Group Accident Insurance pays you when you experience an accidental injury and receive care for that injury. This helps you pay the out-of-pocket expenses and extra bills that can follow an accidental injury.	Employee: \$7.45 EE + Spouse: \$12.31 EE + Child(ren): \$13.40 Family: \$18.26
	<b>Unum Critical Illness and Cancer Plan:</b> Group Critical Illness insurance helps you offset the financial effects of a catastrophic illness with a lump sum benefit upon diagnosis of a covered critical illness such as cancer, heart attack, stroke, kidney failure, etc.	Rates are based on age and tobacco use.
Pre-Paid Legal	<b>LegalGUARD</b> is a legal benefits plan that provides support and protection from unexpected personal legal issues. Call and speak with an attorney about personal legal or financial matters, civil or criminal (exclusions apply).	Family: \$7.25
Gym Discount	<b>Gold's Gym Discount:</b> Enjoy a discounted membership to Gold's Gym, with convenient payroll deductions for membership fees. 12-month contract required.	Employee: \$12.00 EE + 1: \$22.14 EE + 2: \$32.29 Family: \$34.61
401K Plan	Hospice Austin's 401K plan is open to eligible employees after 1 year of employment and 1000 service hours. Hospice Austin's discretionary direct contribution is 1% of an eligible employee's salary. The current match contribution is 4% of an eligible employee's salary.	

The information in this Benefits Snapshot is presented for illustrative purposes and is based on information provided by Hospice Austin. The information contained in this summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Snapshot and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources. © 2012, 2016-2017 Zywave, Inc. All rights reserved.