

# BLUE RIDGE HOSPICE

For love  
Not profit.



*Caring for your loved ones for over 35 years*

(540) 313-9200 • [blueridgehospice.org](http://blueridgehospice.org)



**Your 2017  
Employee Benefits At A Glance  
40 hour employee**

**Blue Ridge Hospice** recognizes the importance of providing a comprehensive benefits program to our benefit eligible employees. Therefore, we have developed a comprehensive benefits package that delivers quality and value while satisfying the diverse needs of our workforce. This benefits summary is specifically designed to help eligible employees further understand the highlights of the benefits options offered to you by BRH.



In this benefits summary, employees will be able to review a description of BRH's Comprehensive Employee Benefit Program including:

Anthem Medical Insurance  
Standard Dental Insurance  
Anthem Vision

Health Equity Savings Account  
Careflex Flexible Spending  
Additional Benefits

Unified Trust 403(b) Retirement  
Reliance Basic Life and AD&D

\*This benefit list is for informational purposes only. Please refer to the plan documents for specific plan descriptions and benefits.

## Eligibility

In order to be eligible, employees must average 30 hours or more per week. New employees become eligible on the first day of the month after completing 30 days of continuous employment. Eligible full time employees may also elect to cover a spouse and/or dependents up to age 26.

## Change in Family Status

All benefit selections are binding except in the event you have a "change in family status". If one of the following occurs, you have 30 days to notify Human Resources and complete the appropriate paperwork. If you do not make the change within the 30 days following the event, your next opportunity to make a change will occur during the open enrollment period. Examples of status changes include:

- Marriage or divorce
- Birth or death of dependent
- Adoption
- Loss of eligibility for insurance
- Spouse's employment or termination of employment
- Reduction or increase in hours worked from part-time to full-time





## Private Health Information

A portion of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) addresses the protection of confidential health information. It applies to all health benefit plans. In short, the idea is to make sure that confidential health information that identifies (or could be used to identify) you is kept completely confidential. This individually identifiable health information is known as “protected health information” (PHI), and it will not be used or disclosed without your written authorization, except as described in the Plans HIPAA Privacy Notice or as otherwise permitted by federal and state health information privacy laws. A copy of the Plan’s Notice of Privacy Practices that describes the Plan’s policies, practices and your rights with respect to your PHI under HIPAA is available from your medical plan provider. For more information regarding this Notice, please contact Human Resources or the medical plan directly.

**We encourage all employees to read this entire benefits summary before you enroll!**

## Dependent Coverage to Age 26

Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in BRH’s health plan, if no other employer sponsored plan is available. Individuals may request enrollment for such children for 30 days from the date of the notice.



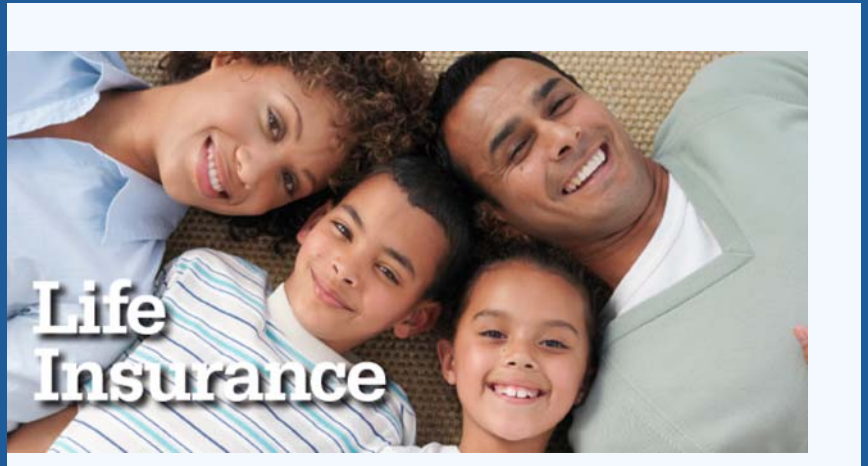
## Import Notice

### Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may be able to enroll yourself and your dependents in a health plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents’ other coverage). However, you must request enrollment within 30 days after your or your dependent’s other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. For more information, please contact Human Resources.

## Reliance Standard

BRH provides basic term life and accidental death and dismemberment (AD&D) for employees working 32 or more hours, at no cost to you. You are enrolled automatically in this program when you initially become eligible for BRH benefits. The basic term life and AD&D insurance program provides one times your salary up to \$60,000 in group term life and AD&D for each employee.



Benefits begin the first of the month following 30 days of employment.

### Basic Life & AD & D

**Benefit Amount:** 100% of your annual salary up to \$60,000

**Accidental Death & Dismemberment Benefit Amount:** 100% of your annual salary up to \$60,000

This benefit is paid by Blue Ridge Hospice.

### Short Term Disability

**Weekly Benefit Amount:** 66 2/3 of your earnings up to \$800 per week.

**Elimination Period:** 14 Days Injury, 14 Days Sickness

**Benefit Duration:** 11 Weeks

This benefit is paid by Blue Ridge Hospice.

### Voluntary Long Term Disability

**Monthly Benefit Amount** 50% to a max of \$6000 per month.

**Elimination Period:** 90 Days

**Benefit Duration:** To age 65

This benefit is voluntary and paid by the employee.



## CAREFLEX

Authorized by the Internal Revenue Service, a Flexible Spending Account (FSA) is a tax-advantaged way to pay for your health care and dependent care (daycare) expenses.

The benefit allows you to pay for certain out-of-pocket expenses using pre-tax dollars.

Health Care Spending Account can help you cover those expenses that are not covered (or only partially covered) by your health and/or dental insurance and Dependent Care Spending Account helps you pay for certain dependent care costs—such as day care for a child or an elderly adult. You may elect to participate in one or both accounts. You do not have to be enrolled in the organization sponsored health plan to be eligible to participate in a FSA plan.

There are two types of FSAs:

- Health Care: up to \$2600 per calendar year
- Dependent Care: up to \$5000 per calendar year

Enrollment:

Employees are eligible to enroll during the organization's annual Open Enrollment.



**Special Note:** Health Care FSA—At the end of the plan year, you are eligible to roll up to \$500 into the next plan year.



## Unified Trust

### Employee Contributions:

- Pre Tax contributions of up to 100% of your salary to the IRS annual maximum (2017—\$18,000)
- You may also choose to make after tax contributions via a Roth Account

### Employer Contributions:

- Discretionary annual contribution

### You may:

- Make changes the first of every quarter
- Rollover monies from another plan
- Loans are available. and repaid through payroll deductions
- Catch up provision— At age 50+ you may contribute up to an additional \$6,000 annually for 2017

### Vesting:

- Your contributions are always 100% vested.

### Employer Contributions are based on the following vesting schedule:

- Year 1: 0%
- Year 2: 25%
- Year 3: 50%
- Year 4: 75%
- Year 5: 100%

**NOTE:** Employees are eligible to participate in the plan immediately upon employment. Employees must be actively employed on the last day of the plan year to receive the employer contribution.

See the Summary Plan Description for additional information.

Website: [www.unifedtrust.com](http://www.unifedtrust.com)



# PAID TIME OFF

**ALL PLAY | NO WORK**

**\*Includes Holiday Pay**

Employee Status	Number of Hours per Year	Hours Earned Per Pay Period	Maximum Carryover Allowed
Full-time 40 hours per week (Years 1 & 2)	176 hours	6.77 hours	80 hours
Full-time 40 hours per week (Years 3 & beyond)	224 hours	8.62 hours	120 hours (years 3-9)

## HOLIDAYS OBSERVED

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day
- 2 Floating Holidays



Employee Status	Number of Hours per Year	Hours Earned Per Pay Period	Maximum Carryover Allowed
Full-time 40 hours per week (Years 1-5)	80 hours	3.08 hours	280 hours
Full-time 40 hours per week (Years 6-10)	80 hours	3.08 hours	320 hours
Full-time (40 hours per week (Years 11+)	80 hours	3.08 hours	360 hours

# Insurance Premiums

## Medical (24 pays)

### Base Plan:

(KeyCare 30 - \$1,000 deductible)

\$107.55 (Employee Only)  
\$156.97 (Employee + 1 Child)  
\$215.70 (Employee + Children)  
\$225.86 (Employee + Spouse)  
\$317.34 (Family)

### Buy Up Plan

(KeyCare 20 – No Deductible)

\$129.34 (Employee Only)  
\$187.25 (Employee + 1 Child)  
\$257.30 (Employee + Children)  
\$269.43 (Employee + Spouse)  
\$378.54 (Family)

### HSA (Health Savings Account)

\$85.76 (Employee Only)  
\$125.16 (Employee + 1 Child)  
\$171.99 (Employee + Children)  
\$180.09 (Employee + Spouse)  
\$253.03 (Family)

## Dental (24 pays)

\$ 4.48 (Employee Only)  
\$ 12.03 (Employee + Child/Children)  
\$ 9.32 (Employee + Spouse)  
\$ 16.56 (Family)

## Vision (24 pays)

\$2.48 (Employee Only)  
\$4.35 (Employee + 1 Child)  
\$4.97 (Employee + Children)  
\$4.35 (Employee + Spouse)  
\$7.23 (Family)

(In order to participate in the vision buy up plan, you must also be enrolled in the Anthem medical plan)



Our comprehensive insurance plans are designed to provide you and your dependents medical, dental and vision coverage. Coverage begins the 1<sup>st</sup> day of the month following 30 days of employment. Employees have the choice between three medical plans, a dental and a vision plan. Premiums listed above are deducted twice a month.

\* **Medical premiums are higher for tobacco users.**



# { ADDITIONAL BENEFITS }



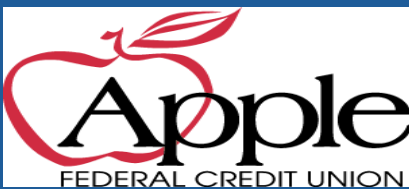
Financial assistance is provided to employees who are furthering their formal education toward a vocational goal, which is in keeping with the mission of Blue Ridge Hospice. Employees are reimbursed for courses leading to a degree in a healthcare or job-related field, or improvement in job skills. The assistance offered is for tuition costs only; it does not include lab fees, books, activities, etc. (Employees attending seminars or workgroups should seek approval through their manager rather than Tuition Assistance.) Employees are eligible after completing 6 months as a FT employee or 1 year. This benefit is determined by our annual budget and goes before the board for approval.



Per pay deductions by employee. Voluntary contributions. Enrollment is in October of each year.



Supplemental Insurance available with pre-tax deductions. You are eligible at employment and open enrollment for voluntary contributions by employee. This plan is portable.



You are eligible to become a member upon employment. This is voluntary.



HEART (Hospice Employees Always Reaching Together) is a program that allows employees to show their support of Blue Ridge Hospice through an employee giving program. Employees can make voluntary donations to Blue Ridge Hospice through payroll deductions.



United Way of Shenandoah Valley donation to local charities. This is voluntary.



Blue Ridge Hospice provides an EAP program that offers a wide spectrum of counseling services to support employees and their families. Employer paid.



Employees are eligible to join Body Renew Fitness or Sherando Family Fitness and are able to pay for their membership through payroll deductions.



Employees receive 25% discount at all thrift stores.

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# Anthem EAP

- Anthem is our Employee Assistance Program administrator
- 24/7 phone consultation available to you or any member of your household
- Large network of counselors for up to 4 face to face counseling sessions. No copay or deductible for these services
- Online resources with thousands of topics and helpful advice
- Care referrals for financial, legal, parenting, state programs and many more





## CONTACT INFORMATION

Coverage	Contact	Phone #	Web or Email
Medical/Rx Insurance	Anthem	800-451-1527	<a href="http://www.anthem.com">www.anthem.com</a>
Dental Insurance	The Standard	800-547-9515	<a href="http://www.standard.com">www.standard.com</a>
Health Savings Account	Health Equity	866-346-5800	<a href="http://www.healthequity.com">www.healthequity.com</a>
Vision Insurance	Anthem	866-956-8607	<a href="http://www.anthem.com">www.anthem.com</a>
403B	Unified Trust	866-680-7000	<a href="http://www.unifiedtrustcom">www.unifiedtrustcom</a>
Flexible Spending	Careflex	888-577-2762	<a href="http://www.careflex.com">www.careflex.com</a>
Life, STD, LTD	Reliance Standard	800-351-7500	<a href="http://www.reliancestandard.com">www.reliancestandard.com</a>
Supplemental Benefits	Allstate	800-521-3535	<a href="http://www.allstatebenefits.com/mybenefits">www.allstatebenefits.com/ mybenefits</a>
Benefit Broker	BB & T Insurance	800-476-2518	
Human Resources	Ellen Hicks	540-313-9253	<a href="mailto:ehicks@blueridgehospice.org">ehicks@blueridgehospice.org</a>
Human Resources	Vicki Jimenez	540-313-9251	<a href="mailto:vjimenez@blueridgehospice.org">vjimenez@blueridgehospice.org</a>