



SMHCS Benefit Highlights

Sarasota Memorial Health Care System is proud to offer a variety of benefits to our employees. For benefits eligible employees, most coverage will be effective on the 1st of the month following their date of hire. Below is a brief description of the benefit options and the resources available to gather additional information.

A summary of each plans coverage is contained in the **2021* Employee Benefits Guide** which can be found, along with a copy of the **2021 Open Enrollment newsletter** on the **SMH Mobile Wallet Card** (www.mymobilewalletcard.com/smh) or on **Pulse** (HR page > Benefits > Open Enrollment Checklist).

The **Summary of Benefit Coverage documents (SBCs)** and the **SMH Health Care Summary Plan Description (SPD)** are also posted on the **SMH Mobile Wallet Card** (www.mymobilewalletcard.com/smh) and **Pulse**, as well as on www.webtpa.com, and at www.gulfcoastmemberservices.org.

Each of these documents can be downloaded in pdf format, saved and printed at your convenience. Please review these resources as well as the **2021 New Hire presentation** for information on benefit levels, deductibles, copays and out-of-pocket limits or maximums, as well as referral and pre-authorization requirements. If you still have questions after your review, please contact the HR Service Center at HR-ServiceCenter@smh.com or (941) 917-6177.

Unsure of what plan or plans to enroll in? Let ALEX help. Ask ALEX is SMHCS online decision support tool that can help you choose the best, most affordable coverage for you and your family. ALEX can be accessed through the **SMH Mobile Wallet Card** (www.mymobilewalletcard.com/smh), on **Pulse** (HR page > Benefits) or directly at www.myalex.com/smh.

Medical & Prescription: There are 3 medical plans (Basic, Comprehensive and Extended) and 3 prescription plans (Basic, Comprehensive and Extended) to choose from, each with different levels of benefit, for a total of 9 plans to choose from. You must choose a prescription plan and any prescription plan may be combined with any medical plan. You cannot be enrolled in one without enrollment in the other.

Dental and Vision: Two dental plans are available through Aetna, Premium and Standard. Vision coverage is also provided through Aetna Vision Preferred.

Health Care Flexible Spending Account (HCFSA): You may elect to contribute up to \$2,750* per year, pre-tax, to pay for qualified health care expenses.

Dependent Care Flexible Spending Accounts (DCFSA) You may elect to contribute up to \$5,000 per year in your DCFSA, pre-tax, to spend on qualified dependent or elder care expenses.

Life Insurance:** \$10,000 in basic life insurance is provided at no cost to full time employees. Part time*** employees may purchase basic coverage. Supplemental life insurance for the employee, spouse, and children are available at group rates and payable through payroll deduction. Evidence of Insurability (EOI) may be required.

Accidental Death & Dismemberment Insurance (AD&D): \$10,000 in basic AD&D insurance is provided at no cost to full time employees. Part time employees may purchase basic life coverage (AD&D coverage is included in the basic life plan). Supplemental AD&D insurance for the employee, or the employee and their family is available at group rates and payable through payroll deduction.

Disability Insurance**:** Short term disability insurance and supplemental long term disability insurance are available to full time employees at group rates payable through payroll deduction. Long term disability in the amount of 50% of base annual earnings after six months of disability is provided to full time employees at no cost. Evidence of Insurability (EOI) may be required.

SMHCS Retirement Savings Plan***:** Employees may contribute to the SMHCS Retirement Savings Plan, a 403(b) plan that allows you to contribute either a percentage or a flat amount of your bi-weekly pay up to the IRS limits*. This plan provides a 4% employer contribution (up to the IRS limit) each year to employees hired on or after 10/1/09 who work at least 1000 hours during the fiscal year (October 1 through September 30) and are employed as of September 30 of that year.

Paid Time Off (PTO)***:** 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. Your PTO Bank A may accumulate up to a maximum of 320 hours. PTO Bank B is provided to regular employees for extended illnesses. The purpose of Bank B is to protect your income in the case of a short-term disability. Bank B hours accrue each pay period based upon your hours worked. Your PTO Bank B may accumulate up to a maximum of 800 hours.

**2021 Materials will be posted by August 28, 2021, if not sooner.*

The accrual schedule for PTO Bank A and Bank B is below. All accruals shown are based on a 1.0 FTE and 80 hours per pay period.

	<u>Bank A</u>	<u>Bank B</u>
<u>Length of Service</u>	<u>Per Pay Period</u>	<u>Per Pay Period</u>
0 but less than 2 years	7.38 hours	2.46 hours
2 years but less than 5 years	8.0 hours	2.46 hours
5 years but less than 10 years	9.23 hours	2.46 hours
10 or more years	10.15 hours	2.46 hours

*Indexed annually per IRS guidelines.

**Resident Physicians life insurance plans differ, please refer to your contract.

***Part-time employees are eligible to purchase basic life coverage only.

**** FPG Physician's plans may vary, please refer to your contract or your practice manager.

*****Plans may differ for some employees. Please email HRBenefits-Retirement@smh.com with any questions.

*****SMRNC employees, your PTO accruals and banks are slightly different, please refer to your policy or manager.

Medical/Prescription Drug, Dental, and Vision Premium Bi-Weekly Payroll Deductions:

Benefit Premium Rates starting 10/1/2020

Rates shown are Tobacco usage rates, remove \$10 per paycheck for non-Tobacco rates

<u>MEDICAL-Full-Time</u> 70 hours or more per pay period	<u>Single</u>	<u>Emp + Spouse</u>	<u>Emp + Child(ren)</u>	<u>Family</u>
Comprehensive Medical/Extended Rx	\$74.72	\$167.70	\$153.22	\$251.79
Comprehensive Medical/Comp Rx	\$62.18	\$137.73	\$127.14	\$206.15
Comprehensive Medical/BasicRx	\$57.68	\$128.17	\$118.26	\$192.86
Basic Medical/Extended Rx	\$59.49	\$138.34	\$125.67	\$212.70
Basic Medical/Comprehensive Rx	\$46.96	\$108.38	\$99.59	\$167.06
Basic Medical/Basic Rx	\$42.45	\$98.81	\$90.71	\$153.77
Extended Medical/Extended Rx	\$133.78	\$309.10	\$277.55	\$463.65
Extended Medical/Comprehensive Rx	\$122.25	\$279.14	\$251.47	\$418.00
Extended Medical/Basic Rx	\$116.73	\$269.58	\$242.58	\$404.72
<u>MEDICAL-Part-Time</u> 40 – 69 hours per pay period	<u>Single</u>	<u>Emp + Spouse</u>	<u>Emp + Child(ren)</u>	<u>Family</u>
Comprehensive Medical/Extended Rx	\$106.79	\$243.56	\$222.88	\$369.70
Comprehensive Medical/Comp Rx	\$102.90	\$220.95	\$206.50	\$330.33
Comprehensive Medical/BasicRx	\$99.64	\$220.95	\$206.50	\$330.33
Basic Medical/Extended Rx	\$92.59	\$232.33	\$217.04	\$346.95
Basic Medical/Comprehensive Rx	\$71.41	\$163.53	\$150.35	\$251.56
Basic Medical/Basic Rx	\$42.45	\$149.19	\$137.05	\$231.63
Extended Medical/Extended Rx	\$193.73	\$466.23	\$436.86	\$692.01
Extended Medical/Comprehensive Rx	\$174.92	\$452.44	\$423.99	\$671.32
Extended Medical/Basic Rx	\$168.16	\$440.86	\$413.21	\$653.98
<u>MEDICAL-Per Diem averaging</u> 30+ hours/week, averaged per ACA	<u>Single</u>		<u>Emp + Child(ren)</u>	
Basic Medical/Basic Rx	\$42.45		\$137.05	
<u>DENTAL</u>				
	<u>Single</u>	<u>Emp + Spouse</u>	<u>Emp + Child(ren)</u>	<u>Family</u>
Premium – Full Time	\$14.46	\$21.69	\$23.14	\$31.81
Standard – Full Time	\$6.40	\$12.80	\$13.44	\$19.20
Premium – Part Time	\$23.17	\$35.28	\$36.75	\$50.72
Standard – Part Time	\$10.36	\$20.32	\$21.16	\$29.20
<u>VISION</u>	<u>Single</u>	<u>Emp + Spouse</u>	<u>Emp + Child(ren)</u>	<u>Family</u>
	\$2.76	\$5.51	\$6.20	\$8.95