

Employee Benefits

2018





Employee Benefits

As a health care organization, we understand the importance of personal wellness. In fact, Kootenai Health received The Gallup Great Workplace Award for our extraordinary ability to create an engaged workplace culture.

Your benefits are a valuable part of your compensation package. We are proud to provide you and your family with a wide variety of benefit options and programs to ensure good health. Please take some time to review the options that are available and choose those that best suit your needs. Detailed information can be found through your **Employee Space**.

Benefit enrollment will be completed entirely through your **Employee Space**. This new platform has all of the resources available to help you choose the best level of benefits for you and your family. You can view and enroll in all of your benefits in one place.



New Employee Benefit Enrollment Information

Newly benefit-eligible employees can enroll for benefits after they receive their first paycheck.

Your benefits will be effective on the first of the month after your 60-day introduction period. For example, if your start date is January 15, then your benefits begin on April 1.

Once your benefits become effective, you will have to wait until open enrollment in November to make changes - unless you have a qualifying life event.*

Existing Employee Benefit Enrollment Information

During open enrollment benefit-eligible employees can enroll for new benefits or make changes to their existing benefits.

Open enrollment is during the month of November. All changes are effective on January 1.

***Qualifying life events include:** marriage, divorce, birth of a child, adoption, loss of existing medical coverage, etc. Contact Human Resources for more information on life events.

Questions? Contact Human Resources at (208) 625-4620

Employee Eligibility

To be eligible for participation in Kootenai Health's Employee Benefits Programs an employee must be scheduled to work full-time (72+ hours per pay period) or part-time (40+ hours per pay period.) On-call and temporary employees are not benefit eligible.

Spouse and Dependent Eligibility

You may purchase insurance and other benefits for your eligible dependents. Elections are made for the calendar year but may be changed due to a qualifying event.

Dependent Eligibility

Spouse

Must be a legally valid spouse in the state of Idaho. You will need to provide a marriage license.

Children

Can be any dependent child, stepchild, or grandchild of which you have legal custody (under age 26) regardless of whether or not they are:

- Married
- Living with you
- In school
- Financially dependent on you
- Eligible to enroll in their employer's plan

You will need to provide a birth certificate or other documentation to verify eligibility for medical insurance. Please notify Human Resources within 30 days when a dependent no longer qualifies.

Health Reimbursement Arrangement Accounts (HRA/VEBA)

You are eligible to earn an annual deposit into your HRA/VEBA account by earning points through MyHealth. Please see the MyHealth Employee Wellness booklet for eligibility requirements.

HRA/VEBA is funded in the first quarter of the following year. You must meet the requirements and be employed on the date the VEBA is funded.

Medical Insurance

All Kootenai Health benefit eligible employees are provided with free or low cost health insurance. You may also purchase insurance with pre-tax dollars for your eligible dependents. There are two medical plan options available, please carefully review both options (listed on the following page) to determine which plan is best for you and/or your family.

Payroll Deductions

Full-time Employee (72+ hours per pay period) – \$0 per pay period

Part-time Employee (40-71 hours per pay period) – \$25 per pay period

- If you did not complete your wellness requirement by the designated deadline, add \$25 per pay period.
- If you use nicotine or have not been nicotine free for at least six months, add \$50 per pay period. (Random, or for cause, nicotine testing may be performed).

Dental insurance, vision insurance, life insurance, accidental death and dismemberment insurance and long term disability insurance are paid in full by Kootenai Health for all benefit-eligible dependents.



**Kootenai Health
Human Resources
2003 Kootenai Health Way
Coeur d'Alene, ID 83814
(208) 625-4620**

Kootenai Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Language assistance services, free of charge, are available to you. **Please call 1-877-746-4674.**

Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. **Lláme al 1-877-746-4674.**

Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. **Nazovite 1-877-746-4674.**

Medical Insurance - at a glance

Kootenai Health is pleased to continue to offer comprehensive, affordable coverage to our employees, along with many benefit choices to best fit your individual needs. As part of our culture of wellness, Kootenai Health offers its MyHealth employee wellness program to help employees achieve and maintain a healthy lifestyle. Employees who choose not to comply with annual wellness requirements will pay part of the monthly premium for medical coverage.

Please note, employees who use nicotine currently pay \$50 per paycheck. In 2019, this will increase to \$75 per paycheck. Kootenai Health offers a number of resources available for employees to become nicotine free, to learn more, contact MyHealth at (208) 625-6464.

Effective January 1, 2018, employees that live in North Idaho will be required to use Kootenai Care Network (KCN) providers for all primary care and specialty care, unless services are not available. Employees that reside in North Idaho, but outside of Kootenai County, may use Blue Cross providers in their community or KCN providers.

Medical Service	Medical Option 1	Medical Option 2
Annual Deductible (in network)	\$1,200 per person, \$2,400 per family (in network)	\$2,400 per person, \$4,800 per family (in network)
Coinsurance	You pay 20% of the allowed amount for covered services	You pay 30% of the allowed amount for covered services
Lab/X-Ray	The first \$400 in covered charges annually are covered at 100%. Additional charges over \$400 are covered at 80% after deductible. Mammograms covered 100%.	The first \$150 in covered charges annually are covered at 100%. Additional charges over \$150 are covered at 70% after deductible. Mammograms covered 100%.
Out of Pocket Limit (in network)	\$3,600/Person, \$7,200/Family (includes deductibles and co-payments)	\$7,200/Person, \$14,400/Family (includes deductibles and co-payments)
Chiropractic/Naturopathic	80% (12 visits)	70% (12 visits)
Preventative Exams/Lab/X-Ray	No charge	No charge
Co-payments		
Residents in Kootenai County Effective January 1, 2018, employees that live in North Idaho will be required to use Kootenai Care Network (KCN) providers for all primary care and specialty care unless services are not available.	Kootenai Care Network Provider Primary Care Provider: \$20 Urgent Care: \$30 Specialist: \$40	Kootenai Care Network Providers Primary Care Provider: \$40 Urgent Care: \$50 Specialist: \$80
Residents in Bonner, Shoshone, Boundary or Benewah County	Kootenai Care Network or Local Provider Primary Care Provider: \$20 Urgent Care: \$30 Specialist: \$40	Kootenai Care Network or Local Provider Primary Care Provider: \$40 Urgent Care: \$50 Specialist: \$80
Residents outside of the five northern counties of Idaho	Kootenai Care Network or Local Provider Primary Care Provider: \$20 Urgent Care: \$30 Specialist: \$40	Kootenai Care Network or Local Provider Primary Care Provider: \$40 Urgent Care: \$50 Specialist: \$80
Prescription Drugs* <i>*Mailorder: Receive a three-month supply for two co-payments</i>	Generic: No deductible Co-payment: \$10 Brand Name: \$250 deductible Co-payment: Formulary \$30, Non-Formulary \$200, Specialty \$300 (must be filled through Kootenai Health pharmacy).	Generic: No deductible Co-payment: \$10 Brand Name: \$250 deductible Co-payment: Formulary \$30, Non-Formulary \$200, Specialty \$300 (must be filled through Kootenai Health pharmacy).

Dental & Vision Insurance - at a glance

Benefit-eligible employees receive free dental insurance. You may purchase dental insurance (with pre-tax dollars) for your dependents. You may choose between three dental insurance providers. Below is a brief overview of these options.

Please review the full plan descriptions through your **Employee Space** before you enroll for benefits.

Willamette Dental Group

This option may be best suited for those who would like to use only Willamette Dental Group offices. This is also a good choice for those who need major services or orthodontia.

Annual Deductible

No Deductible

Maximum Benefit

No Annual Maximum

Office Visits

General: \$20 per visit

Specialty: \$30 per visit

Emergency: \$20 per visit

Preventative & Diagnostic Services

Examinations, X-rays, teeth cleaning, fluoride, sealants

No Charge

Other Services

Fillings (metal): No Charge

Extraction (per tooth): \$100

Bridge (per tooth): \$150

Porcelain-Metal Crown: \$150

Root Canal: \$75-\$225

Complete Upper or Lower

Denture: \$300

Orthodontic Services

Comprehensive Orthodontic Service: \$2,000 co-payment

Delta Dental

This option may be best suited for those who would like to have a wide-range of dentists to choose from and those who rarely need major services.

Annual Deductible

\$25/person

\$75/family

Maximum Benefit

\$1,000 per person, per calendar year

Maximum Benefit Rollover

\$2,500

Preventative & Diagnostic Services

Examinations, X-rays, teeth cleaning

No Charge

Basic Services

Fillings, root canals, extractions, minor oral surgery

You pay 20% after the deductible is met

Major Services

Crowns, onlays, bridges, dentures

You pay 50% after the deductible is met

Orthodontic Services

Coverage is for dependents under age 19 only. You pay 50% after the deductible is met. Lifetime maximum benefit is \$1,000.

Northwest Dental Benefits

This option may be best suited for those who want fixed copayments with more providers available to them. There are four in-network providers in the area and out-of-network benefits are available.

Annual Deductible

No Deductible

Maximum Benefit

No Annual Maximum

Preventative & Diagnostic Services

Examinations, teeth cleaning, fluoride and sealants

No Charge

Basic Services

Fixed copayments for X-rays and all other services (other than orthodontics)

Orthodontic Services

(6 month waiting period)

50% up to \$2,000 lifetime max

In-Network Providers

- Avondale Dental
- Brumbach
- Coeur d'Alene Dental Center
- Dr. Dance Dentistry for Kids

Vision Insurance

Vision coverage is provided by VSP regardless of the medical plan you choose. You may also elect to purchase vision-only insurance (with pre-tax dollars) for your dependents. Please review the full plan descriptions before you enroll for benefits. Visit your **Employee Space** for more information and rates.

Eye Exams: No co-payment

Glasses & Contacts: \$25 co-payment for participating VSP doctors

Service Frequency Limitations

- **1 eye exam** every 12 months
- **1 pair of lenses** or contacts every 12 months
- **1 frame** every 24 months

Employee Benefits



Kootenai Health provides full-time and part-time employees with a variety of benefits – for free!

Kootenai Health provides all of the benefits on this page at no cost to eligible employees.

Life Insurance

Kootenai Health pays for you to have term life insurance. Your coverage is equal to your annual salary, with a minimum benefit of \$5,000 and a maximum of \$125,000. This plan also includes accidental death and dismemberment. You may opt to purchase additional life insurance for yourself, spouse or children through United Heritage.

Long Term Disability

Kootenai Health provides long-term disability coverage for benefitted employees. Disability is paid at 60% of your pre-disability income to a maximum of \$10,000/month. Note: there is a one-year waiting period for pre-existing conditions.

Employee Assistance Program

This program helps you work through life issues with a professional counselor. You and your dependents are each allowed three free visits per issue, per year. Contact Human Resources for employee assistance program information.

457 Employee Investment Plan

You may enroll in the 457 employee investment deferral plan after you receive your first paycheck. After one year of employment, Kootenai Health will match your contributions based on years of service ranging from 3-6%. Kootenai deposits match dollars into your defined contribution retirement plan. After 30 days of employment, you will be auto enrolled at 3%.

Defined Contribution Retirement Plan

In addition to Kootenai Health match dollars, you become eligible for the defined contribution plan after one year of employment. Kootenai Health will contribute an amount equal to 2% of your annual base salary for all hours worked. This plan has a six-year vesting schedule and you must be employed on the last day of the year to receive the 2%. Contributions are made annually, during the first quarter of the following year.

Optional Benefits

Kootenai Health also offers the following optional benefits to employees.

Below is a brief overview of the benefits available to you. Please review the full descriptions before you select an optional benefit. Premiums and contributions can be paid by payroll deductions for these benefits.

Flexible Spending Accounts

A Flexible Spending Account lets you set aside pre-tax funds to pay certain expenses. You can choose an account for health care or day care. When calculating your estimated expenses, remember that the plan year begins on January 1 and should be used by December 31. You may roll over up to \$500 in unused funds to the next year for the health care account.

True Blue Medicare Advantage

If your spouse is age 65 or older or Medicare eligible they may qualify for True Blue Medicare Advantage. For more information on this medical insurance plan, contact The Murray Group at (208) 765-2620.

IDEal - Idaho College Savings Program

IDEal - Idaho College Savings Program is a 529 Plan sponsored by the State of Idaho. The program helps families save today for tomorrow's higher education. For additional information, visit idsaves.org or call (866) 433-2533.

Identity Theft Insurance

Legal Shield coverage provides aid in case of identity theft and up-to-date credit reporting.

Home & Auto Insurance

The MetLife and Liberty Mutual Auto & Home insurance programs are available as a voluntary benefit. As part of the programs you have access to value-added features and benefits, including special group discounts on auto and home insurance.

Pet Insurance

You may purchase pet insurance through VPI. Pet insurance provides health care coverage for dogs, cats and exotic pets.

PEAK Fitness Gym Memberships

You may purchase a PEAK Fitness gym membership for under \$20 per month. Call MyHealth at (208) 620-4176.

Additional Life Insurance

Additional life insurance is offered through United Heritage. Visit your **Employee Space** for more information.

Individual

This insurance is in addition to the basic life insurance you receive through Kootenai Health. Employees are guaranteed up to \$150,000 in additional insurance with no medical statement required when newly eligible.

Spouse

You may purchase up to \$100,000 in life insurance for your spouse. A personal health statement from your spouse will be required for amounts over \$25,000.

Child

You may purchase a \$10,000 life insurance policy for your child or children.

Long Term Care Insurance

Wolf & Associates offers quotes for long term care insurance. Depending on the specific policy, long term care insurance can pay for expenses such as nursing home care.

Insurance through United Heritage

Please see policy definitions for qualifying conditions and for rate information. Insurance options include:

Critical Illness Protection

You may purchase insurance that provides benefits for specified critical illnesses such as, cancer, heart attack and stroke.

Accident Only Protection

You may purchase insurance that provides benefits for covered injuries or services rendered for injuries occurring from an accident.

Short Term Disability Protection

You may purchase coverage to provide up to 60% of your income for up to 12 weeks while out of work for a qualifying short-term disability.

Met Law - Pre-Paid Legal

Hyatt Legal Plans, a Met Life company, offers legal aid relating to debt matters, civil lawsuits, wills and other legal issues.

Contact List

Always Care Dental	(888) 400-9304	
Blue Cross of Idaho	(800) 627-1188	Web: bcidaho.com

Claim Questions, Explanation of Benefits, Pre-authorizations, and Case Management

Delta Dental of Idaho	(800) 356-7586	Web: deltadentalid.com
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Email: customerservice@deltadentalid.com

Fidelity	(800) 343-0860	Web: netbenefits.com/kootenaihealth
HRA/VEBA	(866) 315-1777	Web: mywealthcareonline.com/peak1administration/Home.aspx
IDeal - Idaho College Savings Program	(866) 433-2533	
Identity Theft Insurance	(800) 654-7757	

Carolyn Schultz, Representative **Email:** carolyns@paycheckconnection.com

Liberty Mutual Auto & Home	(509) 927-4655	
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James Stenzel, Representative **Phone:** (509) 927-4655 ext. 58632

Long Term Care: Wolf & Associates, David Wolf	(800) 721-2188	
Magnuson & McHugh	(208) 765-9500	Web: mmcocpa.com

Flexible Spending Accounts (medical, day care and transportation) **Fax:** (208) 667-9174

MetLaw	(800) 821-6400	Web: legalplans.com
MetLife Auto & Home	(800) 438-6388	

Conrad G. Milsap, Representative **Phone:** (509) 747-2531

PEAK Fitness	(208) 667-2582	
Pet Insurance, VPI	(877) 738-7874	Web: petinsurance.com
United Heritage Life Insurance	(800) 830-1140	Web: unitedheritage.com

Long Term Disability and Life Insurance Claims

Vision Service Plan (VSP)	(800) 877-7195	Web: vsp.com
Willamette Dental	(800) 603-1738	