

FY2019



# Benefit Guide

**Sarasota Memorial Health Care System**  
Full-Time Employees

**smh** Care

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# Welcome Letter

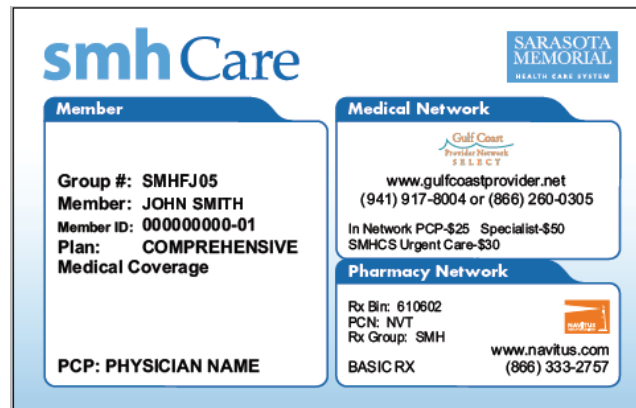
Sarasota Memorial Health Care System offers an inclusive, flexible compensation and benefits package to help you take care of yourself and your family. We're committed to providing the most comprehensive benefits possible, at costs that are reasonable for you and the health system.

This guide highlights the information you will need to make your choices. Please set aside time to read these materials, share them with your family and choose the combination of benefits that's right for you. Detailed information regarding our health plans is available in the "Sarasota Memorial Health Care System Health and Wellness Plan Summary Plan Description" and in our "Summary of Benefit Coverage". These documents are available on Pulse (the SMHCS intranet site) or on the internet at [www.gulfcoastmemberservices.org](http://www.gulfcoastmemberservices.org) and [www.webtpa.com](http://www.webtpa.com). If you prefer a paper or email copy of these documents at no cost to you, please contact Human Resources by email at [HRServiceCenter@smh.com](mailto:HRServiceCenter@smh.com), or call our HR Service Line at 941-917-6177.

**The benefits reviewed in this Guide are effective as of October 1, 2018.**

## Medical and Pharmacy Card

The health insurance card will be sent to your homes around three weeks after you enroll in your medical and pharmacy benefits. Below is a view of the card.



# Benefit Basics

Sarasota Memorial Health Care System (SMHCS) offers a comprehensive suite of benefits to promote health and financial wellness for you and your family.

This booklet provides a summary of your benefits. Please review it carefully so you can choose the coverage that is right for you.

## Benefit Basics

As a SMHCS employee, you and your eligible dependents may enroll in the SMHCS health and welfare benefits program if you are a full-time employee statused to work at least 35 hours per week. **Most of your benefits are effective on the 61<sup>st</sup> day of employment.**

Your dependents can also enroll for coverage, including:

- Your legal spouse
- Your children up to age 26

Remember that you may only change coverage if you experience a qualifying life event, as described below.

## Qualifying Life Events

During the plan year, you may only make or change your existing benefit elections during the open enrollment window. However, you may change your benefit elections during the year if you experience an event such as:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse/domestic partner or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- New entitlement to Medicare or Medicaid

**You must notify Human Resources within 30 days of a qualifying life event.** Depending on the type of event, you may need to provide proof of the event, such as a marriage license. Human Resources will let you know what documentation you should provide. If you do not contact Human Resources within 30 days of the qualified event, you will have to wait until the next open enrollment window to make changes (unless you experience another qualifying life event).

### Proof of Relationship is required to enroll all Dependents.

#### Acceptable Proof of Relationship documents are:

- First page of your most recent Federal Tax Return, Form 1040 (All dependents)
  - Must list full name and social security number of all participants in the SMHCS healthcare plan (please black out all financial data)
- Marriage Certificate and two additional documents proving joint ownership. (Spouse)
- Birth Certificate (Dependent Children under age 26)
- Birth Certificate and copy of current full- or part-time School Schedule (Unmarried dependent children age 26 and older)
- Physician's Certifications for disabled children (Unmarried dependent children age 26 and older)

# Health Care Coverage

Your health care coverage includes medical, dental and vision plans. Detailed information about each plan is in this section. If you have questions, please contact Human Resources.

Each medical plan has varying features of in- and out-of-network coverage; individual and family deductibles; copays; coinsurance; and out-of-pocket maximums.

You have three medical plan options:

- Comprehensive Medical**
- Basic Medical**
- Extended Medical**

A prescription drug benefit **must** be selected with your medical plan. Three prescription drug plans are available with each medical option, and these are described in the Prescription Drug Comparison Chart.

If you have elected a Medical Plan, you must choose a Prescription Drug Plan. A Prescription Drug Plan is not available without the Medical Plan.

You have three Prescription plan options:

- Rx C**
- Rx B**
- Rx E**

A pharmacy case manager is available to work with you to understand your prescription benefit and work with you and your physician to reduce your drug cost by recommending alternative generics. If applicable, RX E plan members will also be referred to a chronic disease case manager. By working with the pharmacy case manager, you will receive an additional \$1,000 to your pharmacy cap. You may also want to take this benefit into consideration while calculating your plan choice for the upcoming plan year.



## In/Out-of-Network Coverage

In some of the plans, you may use in- or out-of-network providers. You will always pay less if you see a doctor or receive services within the provider network.

For a definition of these terms, refer to the Glossary on page 17.

## Deductible

In some plans, you must meet an annual deductible before the medical plan begins to cover a portion of your costs. Once the deductible is met, the medical plan begins to pay for a percentage of covered expenses (this is called coinsurance).

## Out-of-pocket Maximums

Out-of-pocket maximums apply to all of the plans. This is the maximum amount you will pay for health care costs in a fiscal year. Once you have reached the out-of-pocket maximum, the plan will fully cover eligible medical expenses for the rest of the benefits plan year. If you see an out of network provider, you may be responsible for out-of-pocket costs that are considered above the “reasonable and customary” fees.

You decide which medical plan will work best for you and your family based on the monthly cost of coverage, the annual deductible, and the out-of-pocket maximum

# Medical Coverage

**SMHCS offers a choice of medical plan options through SMHCS and Gulf Coast Provider Network; you choose the plan that meets the needs of you and your family. Each plan includes comprehensive health care benefits, including free preventive care services and coverage for prescription drugs.**

Plan Provisions	Comprehensive Plan	Basic Plan	Extended Plan		
	SMHCS	SMHCS	SMHCS	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	\$0/\$0	\$250/\$1,500	\$0/\$0	\$1,500/\$4,500	\$2,500/\$8,500
Additional Hospital Deductible	N/A	N/A	N/A	N/A	\$1,000
Out-of-Area Child Additional Deductible	\$1,000	\$1,000	N/A		
Out-of-Pocket Maximum (Co-Ins limit) (Individual /Family)	\$1,500/\$4,500	\$2,500/\$7,500	\$6,350/\$12,700		Unlimited
Out-of-Pocket Maximum (Med & Rx) (Individual /Family)	\$6,600/\$13,200	\$6,600/\$13,200	\$6,600/\$13,200		Unlimited
Lifetime Maximum	Unlimited	Unlimited	Unlimited		
Preventive Care	No charge	No charge	No charge	No charge	N/A
Primary Physician	\$25	\$25	\$25	\$25	\$25*AD
Specialist Office Visit	\$50	\$50	\$50	\$50	\$50*AD
Out-of-Area Child Office Visit	20%*AD	20%*AD	N/A	N/A	N/A
Inpatient Hospital Services	15%	20%	15%	40%*AD	60%*AD
Outpatient Hospital Services	15%	20%	15%	40%*AD	60%*AD
Urgent Care**	\$30	\$30	\$30	\$30	\$30
Emergency Room Care	\$200 copay	\$200 copay	\$200 copay		

**Note:** This is a summary of your coverage only. Please refer to your summary plan description for the full scope of coverage. In-network services are based on negotiated charges; out-of-network services are based on reasonable and customary (R&C) charges.

\*AD = After deductible is satisfied.

**Special Allowance for Out-of-Area Children:** Children who live outside of the Gulf Coast Provider Select network area have access to services provided through the nationwide First Health provider network. You are responsible for 20% of the cost after a \$1,000 deductible, for out-of-area services for children.

**\*\*Urgent Care** - \$30 copay for services at SMH for employees living in Sarasota or Manatee Counties; or services provided at an Urgent Care outside of SMH, if living or traveling outside Sarasota or Manatee counties.

# Medical Coverage

## Wellness Benefit

Covered Charges under Medical Benefits are payable for routine Preventive Care as described in the Schedule of Medical Benefits. Certain additional preventive care services will be covered without your having to pay a co-payment or co-insurance or meet your deductible, so long as the services are provided by a network provider, and are provided in accordance with guidelines from Gulf Coast Medical Management.

A current listing of Preventive Care services provided at no cost to you can be accessed at <https://www.healthcare.gov/what-are-my-preventive-carebenefits/#part=1>

## Chronic Disease Case Management

Chronic Disease Case Management is a free program offered to Participants with chronic diseases. Case managers can help a Participant get the care needed and can teach about the disease, help make a treatment plan, arrange doctor visits and help with referrals, and assist with getting treatments. With active participation in the Chronic Disease Case Management program, you may be eligible for a reduction in your Specialist office visit co-pay.

For more information visit [www.gulfcoastmemberservices.org](http://www.gulfcoastmemberservices.org) or call 941-917-2956.

## Pre-Authorizations

All of the medical plans require pre-authorizations for the following procedures:

- Non-emergency hospital admission
- Non-emergency inpatient or outpatient surgery
- Invasive outpatient procedures
- EGD's, ERCP, Cardiac Cath and office procedures and diagnostics over \$1,000 except for Dermatology procedures.
- PET scans
- Hospital admissions due to emergencies within 48 hours (72 hours on weekends and holidays) or as soon as reasonably possible
- Mental Health services must be authorized by EAP

The **Comprehensive Plan** requires a referral from your Primary Care Physician after two visits to the same type of specialist.

The **Basic Plan** requires a referral from your Primary Care Physician for all visits to a Specialist.



# Prescription Drug Coverage

## Prescription Drug Benefit

A prescription drug benefit must be selected with your medical plan. Three prescription drug plans are available with each medical option, and these are described in the following Prescription Drug Comparison Chart. If you have elected a Medical Plan, you must choose a Prescription Drug Plan. A Prescription Drug Plan is not available without the Medical Plan.

The Prescription Drug Plans are administered by Navitus Health Solutions. Here's how it works.

- **Retail Pharmacies**
  - You may have your prescription filled at any of the retail pharmacies that participate in the Navitus network. You will pay the appropriate co-payment for up to a 30-day or 90-day supply of the drug.
- **Mail Order Program** (For longer-term prescriptions):
  - This feature enables you to receive up to a 90-day supply at a reduced cost compared to retail.

## Drug Formulary

All the medical plan options available include a drug formulary, which limits the drugs that are available under the plan. Many times there are several brands of the same drug that are identical in chemical composition but have different costs. The formulary might only contain one or two brands of that drug that have proven to be the most effective and least costly.

## Generic vs. Brand Drugs

Prescriptions typically must be filled with a generic drug when a generic is available. Generic step therapy requires that a cost effective generic alternative is tried first before targeted single source brand medications. Mandatory generic rules steer members to the generic equivalent of the multisource brand. See more details at [www.gulfcoastmemberservices.org](http://www.gulfcoastmemberservices.org) under Pharmacy Case Management.

## Pharmacy Case Management

A pharmacy case manager is available to work with you to understand your prescription benefit and work with you and your physician to reduce your drug cost by recommending alternative generics. If applicable, RX E plan members will also be referred to a chronic disease case manager. By working with the pharmacy case manager, you will receive an additional \$1,000 to your pharmacy cap. You may also want to take this benefit into consideration while calculating your plan choice for the upcoming plan year. The pharmacy case manager can be reached through [www.gulfcoastmemberservices.org](http://www.gulfcoastmemberservices.org) or at 941-917-1473.

Prescription Plan	Rx C	Rx B	Rx E
<b>Prescription Drug Limitations</b>			
Base Benefit	\$3,000	\$2,000	\$7,000
Coverage gap Per Participant	\$1,000	\$1,000	\$1,000
Umbrella Coverage	50%	50%	50%
<b>Retail (30 day supply)</b>			
Tier 1 (preferred generics)	\$9	\$9	\$9
Tier 2 (preferred brand)	40%, \$25 minimum	40%, \$25 minimum	40%, \$25 minimum
Tier 3 (non-preferred brand)	60%, \$35 minimum	60%, \$35 minimum	60%, \$35 minimum
Maximum Copay	\$75 per script	\$75 per script	\$100 per script
Specialty Drugs	\$100	\$100	\$100
<b>Retail &amp; Mail Order (90 day supply)</b>			
Tier 1 (preferred generics)	\$20	\$20	\$20
Tier 2 (preferred brand)	40%, \$50 minimum	40%, \$50 minimum	40%, \$50 minimum
Tier 3 (non-preferred brand)	60%, \$75 minimum	60%, \$75 minimum	60%, \$75 minimum
Maximum Copay	\$75 per script	\$75 per script	\$100 per script
<b>Compound Drugs</b>	Follows Tier 3 copays up to a max of \$400 limit per 30 day supply. If total cost is >\$400, then Prior Authorization is required.		



# Dental Plan

Your dental plan provides coverage for routine exams and cleanings and pays for a portion of other services, as shown in the chart below.

## Your dental plan is provided through Aetna.

You have the choice of two dental plans, which are described below.

If you elect coverage under the dental plan, you can enroll:

- Employee only
- Employee and family

The plan pays a percentage of the Usual and Customary rates (UCR)

Plan Provisions	Aetna Premium Plan	Aetna Standard Plan
Annual deductible per person	\$0	\$50 , applies to major svcs only
Annual Maximum per person	\$2,000	\$1,000
Diagnostic and Preventive, to include cleanings, sealants and x-rays	90% UCR	80% UCR
Basic Services to include fillings, periodontics, scaling and root planning, oral surgery	90% UCR	80% UCR
Major Services to include crowns, bridges, full and partial dentures	60% UCR	\$50 deductible then 50% UCR
Orthodontia	50% UCR \$1,000 Lifetime max	None

If you elect the Premium or Standard plan, you may go to any dentist you wish. However, if you select a dentist from the Aetna PPO Network, you will not be balance billed for charges above the network fee. A list of providers in Aetna’s PPO network is available at [www.aetn navigator.com](http://www.aetn navigator.com).



# Vision Plan

You vision plan provides coverage for routine eye exams and pays for all or a portion of the cost of glasses or contact lenses.

Your vision plan is provided through Aetna and provides benefits for routine eye exams, lenses and frames, and contact lenses.

Benefit	In-Network	Out-of-Network
Exam	\$10 copay	Up to \$30
Materials	\$15 copay	N/A
Frequency		
<input type="checkbox"/> Exam	12 months	12 months
<input type="checkbox"/> Lenses	12 months	12 months
<input type="checkbox"/> Frames	24 months	24 months
Frames	\$120 allowance + 20% off balance	Up to \$65
Lenses		
<input type="checkbox"/> Single	Covered in full after the materials copay	Up to \$25
<input type="checkbox"/> Bifocal		Up to \$40
<input type="checkbox"/> Frames		Up to \$60
Contacts		
<input type="checkbox"/> Fitting Fee	Standard: \$40; Premium: 10% off retail \$0	Not Covered
<input type="checkbox"/> Medically Necessary		Up to \$200
<input type="checkbox"/> Elective		
<input type="checkbox"/> Conventional	\$125 allowance + 15% off balance	Up to \$104
<input type="checkbox"/> Disposable	\$130 allowance	Up to \$104

Extra discounts and savings might be available on additional pairs of glasses and sunglasses, non-covered lens options and Laser Vision Correction.



# Flexible Spending Accounts

A Flexible Spending Account (FSA) is a program that helps you pay for health care, dependent care and commuter costs using tax free dollars.

AI

Each pay period, you decide how much money you would like to contribute to one or both accounts. Your contribution is deducted from your paycheck on a pretax basis and is put into the Health Care FSA, the Dependent Care FSA, or both. When you incur expenses, you can access the funds in your account to pay for eligible health care or dependent care expenses.

## Important Information About FSAs

Your FSA elections will be in effect from January 1 through December 31. Claims for reimbursement must be incurred by December 31st, and submitted by March 31 of the following year.

Please plan your contributions carefully as any money remaining in your account after March 31st will be forfeited. This is known as the “use-it-or-lose-it” rule and is governed by IRS regulations.

## Example

Here’s a look at how much you can save when you use an FSA to pay for your health care and dependent care expenses.

Account Type And Eligible Expenses	Annual Contribution Limits
<b>Health Care FSA</b> Most medical, dental and vision care expenses that are not covered by your health plan (such as copayments, coinsurance, deductibles, eyeglasses and doctor-prescribed over the counter medications)	Maximum contribution is \$2,650 per year
<b>Dependent Care FSA</b> Dependent care expenses (such as day care, after school programs or elder care programs) so you and your spouse can work or attend school full-time	Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns)

Account Type	With FSA	Without FSA
Your taxable income	\$50,000	\$50,000
Pretax contribution to Health Care and Dependent Care FSA	\$2,000	\$0
Federal and Social Security taxes*	\$11,701	\$12,355
After-tax dollars spent on eligible expenses	\$0	\$2,000
Spendable income after expenses and taxes	\$36,299	\$35,645
Tax savings with the Medical and Dependent Care FSA	\$654	N/A

\*This is an example only your actual experience. It assumes a 25% Federal income tax rate marginal rate and a 7.7% FICA marginal rate. State and local taxes vary, and are not included in this example. However, you will also save on any state and local taxes.

# Life and Disability– Lincoln Financial (formerly Liberty Mutual)

Available to Full-Time Employees

## Life Insurance

Life insurance is an important part of your financial security, especially if you support a family.

The company provides basic life insurance to all eligible employees at no cost. Coverage is automatic.

Account Type	Benefit
Basic Life insurance	• Flat \$10,000

## Accidental Death & Dismemberment Insurance

Accidental Death & Dismemberment (AD&D) Insurance provides a benefit in the event of your accidental death or dismemberment. The company provides basic AD&D coverage to all eligible employees at no cost. Coverage is automatic.

Account Type	Benefit
Basic AD&D insurance	• Flat \$10,000

## Supplemental Term Life and AD&D Insurance

In addition to the basic coverage provided by SMHCS, you also have the option to purchase Voluntary Life and AD&D insurance. Under the plan, you may purchase:

Employee	1 to 4 times your basic annual earnings.
Spouse	\$5,000, \$10,000, or \$25,000 ; but not to exceed 50% of the amount of the Employee Supplemental Life Insurance.
Child	Option of \$2,500, \$5,000 or \$10,000; but not to exceed 50% of the amount of the Employee Supplemental Life Insurance.

## Salary Income Protection

The goal of SMHCS's Disability Insurance Plans is to provide you with income replacement should you become disabled and unable to work due to a non-work-related illness or injury.

### Short-Term Disability (STD):

- Employee paid option
- Covers 60% of your base annual salary up to a weekly maximum of \$2,500
- Benefits begin after 7 consecutive calendar days and depletion of Bank B, for continuous disability due to an accident or an illness. Benefits are payable up to 25 weeks, less any Bank B time

### Long-Term Disability (LTD):

- A choice of 50% (company paid) or buy up to 66 2/3% of your base annual salary, up to a monthly maximum of \$8,000
- Benefits begin after 180 calendar days of disability and require medical documentation
- FPG Physicians coverage differs – please contact HR Service Center at 941-917-6177



# Additional Benefits

SMHCS offers you and your family additional benefits to enhance your benefits package.

## 403(b) Retirement Savings Plan

The 403(b) plan gives you the opportunity to save up to an annual maximum of \$18,500 on a tax deferred basis, based on the IRS 2018 limits. If you are 50 years old or over, there is a special catch-up provision that allows you to defer up to \$6,000 additional, based on the IRS 2018 limits.

The real value of these plans is that you not only save money for retirement but you also decrease the amount of federal income tax you have to pay. You have control over how your money is invested and there are many investment options from which you can choose.

### How to Sign Up

SMHCS offers the 403(b) plan through two vendors, Lincoln and Voya. You can work with representatives from either of these companies to determine the level of contribution you wish to make. Your contributions will be set up as pre-tax payroll deductions. Employees hired on or after October 1, 2009 are only eligible to participate in the Lincoln Alliance program, and are auto enrolled at 3%.

### The Effects of Contributing to the 403(b) Plan

This example is based upon an annual salary of \$40,000 and the participant being in the 28% tax bracket.

	Contributes to 403(b)	Does Not Contribute to 403(b)
Gross Pay per Pay Period	\$1,538.46	\$1,538.46
403(b) Contribution	\$150.00	\$0.00
Federal Income Tax	\$388.76	\$430.76
Net Income	\$999.70	\$1,107.70

Although the person who contributed to the 403(b) contributed \$150.00 per pay period, their take home pay was only reduced by \$108.00 due to the reduction in gross earnings.

## Employee Assistance Program (EAP)

Sometimes life can be challenging. That's why SMHCS provides at no cost to you an employee assistance program (EAP) to all eligible employees through EAP Sarasota. The EAP is designed to provide prompt, confidential help with a range of personal and family issues that may affect all of us from time to time. You or a member of your household receive up to six (6) free counseling sessions with an EAP Professional.

EAP counselors will assist you with concerns such as:

- Marital and relationship issues
- Alcohol and drug abuse
- Stress management
- Family/parenting problems
- Work relationships
- Legal assistance
- Wellness information
- Child and elder care

An appointment can be made by calling 941-917-1240 or 800-425-7764.



# Voluntary Benefits

SMHCS provides you with opportunities to purchase additional voluntary benefits and pay for them through payroll deduction.

## HealthFit Wellness And Fitness Program

HealthFit offers discounts to employees, including the employee gym on the 4th floor of the main hospital. For details please call 941-917-7000.

## SMHCS Child Care Services

SMHCS has two child care centers. Both centers are licensed and participating in the Look for the Stars Quality Improvement System of Sarasota County. For information regarding the Child Care Centers please call 941-917-1477 or 941-917-2535.



# Paid Time Off

SMHCS provides paid time off for taking time off for rest and relaxation and for extended illnesses

## PTO Bank A

PTO Bank A is provided to regular employees for time off for vacation, holidays, personal days and occasional illness. Bank A hours accrue each pay period based upon your hours worked. The accrual schedule is shown below. Your PTO Bank A may accumulate up to a maximum of 320 hours.

Service	Accrual per Hours worked	Annual Accrual (based on 1.0 FTE)	Per Pay Period Accrual (based on 80 Hour pay period)
0 to less than 2 years*	0.09231 hours	24 days	7.38 hours
2 years but less than 5 years	0.1 hours	26 days	8.00 hours
5 years but less than 10 years	0.11538 hours	30 days	9.23 hours
10 or more years	0.12688 hours	33 days	10.15 hours

\* Employees of Sarasota Memorial Nursing and Rehab Center accrue PTO A at the 24 days per year level until 5 years of service. FPG Physicians need to check their specific contracts for vacation details.

## PTO Bank B

PTO Bank B is provided to regular employees for extended illnesses. The purpose of Bank B is to protect your income in case of a short-term disability. Bank B hours accrue each pay period based upon your hours worked. The accrual schedule is shown below. Your PTO Bank B may accumulate up to a maximum of 800 hours. Employees of Sarasota Nursing and Rehab Center are not eligible for PTO B.

Accrual per hour worked	Annual Accrual (based on 1.0 FTE)	Per Pay Period Accrual (based on 80 hour pay period)
0.03075 hours	8 days	2.46 hours

# Contact Information

RESOURCE	PHONENUMBER	WEBSITE
Aetna Dental Plans	(877) 238-6200	<a href="http://www.aetnavigators.com">www.aetnavigators.com</a>
Aetna Vision Plan	(877) 973-3238	<a href="http://www.aetnavision.com">www.aetnavision.com</a>
Dependent Life ( Liberty Mutual)	(888) 787-2129	<a href="http://www.MyLibertyConnection.com">www.MyLibertyConnection.com</a>
Employee Assistance Program (EAP)	(800) 425-7764	
EmployeeHealth	(941) 917-7320	
Gulf Coast Medical Management	(866) 260-0305	<a href="http://www.gulfcoastmemberservices.org">www.gulfcoastmemberservices.org</a>
Gulf Coast Provider Network	(866) 260-0305	<a href="http://www.gulfcoastprovider.net">www.gulfcoastprovider.net</a>
HealthFit	(941) 917-7000	<a href="http://www.smhfit.com">www.smhfit.com</a>
Life & AD&D Lincoln Financial (formally Liberty Mutual)	(888) 787-2129	<a href="http://www.MyLibertyConnection.com">www.MyLibertyConnection.com</a>
Lincoln (403 b)	(800) 234-3500	<a href="http://www.lincolnfinancial.com">www.lincolnfinancial.com</a>
Long-Term Disability Claim Disability Claim Intake Line (24/7/365) Lincoln Financial (formally Liberty Mutual)	(800) 291-0112 (800) 713-7384	<a href="http://www.MyLibertyConnection.com">www.MyLibertyConnection.com</a>
Medical Plans (WebTPA)	(877) 697-2299	<a href="http://www.webtpa.com">www.webtpa.com</a>
Navitus Health Solutions	(866) 333-2757	Accessed through <a href="http://www.webtpa.com">www.webtpa.com</a>
NoviXus (Mail Order Rx)	(888) 240-2211	<a href="http://www.novixus.com">www.novixus.com</a>
Short-Term Disability Claim (Liberty Mutual) Disability Claim Intake Line (24/7/365)	(800) 291-0112 (800) 713-7384	<a href="http://www.MyLibertyConnection.com">www.MyLibertyConnection.com</a>
SMHCS Chronic Disease Case Manager	(941) 917-2956	<a href="http://www.gulfcoastmemberservices.org">www.gulfcoastmemberservices.org</a>
SMHCS Pharmacy Case Manager	(941) 917-1473	<a href="http://www.gulfcoastmemberservices.org">www.gulfcoastmemberservices.org</a>
SMHCS Child Care Center	(941) 917-1477 or (941) 917-2535	
Transamerica (Medicare Supplemental Plans)	(941) 928-7551	
Voya (403 b)	(866) 818-5899	<a href="http://www.voya.com">www.voya.com</a>



# Glossary

Understand the benefits terms that are used in your plan.

**Brand Name Drugs:** Drugs that have trade names and are protected by patents. Brand name drugs are generally the most costly choice.

**Coinsurance:** The percentage of a covered charge paid by the plan.

**Copayment (Copay):** A flat dollar amount you pay for medical or prescription drug services regardless of the actual amount charged by your doctor or health care provider.

**Deductible:** The annual amount you and your family must pay each year before the plan pays benefits.

**Generic Drugs:** Generic drugs are less expensive versions of brand name drugs that have the same intended use, dosage, effects, risks, safety and strength. The strength and purity of generic medications are strictly regulated by the Federal Food and Drug Administration.

**In-Network:** Use of a health care provider that participates in the plan's network. When you use providers in the network, you lower your out-of-pocket expenses because the plan pays a higher percentage of covered expenses.

**Out-of-Network:** Use of a health care provider that does not participate in a plan's network.

**Mail Order Pharmacy:** Mail order pharmacies generally provide a 90-day supply of a prescription medication for the same cost as a 60-day supply at a retail pharmacy. Plus, mail order pharmacies offer the convenience of shipping directly to your door.

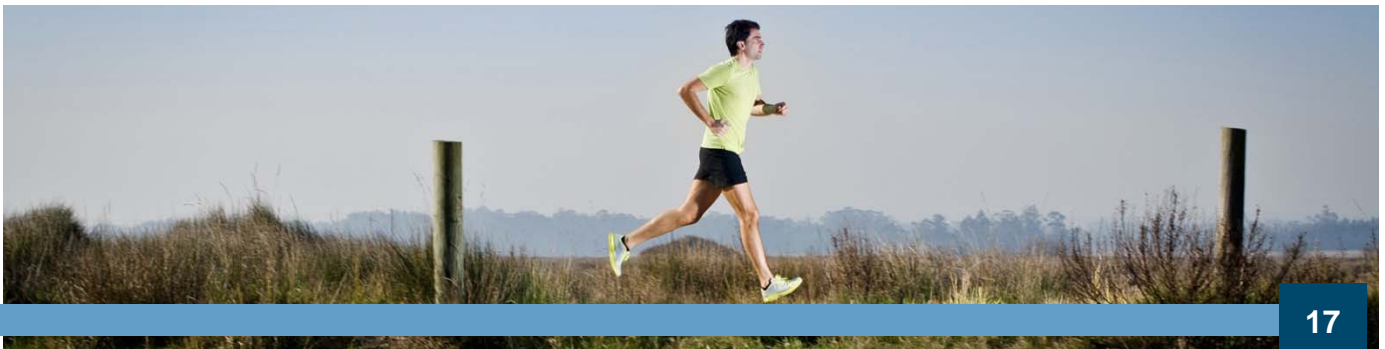
**Inpatient:** Services provided to an individual during an overnight hospital stay.

**Outpatient:** Services provided to an individual at a hospital facility without an overnight hospital stay.

**Out-of-Pocket Maximum:** The maximum amount you and your family must pay for eligible expenses each plan year. Once your expenses reach the out-of-pocket maximum, the plan pays benefits at 100% of eligible expenses for the remainder of the year.

**Primary Care Physician (PCP):** Physician (generally a family practitioner, internist or pediatrician) who provides ongoing medical care. A primary care physician treats a wide variety of health-related conditions and refers patients to specialists as necessary.

**Specialist:** A physician who has specialized training in a particular branch of medicine (e.g., a surgeon, gastroenterologist or neurologist).



# Important Notices

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## HIPAA Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself or your dependents in this 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 dependents other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Special enrollment rights also may exist in the following circumstances:

- If you or your dependents experience a loss of eligibility for Medicaid or a state Children's Health Insurance Program (CHIP) coverage and you request enrollment within 60 days after that coverage ends; or
- If you or your dependents become eligible for a state premium assistance subsidy through Medicaid or a state CHIP with respect to coverage under this plan and you request enrollment within 60 days after the determination of eligibility for such assistance.

Note: The 60-day period for requesting enrollment applies only in these last two listed circumstances relating to Medicaid and state CHIP. As described above, a 30-day period applies to most special enrollments.

## The Women's Health and Cancer Rights Act of 1998 (WHCRA)

The Women's Health and Cancer Rights Act of 1998 requires group health plans to make certain benefits available to participants who have undergone a mastectomy. In particular, a plan must offer mastectomy patients benefits for:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prosthesis
- Treatment of physical complications of the mastectomy, including lymphedema

Our plan complies with these requirements. Benefits for these items generally are comparable to those provided under our plan for similar types of medical services and supplies. Of course, the extent to which any of these items is appropriate following mastectomy is a matter to be determined by the patient and her physician. Our plan neither imposes penalties (for example, reducing or limiting reimbursements) nor provides incentives to induce attending providers to provide care inconsistent with these requirements. If you would like more information about WHCRA required coverage, you can contact Human Resources.

# Important Notices

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## Notice of Availability SMHCS Plan Notice of Privacy Practices

SMHCS (the “Plan”) provides health benefits to eligible employees of SMHCS (the “Company”) and their eligible dependents as described in the summary plan description(s) for the Plan. The Plan creates, receives, uses, maintains and discloses health information about participating employees and dependents in the course of providing these health benefits. The Plan is required by law to provide notice to participants of the Plan’s duties and privacy practices with respect to covered individuals’ protected health information, and has done so by providing to Plan participants a Notice of Privacy Practices, which describes the ways that the Plan uses and discloses protected health information. To receive a copy of the Plan’s Notice of Privacy Practices you should contact Human Resources.

## Medicare Part D Creditable Coverage Notice

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with SMHCS and about your options under Medicare’s prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

**There are two important things you need to know about your current coverage and Medicare’s prescription drug coverage:**

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. SMHCS has determined that the prescription drug coverage offered under the SMHCS Medical Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current plan coverage will be affected. You can keep your coverage through SMHCS; however, the prescription drug coverage available through SMHCS plan will not coordinate with Medicare Part D.

If you decide to join a Medicare drug plan and drop your coverage through SMHCS, be aware that you and your dependents may not be eligible to enroll back into the SMHCS medical/prescription drug plan. This determination depends on your specific circumstances and is subject to the terms of the group health insurance policies in effect under the SMHCS Plan. Please contact Human Resources for further information.

# Important Notices

Below is a description of the current prescription drug coverage offered through the SMHCS medical Plan:

Prescription Plan	Rx C	Rx B	Rx E
<b>Retail (30 day supply)</b>			
Tier 1 (preferred generics)	\$9	\$9	\$9
Tier 2 (preferred brand)	40%, \$25 minimum	40%, \$25 minimum	40%, \$25 minimum
Tier 3 (non-preferred brand)	60%, \$35 minimum	60%, \$35 minimum	60%, \$35 minimum
Maximum Copay	\$75 per script	\$75 per script	\$100 per script
Specialty Drugs	\$100	\$100	\$100

## When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with SMHCS and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

## For More Information About This Notice Or Your Current Prescription Drug Coverage

Contact Human Resources for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through SMHCS changes. You also may request a copy of this notice at any time.

## For More Information About Your Options Under Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

## For more information about Medicare prescription drug coverage:

Visit [www.medicare.gov](http://www.medicare.gov) OR call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help. Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

# Important Notices

To see if any other states have added a premium assistance program since August 10, 2017, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

## Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.

### FLORIDA – Medicaid

Website: <http://flmedicaidprecovery.com/hipp/>  
Phone: 1-877-357-3268

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of August 10, 2017. Contact your State for more information on eligibility –

# Important Notices

## SMHCS RETIREMENT SAVINGS PLAN UNIVERSAL AVAILABILITY NOTICE

This notice provides important information regarding the 403(b) plan in which you are eligible to participate (the “plan”).

You may want to take this opportunity to either (1) begin making pre-tax 403(b) elective deferral contributions or (2) review your current elections and decide if you want to make changes. Before making any initial elections or changes, be sure to consult the written plan and any other materials provided to you that explain the terms of the plan.

### **When can I enroll?**

You are eligible to enroll immediately upon your date of hire.

If you were hired between 10/1/2009 and 12/31/2011, and did not enter an election amount, including an election amount of 0%, you were automatically enrolled at 1%. This percentage of automatic enrollment increased to 3% for employees hired since 1/1/2012.

You may choose your elective deferral rate by completing the appropriate application in Self Service on MyHR. Or, if the online option is not available to you, the form is available on the HR Home Page on Pulse, or by contacting Human Resources at 941-917-6177. Follow your plan’s normal process to obtain either a Salary Reduction Agreement or an Enrollment Form so that you may choose your elective deferral rate.

### **Can I change or stop my elective deferral contributions?**

You may change your elective deferral contributions any time during the plan year. You are permitted to stop your elective deferral contributions to the plan at any time during the plan year. Salary deferral elections that will result in less than \$200 annually will not be honored.

### **When are my elective deferral contributions effective?**

After completing the enrollment requirements, your elective deferral contributions will begin as soon as administratively possible.

### **What is the maximum amount that I can contribute?**

The Internal Revenue Service (IRS) limits the annual contributions you can make to a 403(b) plan and limits are adjusted each year. The IRS 2016 calendar year limits are as follows:

- |  |          |
|--|----------|
| • Elective Deferral Limit              | \$18,500 |
| • Age 50 Catch-Up                      | \$ 6,000 |
| • Special 15 Years of Service Catch-Up | \$ 3,000 |

(NOTE: The 15 years of service catch-up contribution applies before the age 50 catch-up contribution and is based on a formula that takes into account all past contributions to the plan and the employee's total years of service to the employer. The maximum allowable for the 15 years of service catch-up is \$3,000 per year up to a \$15,000 lifetime benefit, but an employee's actual catch-up may be lower than this maximum.)

### **Will my employer make additional contributions?**

In addition to pre-tax 403(b) elective deferral contributions, the plan allows for additional employer contributions, including a contribution of up to 4% of your eligible compensation annually, for those eligible employees employed on the last day of the plan year. Please see your written plan for more detailed information about the employer contributions that may be available to you under the plan.

### **Whom do I contact for additional information?**

To learn more about 403(b) plans, please visit <http://www.irs.gov> and search for Publication 571. If you have any questions about how the plan works or your rights and obligations under the plan, please contact Human Resources at 941-917-6177 or [HRServiceCenter@smh.com](mailto:HRServiceCenter@smh.com).

# Important Notices

## Automatic Deferral Notice (2019 Plan Year) SMHCS Retirement Savings Plan

If you are an eligible Participant in the SMHCS Retirement Savings Plan (the "Plan"), you may make contributions (called "Salary Deferrals") directly from your paycheck into the Plan. The ability to make Salary Deferrals provides you with an easy method to save for retirement on a tax-deferred basis. If you make Salary Deferrals to the Plan, you generally will not be taxed on those deferrals or on any earnings on those contributions until you withdraw those amounts from the Plan.

If you have any questions regarding your eligibility to make Salary Deferrals under the Plan or any other questions regarding the Plan that are not addressed in this Notice, please review your Summary Plan Description. For example, Article 5 of the Summary Plan Description contains a discussion of the eligibility conditions applicable to Salary Deferrals. In addition, from time to time we may make changes to the Plan and/or Summary Plan Description, which are described in a Summary of Material Modifications supplementing the Summary Plan Description. Any reference to the Summary Plan Description in this Notice includes any Summary of Material Modifications we may have issued with respect to the Plan. If you do not have a copy of the Summary Plan Description or any Summary of Material Modifications, if applicable, please contact your Employer or other Plan representative.

### Automatic Deferral Feature

To assist you in your decision whether to make Salary Deferrals, we have established an automatic deferral feature under the Plan as of 10-1-2009. Under this automatic deferral feature, if you do not specifically elect to make Salary Deferrals into the Plan, we will automatically withhold a designated percentage of your compensation from each paycheck and deposit such amount into the Plan in your name as a Salary Deferral. If you wish to defer a greater or lesser amount (including no deferral), you must complete a Salary Deferral election designating a different percentage of deferral.

This Notice provides important information regarding the Plan's automatic enrollment feature and describes:

- your right to make Salary Deferrals under the Plan;
- what amounts you may contribute to the Plan;
- how the automatic deferral feature applies to you;
- when you can change your Salary Deferral election;
- how your account will be invested; and
- other valuable information regarding your rights under the Plan.

For a full discussion of your benefits under the Plan, please review your Summary Plan Description.

**Procedures for making Salary Deferrals under the Plan -- automatic deferral feature.** As described above, the Plan provides for an automatic deferral feature. Thus, if you do not specifically elect an alternative deferral amount (including zero), we will automatically withhold 3% from your paycheck each pay period and deposit that amount into the Plan in your name as a Salary Deferral. This is called your **automatic contribution rate**. If you wish to defer a greater or lesser amount (including no deferral), you must specifically elect to defer a different amount. If you have any questions about how to change your automatic contribution rate, you should contact your Employer or other Plan representative.

**Application of automatic deferral feature.** The current automatic deferral feature under the Plan applies to all eligible Participants who become a Participant on or after October 1, 2009 and who do not complete a Salary Deferral election designating an alternate deferral percentage (including an election not to defer).

In addition, the following provisions apply: The automatic deferral election is increased from 1% to 3% effective 1/1/2012. The increase will apply to all new hires and rehires on or after 1/1/2012 and for Employees who change from temporary to regular status on or after 1/1/2012. The automatic deferral provisions do not apply to Employees classified as "temporary." The automatic deferral election is 1% for Employees hired or rehired between 10/01/2009 and 12/31/2011. The automatic deferral shall commence on the first pay period in which 60 days from date of eligibility occurs.

# Important Notices

**Taxation of Salary Deferrals.** The amount that you defer into the Plan reduces your taxable income, meaning you do not pay income taxes on those amounts until you withdraw your deferrals from the Plan. Any gains or earnings made from the investment of these contributions within the Plan are also not subject to income tax until they are withdrawn from the Plan.

**Change in deferral amount.** You may increase or decrease the amount of your current Salary Deferrals or stop making Salary Deferrals altogether, as of any designated election date. For this purpose, the designated election date(s) for changing or modifying your Salary Deferrals will be set forth in the Salary Deferral election or other written procedures describing the time period for changing Salary Deferral elections. However, regardless of the Plan's normal deferral procedures, you will have a reasonable time after receipt of this notice and before the first amount is withheld from your paycheck under the automatic deferral feature to modify the automatic contribution rate. In addition, unless provided otherwise under the Plan, you may revoke an existing deferral election at any time. Any change you make to your Salary Deferrals will become effective as of the next designated election date, and will remain in effect until modified or canceled during a subsequent election period.

**Other contributions.** In addition to the Salary Deferrals you may make to the Plan, the Plan provides for the following contributions:

- Employer contributions
- Matching contributions (SMNRC only)

For more information about the type of contributions permitted under the Plan, how the amount of such contributions is determined, any limits that might apply to such amounts and the eligibility conditions for receiving such contributions, see your Summary Plan Description.

**Vesting of contributions.** You are always 100% vested in any Salary Deferrals you make to the Plan. This means that you have an immediate ownership right to such contributions and you will not lose that right if you should terminate from employment.

As mentioned above, the Plan also provides for other types of contributions. The following vesting schedule applies for purposes of determining your vested percentage in the other contribution types permitted under the Plan:

- **Employer or Matching Contributions.** Any employer or matching contributions we make to the Plan will be subject to the following vesting schedule.

Years of service	Vested percentage
1	0%
2	0%
3	0%
4	0%
5	100%
6+	100%

You will not have any ownership rights to such employer or matching contributions to the extent you have not vested in those amounts. If you should terminate employment with a nonvested benefit, you will forfeit the nonvested portion of those contributions.

**Withdrawal restrictions.** Generally, you may withdraw amounts held on your behalf under the Plan upon death, disability or termination of employment. In addition, you may withdraw amounts attributable to Salary Deferrals from the Plan while you are still employed under the following circumstances:

- You have reached age 59 1/2.
- You suffer a hardship (as defined in the Plan). See the Summary Plan Description for a list of permissible hardship events.

**Note:** No in-service distribution of Salary Deferrals will be permitted on account of an age earlier than 59½ except for a distribution on account of a hardship, to the extent allowed under the Plan.

**Other contributions.** As described above, the Plan also provides for employer contributions. In addition, you may withdraw amounts attributable to such contributions while you are still employed if:

- You have attained age 59 1/2.



# Important Notices

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- You suffer a hardship (as defined in the Plan). See your Summary Plan Description for a list of permissible hardship events.

**Amounts not eligible for withdrawal.** In applying the withdrawal provisions under the Plan, the following special rules apply:

- A Participant may take no more than two hardship distribution(s) in a Plan Year.

**Plan investments.** The amounts contributed to the Plan on your behalf will be invested in accordance with the Plan's investment procedures. Any earnings on the investment of your contributions under the Plan will be allocated to your Plan account.

The Plan allows you to direct the investment of your Plan account within the available investment options under the Plan. If you do not elect to invest your Plan account, such amounts will automatically be invested in the Plan's default investment fund. Even if your Plan account is invested in the Plan's default investment fund, you have the continuing right to change your default investment and elect to have your Plan account invested in any other available investment options under the Plan.

To learn more about the available investments under the Plan, you may contact your Employer or other Plan representative.

**Additional information.** Please refer to the Summary Plan Description for additional information regarding Plan contributions, withdrawal restrictions, and other Plan features. You also may contact your Employer for more information. The following is the name, address and phone number of your Employer.

SMH Health Care, Inc.  
1700 South Tamiami Trail  
Sarasota, FL 34239-3509  
941-917-8728

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# smh Care

## About This Guide

This benefit summary provides selected highlights of the SMHCS employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the Company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. SMHCS reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.