

Our Employees

Employees

Our Passion

Passion



St. Dominic's

Wellness & Benefits

Enrollment Guide

Revised January 1, 2019

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This benefits enrollment guide is designed to provide you with an overview of the benefits available through your employment with St. Dominic Health Services. If you enroll, your Summary Plan Documents will provide you with the details of the features, benefits, limitations and exclusions for all the available plans. The actual benefits and benefit descriptions are governed solely by the relevant plan documents and contracts. If there are any discrepancies between this document and the plan document, the plan document will prevail. St. Dominic Health Services retains the right to amend, change or modify benefits at any time.



BENEFITS

Benefits designed for you and your family...

St. Dominic Health Services is pleased to provide our employees with one of the most comprehensive group insurance programs available today. We recognize the importance of providing comprehensive benefits and consider them to be a major part of your total compensation package. Our program includes medical, dental, vision, hospital indemnity, group life with accidental death and dismemberment, long-term care, long-term disability, short-term disability, healthcare flexible spending account, accident, critical illness, cancer, Universal LifeEvents, IdentityGuard and burial.

If you are out on unpaid leave of absence, missing employee deductions (including health, dental, vision, voluntary life, long term disability and healthcare flexible spending account) will be collected in full from your first paycheck after you return to work, unless you contact the Employee Benefits Office and make arrangements to pay the premiums during your unpaid absence period. If there are any other insurance premiums (including accident, short-term disability, hospital indemnity, burial, long-term care, MPACT/MACS programs, critical illness, cancer, Universal LifeEvents and IdentityGuard) deducted from your check, you will need to contact the carriers individually and arrange to pay the premiums. If you do not, your benefits **COULD TERMINATE**. Please note that the HR Benefits office will not be allowed to accept premium payments from you, but can provide the appropriate contact information.

This enrollment guide is an overview of the Summary of Benefits for each benefit in which you may enroll. It serves as a handy reference for you and your family, enabling you to receive the most from your benefit plans throughout the year. Whenever you have questions about your benefits, this enrollment guide is a good place to start.

If there are any differences between this booklet and the official plan documents, the plan document will govern.

Using your enrollment guide...

We realize how important employee benefits are to you and your family. We have developed this enrollment guide to provide you with a summary of the benefits that are available for you to choose from. In addition, you will find the contact telephone numbers on page 23 for each of our insurance carriers.

How you can help...

Your benefit plan belongs to you through your monthly contributions and the financial support of St. Dominic Health Services. In order to maintain these excellent levels of benefits, we must continue to work together to contain costs. We ask that you take the time to understand how your plan selections work and that you and your family discuss treatment expenses with your medical provider.

Remember to keep this enrollment guide handy to use throughout the year.



How do I know if I am eligible for the benefit plan?

For our employees...

All full-time, active employees (excluding non-benefited) working at least 30 hours per week are eligible to participate in all of St. Dominic Health Services' benefits. New full-time employees may participate in our benefit program the first of the month following 30 days of continuous employment. You will be required to complete the necessary forms and provide such data as is reasonably required by the insurance providers. It is important to remember that you must enroll within 30 days of your date of hire or you will not be able to participate in the benefit program until the next designated open enrollment. If you are an existing employee, open enrollment is the only time that you can make benefit changes, unless you experience a "qualifying event," which is outlined on page 6 of this benefits enrollment guide.

All part-time, active employees (excluding non-benefited) working at least 20 hours per week are eligible to participate in the following benefits: voluntary life with accidental death and dismemberment, dental, vision, hospital indemnity, accident, critical illness, short-term disability, healthcare flexible spending account, cancer, Universal LifeEvents, IdentityGuard and burial.

And their family members...

Eligible dependents include:

- Your legal spouse*
- The following dependent children are eligible to age 26, regardless of student or marital status:
 - Natural children
 - Adopted children or children placed with a Covered Employee in anticipation of adoption
 - Step-children as long as a natural parent remains married to the Covered Employee
 - An unmarried child or children if the Covered Employee is the Legal Guardian
- Totally disabled adult children age 26 and older, if they are participants on the plan when they reach age 26 and the employee furnishes proof of Total Disability to the Plan Administrator within 31 days of the 26th birthday

* For the medical plan only, legal spouses who are eligible for their own employer-sponsored medical plan are not eligible to join St. Dominic's medical plan.

For additional information on eligibility requirements, please refer to the Summary Plan Document or call the Employee Benefits Department at 601-200-6706, 601-200-6858, or 601-200-6733.

ENROLLMENT

The Enrollment Process...

- The Employee Benefits staff will assist all employees with their benefits enrollment.
- All newly hired eligible regular full-time or part-time employees, as noted on the previous page, may enroll in St. Dominic Health Services' benefits within their first 30 days of employment.
- Coverage for benefit plans will begin the first of the month following 30 days of employment.

Our Annual Open Enrollment...

Each year during the Annual Open Enrollment period, you may enroll, drop or make changes to all benefit elections. Once those elections for medical, vision, dental and/or healthcare flexible spending account are made, they cannot be changed until the next Open Enrollment period, unless you experience a qualifying status change as defined in the Summary Plan documents. Any changes to benefits based on a qualifying status change must be completed within 31 days of the status change.

Short-Term Disability, Hospital Indemnity, Cancer, Universal LifeEvents, Critical Illness, Accident, IdentityGuard, and burial can only be enrolled during Annual Open Enrollment.

Adding long-term disability, voluntary life coverage, dependent life coverage, critical illness coverage, short-term disability, cancer, or Universal LifeEvents may require submitting evidence of insurability for approval of coverage.



Your Medical Options...

We have designed our medical plan to protect you and your family from financial strain in the event of a catastrophic illness.

Your medical plan options are administered through St. Dominic Health Services, and you may receive medical care from any Mississippi Health Partners Network provider you choose. However, the amount of out-of-pocket expense you incur depends on the hospital you go to. **When going to St. Dominic Hospital, your out-of-pocket expense will be less.**

American Health Holding, our Utilization Management vendor, must be notified of **all** hospitalizations, whether at St. Dominic or at another provider. You or your physician may call the toll free number shown on your medical ID card, 1-877-253-4550.

Please note that non-network facilities are not covered under the medical plan. To locate a listing of network providers, please visit http://www.aetna.com/dse/search?site_id=customdirectlink&externalPlanCode=STDMC%7CSt_Dominic_Health_Services_Health_and_Welfare_Plan. A listing can also be found on Dominet under Employee Benefits.

You have two medical plan options from which to choose. The High Option Medical Plan provides a higher benefit level and is therefore more expensive on a monthly premium basis. The Low Option Medical Plan provides a lower benefit level and requires more out-of-pocket expense on your part. This is why the Low Option Medical Plan is less expensive on a monthly premium basis.

We encourage you to compare both of these programs and select the one that best fits the needs of you and your eligible family members.



MEDICAL

Benefit

St. Dominic Hospital Services

Inpatient Hospital Copay (per admission)

Coinsurance

Outpatient Surgery Copay

Coinsurance

Colonoscopy Coinsurance

Mississippi Health Partners Network

Inpatient Hospital Copay (per admission)

Coinsurance

Out-of-Pocket Limit

Outpatient Surgery Copay (per admission)

Coinsurance

Out-of-Pocket Limit

Non Network (Non MHP Hospitals)

Physician Services

(including Emergency Room)

Network Physicians

Calendar Year Deductible

Coinsurance

Out-of-Pocket Limit

Office Visit Copay

Non-Network Physicians

Calendar Year Deductible

Coinsurance

Out-of-Pocket Limit

Wellness Benefit (In Network Only)*

Prescription Drugs

Purchased at Network Pharmacies

High Option

\$175

100%

\$100

100%

100%, deductible waived

\$1,000

70%

Unlimited

\$500

70%

Unlimited

No Benefit

\$400 single/\$800 family

80%

\$2,750 single/\$5,500 family

\$5 at St. Dominic Primary Care Physicians only

\$1,000 single/\$2,000 family

60%

Unlimited

No deductible/covered 100% (subject to age/sex parameters as listed on page 9)

Generic

Preferred Brand Name

Non-Preferred Brand Name

Injectable

Low Option

\$250

100%

\$150

100%

100%, deductible waived

\$1,000

60%

Unlimited

\$1,500

60%

Unlimited

No Benefit

\$1,000 single/\$2,000 family

70%

\$5,500 single/\$11,000 family

\$5 at St. Dominic Primary Care Physicians only

\$1,000 single/\$2,000 family

60%

Unlimited

No deductible/covered 100% (subject to age/sex parameters as listed on page 9)

\$10 Copay

\$30 Copay

\$50 Copay

\$140 Copay

*Your claim must be coded as wellness in order to receive 100% benefit. Wellness Colonoscopies, Flexible Sigmoidoscopies, Mammograms and Bone Density Test must be performed at St. Dominic to receive 100% benefit. Wellness Colonoscopies, Flexible Sigmoidoscopies and Mammograms performed by a Mississippi Health Partners or a PPOplus provider are subject to your PPO calendar year deductible and coinsurance.

This overview provides a quick reference but is not a complete description of the plan. Please read the entire plan carefully for a full explanation of plan benefits, limitations and exclusions.

PREVENTIVE CARE PARAMETER *for* HIGH and LOW OPTIONS

NOTE: Services that are boxed must be performed at St. Dominic to receive the 100% benefit.

Age	Sex	Procedures Recommended
0 - 1 year	M/F	<ul style="list-style-type: none"> Preventive medicine evaluation or re-evaluation / 8 in age range Hemoglobin, hematocrit, or CBC / 5 in range for those age 6 months or older Immunizations per Mississippi State Department of Health schedule / TB skin test as needed Rotavirus Vaccination / up to age 9 months Varicella (chicken pox) - 2nd vaccination Urinalysis / 2 in age range
2 - 11 years	M/F	<ul style="list-style-type: none"> Preventive medicine evaluation or re-evaluation / 1 per year Blood pressure / 1 per year Hemoglobin, hematocrit, or CBC / 1 per year Immunizations per Mississippi State Department of Health schedule / TB skin test as needed Varicella (chicken pox) - 2nd vaccination Urinalysis / 1 per year
9 - 27 years	F	<ul style="list-style-type: none"> Human Papillomaviruse (HPV) Vaccination
11 - 21 years	M	<ul style="list-style-type: none"> Human Papillomaviruse (HPV) Vaccination
12 - 17 years	M/F	<ul style="list-style-type: none"> Preventive medicine evaluation or re-evaluation / 1 per year Blood pressure / 1 per year If female, include breast exam if appropriate for stage of development / 1 per year Glucose / 1 procedure every year Hemoglobin, hematocrit, or CBC / 1 per year Immunizations per Mississippi State Department of Health schedule / TB skin test as needed Varicella (chicken pox) - 2nd vaccination Lipid profile, total cholesterol, or HDL cholesterol screenings / 1 every year If female and sexually active or age 17, include pap smear and pelvic exam / 1 per year Urinalysis / 1 per year
18 - 34 years	F	<ul style="list-style-type: none"> Preventive medicine evaluation or re-evaluation / 1 per year Blood pressure / 1 per year Breast exam / 1 per year Glucose / 1 procedure every year Hemoglobin, hematocrit, or CBC / 1 per year Immunizations / TB skin test as needed Varicella (chicken pox) - 2nd vaccination Lipid profile, total cholesterol, or HDL cholesterol screenings / 1 every year Pap smear and pelvic exam / 1 per year Urinalysis / 1 per year
35 - 39 years	F	<ul style="list-style-type: none"> Preventive medicine evaluation or re-evaluation / 1 per year Blood pressure / 1 per year Breast exam / 1 per year Glucose / 1 procedure every year Hemoglobin, hematocrit, or CBC / 1 per year
35 - 39 years	F	<ul style="list-style-type: none"> Immunizations / TB skin test as needed Varicella (chicken pox) - 2nd vaccination Lipid profile, total cholesterol, or HDL cholesterol screenings / 1 every year Mammogram / 1 time during this age range * Pap smear and pelvic exam / 1 per year Urinalysis / 1 per year
18 - 39 years	M	<ul style="list-style-type: none"> Preventive medicine evaluation or re-evaluation / 1 per year Blood pressure / 1 per year Glucose / 1 procedure every year Hemoglobin, hematocrit, or CBC / 1 per year Immunizations / TB skin test as needed Varicella (chicken pox) - 2nd vaccination Lipid profile, total cholesterol, or HDL cholesterol screenings / 1 every year Urinalysis / 1 per year

Age	Sex	Procedures Recommended
40 - 49 years	F	<ul style="list-style-type: none"> Preventive medicine evaluation or re-evaluation / 1 per year Blood pressure / 1 per year Breast exam / 1 per year Glucose / 1 procedure every year Hemoglobin, hematocrit, or CBC / 1 per year Immunizations / TB skin test as needed Varicella (chicken pox) - 2nd vaccination Lipid profile, total cholesterol, or HDL cholesterol screenings / 1 every year Mammogram / 1 per year * Pap smear and pelvic exam / 1 per year Stool for occult blood / 1 per year Urinalysis / 1 per year
40 - 49 years	M	<ul style="list-style-type: none"> Preventive medicine evaluation or re-evaluation / 1 per year Blood pressure / 1 per year Glucose / 1 procedure every year Hemoglobin, hematocrit, or CBC / 1 per year Immunizations / TB skin test as needed Varicella (chicken pox) - 2nd vaccination Lipid profile, total cholesterol, or HDL cholesterol screenings / 1 every year Prostate specific antigen with digital rectal exam / 1 per year Stool for occult blood / 1 per year Urinalysis / 1 per year
50 years and older	F	<ul style="list-style-type: none"> Preventive medicine evaluation or re-evaluation / 1 per year Blood pressure / 1 per year Breast exam / 1 per year
50 years and older	F	<ul style="list-style-type: none"> Colonoscopy / 1 every 10 years and Flexible Sigmoidoscopy / 1 every 5 years * Glucose / 1 procedure every year Hemoglobin, hematocrit, or CBC / 1 per year Immunizations / TB skin test as needed Varicella (chicken pox) - 2nd vaccination Lipid profile, total cholesterol, or HDL cholesterol screenings / 1 every year Mammogram / 1 per year * Pap smear and pelvic exam / 1 per year Stool for occult blood / 1 per year Urinalysis / 1 per year Bone Density Test / 1 per lifetime
50 years and older	M	<ul style="list-style-type: none"> Preventive medicine evaluation or re-evaluation / 1 per year Blood pressure / 1 per year Colonoscopy / 1 every 10 years and Flexible Sigmoidoscopy / 1 every 5 years * Glucose / 1 procedure every year Hemoglobin, hematocrit, or CBC / 1 per year Immunizations / TB skin test as needed Varicella (chicken pox) - 2nd vaccination Lipid profile, total cholesterol, or HDL cholesterol screenings / 1 every year Prostate specific antigen with digital rectal exam / 1 per year Stool for occult blood / 1 per year Urinalysis / 1 per year

* Colonoscopies Flexible Sigmoidoscopies Mammograms Bone Density Tests performed at St. Dominic will pay at 100%.

* Colonoscopies Flexible Sigmoidoscopies and Mammograms performed by a Mississippi Health Partners or a PPO plus provider are subject to your PPO calendar year deductible and coinsurance.

WELLNESS

Annual Health Risk Assessment And Screening...

St. Dominic's provides all full and part-time benefit eligible employees a comprehensive annual health risk assessment and screening at no cost. This program services the entire health continuum, from helping healthy employees stay healthy to helping high-risk employees deal successfully with chronic disease and disability. This program includes: health assessment, lifestyle management, communication, incentives, measurement, and evaluation.

For more information regarding the annual health risk assessment, please contact: St. Dominic Employee Health and Wellness Services at 601-200-6448.



Healthy Lives Program...

The Healthy Lives Program is an additional Wellness Benefit provided at no cost to all employees and spouses on St. Dominic's Employee Health Plan. Participation in Healthy Lives provides access to many benefits, including a free comprehensive health risk assessment, health screening, health coaching services, educational programs, reduction in health insurance premiums, and annual cash back rewards.

Employees and/or spouses who complete the Healthy Lives annual screening program will receive:

- A \$15.00 (employee or spouse) or \$30.00 (employee and spouse) per pay period discount on their base medical premiums; and
- The following drugs free at Network Pharmacies

Label Name	Uses	Copay
SIMVASTATIN 40 MG TABLET	Cholesterol	\$0.00
METFORMIN HCL 500, 1,000 MG	Diabetes	\$0.00
AMLODIPINE BESYLATE 5, 10 MG	High Blood Pressure	\$0.00
HYDROCHLOROTHIAZIDE 12.5 MG CP, 25 MG TAB	High Blood Pressure	\$0.00
LISINOPRIL 5, 10, 20 MG TABLET	High Blood Pressure	\$0.00
LISINOPRIL-HCTZ 10-12.5, 20-25 MG	High Blood Pressure	\$0.00
LOSARTAN POTASSIUM 50 MG	High Blood Pressure	\$0.00
LOSARTAN-HCTZ 50-12.5 MG TAB	High Blood Pressure	\$0.00
FLUOXETINE HCL, 10, 20 MG CP	Depression	\$0.00

For more information regarding the many no cost wellness services, please contact: St. Dominic Employee Health and Wellness Services at 601-200-6448.

The Club At St. Dominic's Fitness Center...

The Club is a medically-based facility geared toward helping you reach and maintain an optimal level of health through safe exercise and strength training. An exceptional aquatic exercise program, state-of-the-art equipment and an array of fun and exciting classes – not to mention a personable, qualified staff – make The Club the ultimate choice for fitness and overall well-being.

When you join The Club, you'll receive a comprehensive wellness assessment that includes muscular strength, endurance, flexibility, pulmonary function test and a fasting blood analysis. Periodic reassessments are available to help you track your health progress.

Your membership at The Club gives you access to: Toning & Strength classes, Yoga & Pilates, Indoor Cycling, Personal Training, Massage Therapy, Water Aerobics, Pre/Post Natal Fitness, Sauna & Steam Rooms, Heated Indoor Pool, Indoor Track/Outdoor Walking Trail, Latest Cardio & Strength Training Equipment, Degreed & Certified Staff, and Monitored Transition from St. Dominic's Rehab programs.

The Club at St. Dominic's is located on the 2nd floor of Dominican Plaza and is open 7 days a week. For more information call 601-200-4925.

Healthy Weight Advantage...

The Healthy Weight Advantage program offers a full range of options designed to help people lose 10 to more than 200 pounds. We approach the task of weight loss with a commitment that goes well beyond traditional diet plans. Taken as directed, the food plan provides 100% of the Daily Value for vitamins and minerals, so you can be confident you're getting the nutrition you need. Healthy Weight Advantage has three diet options from which to choose: Medically Supervised Low or Very Low Calorie & Decision Free Diet, Healthy Solutions or HMR at Home Kits.

With the Healthy Weight Advantage program, you'll do more than just learn how to lose weight. From the first day in the program, you'll actually start practicing specific strategies that will help you keep the weight off after you complete the program.

For more information regarding the Healthy Weight Advantage program, please contact: St. Dominic's Healthy Weight Advantage at 601-200-6872.

Tobacco Use Policy...

Because we, as your employer, care about your health, and want to continue providing quality healthcare benefits to you despite rising costs, St. Dominic's implemented a tobacco policy. The focus of the plan is to reward tobacco free behavior and encourage tobacco users to become tobacco free.

An employee or spouse, who uses tobacco and is covered by St. Dominic's health plan, will be charged a \$12.50 per pay period premium surcharge or \$25 if both the employee and the employee's spouse use tobacco and both are covered under the plan. A plan participant is a "tobacco user" if he/she smokes cigarettes, cigars, cigarillos, pipes, uses chewing tobacco, snuff, dip, a loose tobacco via pipe, hookah, or other means.

Tobacco Cessation Program...

If an employee is a tobacco user, he/she has the opportunity to pay non-tobacco premium rates by participating in a Tobacco Cessation Program which will be administered by Employee Health and Wellness Services. Similarly, if a spouse is covered under our plan, and he/she is a tobacco user, then he/she can also qualify to participate in the no cost Tobacco Cessation Program. Tobacco users who enroll in the Tobacco Cessation Program will enjoy the non-tobacco premium rates upon enrollment into the program. St. Dominic's will pay for any enrollment costs associated with the program, and enrollees may involve their doctor if they desire.

Further, if your doctor thinks participation in a tobacco cessation program is not medically advisable for you, we will work with you to find a wellness program with the same reward that is right for you in light of your health status.

For more information about St. Dominic's Tobacco Policy or to enroll in a Tobacco Cessation Program, please contact: St. Dominic's Employee Health and Wellness Services at 601-200-6448.

HOSPITAL INDEMNITY

Your Hospital Indemnity Benefits...

Hospital indemnity provides you and your family a plan that pays a lump sum benefit to you regardless of any other insurance programs that you are participating in for certain out-of-pocket medical expenses. The hospital indemnity program through Voya provides benefits such as:

Services

Hospital Admission

Frequency

Once per covered sickness or accident per calendar year per insured and limited to a total of four per plan-20 hour requirement, not admission requirement

\$400 at a St. Dominic Facility

\$200 at a Non-St. Dominic Facility

Hospital Observation

Once per covered sickness or accident per calendar year-12 hour requirement, not admission requirement

\$200 per day at a St. Dominic Facility or a Non-St. Dominic Facility

Hospital Confinement

Up to 30 days per covered sickness or accident

\$100 per day at a St. Dominic Facility

\$50 per day at a Non-St. Dominic Facility

Hospital Intensive Care

Up to 15 days per covered sickness or accident

\$200 per day at a St. Dominic Facility

\$100 per day at a Non-St. Dominic Facility

Wellness Benefit

\$100 per employee and spouse per calendar year; \$50 per child (up to 4 children); No waiting period to file



Please refer to plan document for guidelines, limitations and/or exclusions.

Your Dental Benefits...

Dental health care is important for you and your family. For that reason, we provide you with the opportunity to participate in the following dental benefits, which are underwritten by Ameritas. In order to provide you with the level of coverage that best fits the needs of you and your family, we are offering three dental options. Our dental care program provides the following benefits:

<u>Services</u>	<u>Freedom of Choice / Network Plan</u>	<u>Low Plan</u>
Provider	Choice- May use any Provider / Network- Must use a Network Provider	May use any Provider
Calendar Year Deductible	\$50 per person/ \$150 per family	\$50 per person/ \$150 per family
Calendar Year Maximum	\$1,250 per person	\$1,250 per person
Preventive- Exams, Cleanings, Periodic X-Rays	100% with no deductible, up to Choice- UCR* / Network- MAC*	Based on a schedule with no deductible (see sample schedule below)
Basic Restorative- Fillings, Sealants, Oral Surgery	80% after deductible, up to Choice- UCR* / Network- MAC*	Based on a schedule after deductible (see sample schedule below)
Major Restorative- Crowns, Bridgework, Dentures, Implants	50% after deductible, up to Choice- UCR* / Network- MAC*	Based on a schedule after deductible (see sample schedule below)
Orthodontia/Braces Separate \$1,250 lifetime maximum	50% with no deductible, up to Choice- UCR* / Network- MAC*	50% with no deductible, up to UCR*

* MAC- Maximum Allowable Charge; UCR- 90th Percentile Usual and Customary Charges

Sample Schedule of Benefits for Low Plan

<u>Plan Code</u>	<u>Description</u>	<u>Reimbursement</u>
0120	Periodic Oral Evaluation	\$19
1110	Prophylaxis Adult	\$41
2140	Amalgam, 1 Surface, Permanent	\$30
2752	Porcelain Crown, 1 Tooth	\$186
3330	Root Canal Therapy, Molar	\$187
7140	Extraction, 1 Tooth	\$34

You can visit www.ameritasgroup.com to obtain a list of participating Network providers.

LASIK Advantage and iHEAR Soundcare benefits also included.

DENTAL REWARDS - All three options include Dental Rewards, which allows members to carry forward a portion of the unused annual maximum. Members going to the dentist at least once a calendar year and using a total benefit, not exceeding \$500, will be rewarded the following benefit year with \$250 added to their \$1,250 calendar year maximum. The maximum reward earned is an additional \$1,000 for a total possible calendar year maximum of \$2,250.

If you enroll after your eligibility period, during the first year of coverage you will only be covered for cleanings, exams and fluoride treatments (fluoride treatments are for children only).

Please refer to plan document for guidelines, limitations and/or exclusions.

VISION

Your Vision Benefits...

St. Dominic Health Services provides with the opportunity to participate in our vision program. All vision care benefits must be rendered on a prescription basis by an optometrist or an ophthalmologist. The benefits listed below are to be provided on a reasonable and customary basis at 100%, up to the limits listed in the schedule of benefits. If you elect to use an out-of-network provider, you will need to pay for your services at the time of service and then file a claim with AlwaysCare. You can find their phone number on page 23 of the benefits enrollment guide. You will be reimbursed the amount stated in the schedule of benefits.

Vision Benefits include:

<u>Services</u>	<u>Frequency</u>	<u>In-Network</u>	<u>Out-of-Network</u>
Copay		\$10 exam/\$25 materials	N/A
Eye Exam	Every 12 months	Paid at 100% after copay	Up to \$45
Lenses	Every 12 months	Paid at 100% after copay	Up to \$70
Frames	Every 24 months	Up to \$130 after copay	Up to \$45
Contact Lenses	Every 12 months (You choose between lenses and contacts.)	Medically necessary covered in full. Elective up to \$175.	Medically necessary up to \$250. Elective up to \$105.

Patient options included under the materials copay are: All ranges of prescriptions and sizes, scratch resistant coating, UV coating, solid and gradient tinting, and polycarbonate lenses for children at Wal-Mart and Sam's Club only.

Our vision plan is administered through AlwaysCare. You can go to their website at www.alwayscarebenefits.com to obtain a list of participating providers.



Please refer to plan document for guidelines, limitations and/or exclusions.

Life Insurance Benefits to protect your family...

Life insurance is invaluable to your family at the time of your death. It can provide some level of security at a very difficult time. Accidental Death and Dismemberment (AD&D) insurance adds to that protection with additional financial assistance if you lose your life in an accident.

Basic Term Life and AD&D...

Because we know how important this benefit is to individuals and their families, we provide a term life insurance benefit through UNUM equal to one times your annual earnings, up to a maximum of \$500,000, for all benefit eligible full-time employees. An equal amount of AD&D is included.

Voluntary Term Life and AD&D insurance for you and your family members...

In the untimely event of your death, do you really have enough life insurance protection to meet the needs of your family? Because all families are different, St. Dominic Health Services has included the opportunity for you to purchase additional term life insurance and AD&D protection through UNUM. This coverage is purchased through payroll deduction and is in addition to the base term life and AD&D the hospital provides you. You may purchase additional amounts of insurance in \$10,000 increments, up to five times your annual salary or \$500,000, whichever is less. The first \$150,000 of life insurance benefits you purchase is guarantee issue, meaning that you do not need to provide medical information when you are first eligible. If you sign up for more than \$150,000, or if you sign up after your 30 day eligibility period, you must answer health questions.

Dependent Life and AD&D...

In addition, you can also purchase term life and AD&D insurance on your spouse and child(ren). For your spouse, we offer you the opportunity to elect amounts of coverage in increments of \$5,000, up to a maximum of \$250,000.

You may not purchase more life insurance on your spouse than you have on yourself; however, the benefit amounts may be the same. The first \$50,000 of spouse life coverage you purchase is guarantee issue, meaning that your spouse does not need to provide medical information when first eligible. If your spouse signs up for more than \$50,000, or after your 30 day eligibility period, your spouse must answer health questions. You may also insure your eligible dependent child(ren) for \$20,000 from birth to age 26, regardless of student status. The \$20,000 of child life coverage is guarantee issue, meaning that your children do not need to provide medical information when first eligible. If you sign up for child coverage after your 30 day eligibility period, your children must answer health questions.

The cost of employee and spouse coverage is based on the employee's age. Your premium will increase as you move into a new age band.

Please refer to plan document for guidelines, limitations and/or exclusions.



DISABILITY

Short-Term Disability...

St. Dominic Health Services provides you with an opportunity to purchase short-term disability insurance through Trustmark Voluntary Benefit Solutions using the convenience of payroll deduction. This insurance is portable, meaning that should you leave your employment at St. Dominic Health Services, you can take the coverage with you.

The short-term disability benefits are as follows:

- Benefit Amount is in \$100 increments up to 60% of pre-disability base income, up to \$6,000 per month.
- Benefits paid on same cycle as your paycheck.
- Elimination Period is 14 days sickness / 14 days accident.
- Disability resulting from pregnancy or childbirth is covered as any other illness, 10 months after coverage effective date.
- Benefit Period is 90 days.

Please refer to plan document for guidelines, limitations and/or exclusions.

You can obtain the monthly cost of this coverage and enroll only through annual open enrollment.

Long-Term Disability...

Who would pay your bills and insure that your income is protected if you were unable to work for an extended period of time? In order to make sure that your family would not face the financial hardships of your inability to earn an income, St. Dominic Health Services provides you the opportunity to purchase long-term disability insurance from UNUM through payroll deduction. This plan is designed to help replace a significant portion of your income until you reach your normal retirement age under the Social Security Act (assuming your disability begins prior to age 60). This plan has an option that allows you take the coverage with you should you leave employment at St. Dominic Health Services. Refer to your plan document for additional details. As an employee, if you sign up for coverage after your 30 day eligibility ends, you must answer health questions.

Your long-term disability plan benefits are as follows:

- Benefit Amount is up to 60% of pre-disability base income, up to \$6,000 per month. Actual benefit may be subject to other income offsets and/or a pre-existing waiting period.
- Elimination Period is 90 days of disability.
- Benefit Period is to your normal retirement age under the Social Security Act.

Please refer to plan document for guidelines, limitations and/or exclusions.

The cost of coverage is based on your salary and age. Your premium will change as you have a change in salary or move into a new age band.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT

A Healthcare Flexible Spending Account is a great way to reduce the financial impact of eligible health care expenditures. You can enroll within 30 days of your initial eligibility or during our Annual Open Enrollment. You may elect to contribute up to \$2,500 per calendar year to your account. You may incur eligible expenses through March 15th of the following calendar year. You may submit claims for reimbursement through April 15th of the following calendar year. **It is important to note that any amount left in your account on April 15th of the following calendar year is forfeited. Also, once your election is made, it cannot be changed until the next plan year unless you experience a status change as defined in the Summary Plan Document.**

Examples of Eligible Medical Expenses

- Deductibles, Coinsurance and Copays
- Contact Lenses/Contact Solution
- Hospital, Dental, Physician, Surgical and Diagnostic Fees, as well as out-of-pocket expenses not covered by insurance
- Prescription Drugs/Medical Supplies
- Over-The-Counter Drugs Used to Alleviate or Treat a Medical Condition. Over-The-Counter Drugs will be covered only with a prescription written by a physician. Prescription must be provided to ABA before the claim will be honored.
- Routine Physical and Non-Diagnostic Treatments
- Smoking-Cessation Programs

Pre-Tax Premium Option...

All payroll deductions for medical, dental, vision, and health care flexible spending account will be pre-taxed. If you select this benefit, your premium expense is deducted from your gross wages, which allows you to reduce your taxable income by the amount of your deduction. It's a great way to reduce the actual cost of your monthly contributions. If you elect these benefits, you need to understand that you cannot later change your decision, unless you experience a qualified family or employment status change. Your premium deductions will automatically be taken pre-tax unless you opt out.



The plan administrator for our flexible spending account is American Benefit Administrators (ABA). You can find their contact information on page 23 of this enrollment guide.

BENEFIT TIME OFF & EXTENDED SICK LEAVE (ESL)

Benefit Time Off (BTO) And Extended Sick Leave (ESL)...

Regular employees will accrue paid time off benefits each pay period which may be used to supplement pay for holiday, vacations, sickness, and personal leave with supervisor approval. Non-benefit full-time, and PRN employees are ineligible to accrue paid time off. Paid time off is accrued according to employment classification and length of service based on the date of hire. Only regular full-time employees accrue both BTO and ESL. Full-time employees who regularly work less than 40 hours per week and part-time employees accrue BTO time on a pro-rated basis based on the number of regular hours worked, but a minimum of 40 hours must be worked in a pay period to accrue any BTO. All regular full-time employees accrue three hours of ESL each pay period, or 76 hours per year, regardless of hours worked. Part-time, non-benefit full-time, and PRN employees do not accrue ESL hours.

Eligible employees will accrue BTO according to the following guidelines:

<u>Years of Service</u>	<u>Hours per Pay Period</u>	<u>Hours Last Pay Period of Year</u>	<u>Hours Per Year</u>	<u>Days Per Year</u>
0 - 2	6.770	6.750	176	22
2 - 5	7.385	7.375	192	24
5 - 8	8.000	8.000	208	26
8+	8.924	8.900	232	29

Use of paid benefit hours are subject to the following guidelines:

1. All BTO requests must be scheduled in advance and approved by the employee's immediate supervisor.
2. St. Dominic recognizes the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas. Employees must use BTO hours to be compensated for these holidays. An employee must obtain supervisory approval to work on a recognized holiday. NOTE: To ensure that new employees are compensated for St. Dominic recognized holidays, employees who are employed for less than 90 days are eligible to take earned BTO for holidays they are not scheduled to work. BTO is not available for vacation or other holidays until the employee has completed 90 days of employment.
3. Employee illnesses are compensated with BTO and ESL hours. The first 16 hours of each episode of illness are compensated with BTO hours. All subsequent hours/days are compensated with ESL hours if the employee provides his/her supervisor with a physician's statement. ESL will be paid from the first day of absence to employees that have a medically necessary, physician-verified period of inpatient hospitalization requiring a minimum overnight stay of 24 hours. Furthermore, if an employee has subsequent intermittent absences based on a continuation of the same illness or injury within 30 days of the first absence for the incident, hours missed subsequent to the first 16 hours of absence will be covered by ESL.
4. Employees should notify supervisors of unplanned absences at least two (2) hours prior to their scheduled shift. BTOS hours will be paid for these unscheduled absences.
5. Funeral leave will be paid from ESL hours.
6. An employee may use ESL and BTO hours to make up the difference in pay between Workers' Compensation benefits and regular pay when the employee is off work due to injury.
7. **Available BTO should be used for all scheduled absences including requests to leave early. BTOU should be used for unscheduled absences and BTOS should be used for sick time that is not covered by ESL.**

BENEFIT TIME OFF AND EXTENDED SICK LEAVE (ESL)

8. With the exception of St. Dominic recognized holidays new employees must complete a 90-day qualifying period from date of hire to use BTO hours. New employees must complete a 180-day qualifying period to use ESL hours although hours accumulate from date of hire. PRN employees who change to part-time or full-time status must complete a 90-day qualifying period for BTO use. Part-time and PRN employees who change to full-time status must complete a 180-day qualifying period for ESL use.
9. BTO and ESL hours are available for use during the pay period after they are earned (after meeting qualifying period requirements). Employees may view their current BTO and ESL accruals on Dominet under employee self service.
10. With approval from their manager employees who have completed the 90 day wait period may be allowed up to a maximum of 40 hours of negative BTO accrual for approved circumstances. (borrowing from future accruals). As employees continue to accrue, they will return to a positive BTO balance. Employees must be actively working and may not go into negative BTO while on a leave of absence.
Should an employee terminate with a negative BTO balance, they will be required to repay the advanced BTO upon termination. All advance BTO payments will be deducted from the employee's final paycheck.
11. Hourly employees are allowed to take BTO and ESL time in increments of hours or tenths of hours. Because of the nature of exempt employees and the expectation of the hours they are required to work, BTO should only be given to exempt employees for full days.
12. The number of BTO hours that an employee is allowed to have at one time is limited to the maximum accrual allowed according to years of service. When an employee's earned BTO hours exceed the maximum, the excess hours will be assigned to a "Lost Hours" category. The payroll system will annually survey each employee's accumulation and move up to twenty hours from the Lost Hours category to ESL. Any Lost Hours in excess of twenty will be deleted. No Lost Hours may be restored to BTO.
Requests for exceptions to this policy should be rare occurrences and it is expected that proper planning of BTO time will be conducted by the employee and coordinated with the supervisor. In the event an exception is requested for payment of excess BTO hours due to unusual circumstances, a recommendation and explanation from the employee's department manager must be forwarded to the Vice-President for Human Resources for review. Only the hospital President may authorize exceptions if recommendations are approved.
13. On December 1 of each year, employees with ESL hours in excess of 720 will be allowed to convert excess hours on a two-for-one basis into either cash or BTO hours. Employees with 90-119 days of ESL may convert a maximum of 10 days of ESL per year provided that a balance of 90 days is maintained. Employees with 120 days of ESL or more may convert a maximum of 12 days of ESL per year provided that a balance of 90 days is maintained.
14. Employees will be allowed to voluntarily convert up to 20 hours of BTO to ESL annually on November 30.
15. Upon termination, employees who have completed the 90-day qualifying period for BTO use will be paid for all earned, unused BTO hours less any amount owed to St. Dominic. Excess ESL will be paid out on a two-for-one basis at termination when the ESL balance exceeds 720 hours. Employees who are terminated or quit without notice are not eligible for ESL or BTO payout.
16. Employees who are sent home because of low census Administrative Time Off (ATO) will continue to accrue BTO up to their maximum annual eligibility.

ADDITIONAL BENEFITS

DominiCare...

St. Dominic Health Services operates an on-site child care facility for the children of our employees. The center is licensed by the Mississippi Department of Health and meets all state requirements. The center is open seven days a week, 6 AM to 7:30 PM. The director of DominiCare will provide additional information concerning curriculum and rates. For more information, you may contact Fannie Harper at 601-200-4100.

Long-Term Care...

Your career or the care of a loved one? It's not a choice you should have to make. Yet each year people across the country may have to put their business and career plans on hold to become a caregiver for family members. Perhaps you're lucky and your loved ones have planned carefully enough that caring for them isn't an issue. But can you make the same claim for yourself? The average cost of long-term care in the United States is \$56,575 per year.

Our Mass Mutual long-term care plan features the following benefits:

- You become eligible when you cannot perform two out of six activities of daily living.
- Eligible employees can receive benefits in their home, nursing home, assisted living facilities and adult day care facilities.
- Employees of St. Dominic Health Services receive a 10% premium discount on their own individual policy or a 40% premium discount on a joint policy with their spouse/covered partner. A 10% premium discount is available to employee's parent, grandparents, parent-in-laws, and adult children as well. If an insured is covered by another Mass Mutual insurance policy, an additional 5% Loyal Customer premium discount is also included.

Please refer to plan document for guidelines, limitations and/or exclusions.

You can obtain the monthly cost of this coverage and enroll only through annual open enrollment.

Cancer Insurance...

If you are diagnosed with cancer, how will you pay for what your health insurance won't? UNUM's Voluntary Cancer Insurance provides benefits for direct and indirect expenses associated with the diagnosis and treatment of cancer and other specified diseases. Although medical insurance will pay for a portion of the cost associated with the treatment of cancer, there is still a large amount of out of pocket expenses.

Plan features of our Cancer Program include:

- Initial Diagnosis Benefit- \$1,500
- Reimbursements for hospital confinement, private duty nursing, home health care, hospice, radiation, chemotherapy, blood and plasma, etc. for the treatment of Cancer
- Reimbursements for hospital confinement, ambulance and attending physician costs incurred for the treatment of a specified disease
- Cancer Screening/Wellness Benefit- \$25 Mammogram Only
- Coverage is available for employee, spouse, and children
- Coverage is individually owned which allows you to retain coverage without increases in premiums if you ever leave St. Dominic Health Services
- You purchase through convenient payroll deduction

Please refer to plan document for guidelines, limitations and/or exclusions.

You can obtain the monthly cost of this coverage and enroll only through annual open enrollment.

Burial...

St. Dominic Health Services offers Trans\$ure SM, a Whole Life Insurance Policy "Burial Plan", through Catchings Insurance Agency for each employee and their family members (spouse, children, and grandchildren). This benefit may be purchased for \$4.00 per week.

Who Can Participate:

- Employees age 16 - 70 (\$5,000 - \$500,000 coverage)
- Spouse or equivalent by law ages 16 - 65 (\$5,000 - \$100,000 coverage)
- Children/grandchildren ages 15 days - 24 years (\$25,000 coverage)

ADDITIONAL BENEFITS

- Children ages 15 days – 17 years (\$10,000 level term rider insurance) (Employee participation is required for dependents to be eligible.)

Underwritten by **Transamerica Life Insurance Company**, Cedar Rapids, Iowa

If there is a change in employment, the program may be continued with no decrease in benefits or increase in premiums.

Please refer to plan document for guidelines, limitations and/or exclusions.

You can obtain the monthly cost of this coverage and enroll only through annual open enrollment.

Universal LifeEvents[®] ...

Trustmark Voluntary Benefit Solutions' Universal LifeEvents is designed to provide you with benefits for Long Term Care and death benefits to your beneficiaries if you pass away. At an affordable premium, you can have the added financial protection you and your family may need during times of uncertainty. This valuable offering allows you to enroll yourself, spouse, child(ren) and grandchild(ren) while using the convenience of payroll deduction to pay your monthly premiums.

Plan features of the Universal LifeEvents program include:

- Pays a higher death benefit during the working years when expenses are high and families need maximum protection.
- At age 70, when financial needs are typically lower, the death benefit reduces to one-third.
- Long Term Care Benefit which helps cover the cost for assisted living, home healthcare, adult day care and nursing home care.
- Death Benefit Restoration which restores the death benefit that is reduced to pay for Long Term Care.
- Accidental Death Benefit which doubles the death benefit if death occurs by accident.
- Terminal Illness Benefit which advances up to 75% of your death benefit if your life expectancy is 24 months or less.

Please refer to plan document for guidelines, limitations and/or exclusions.

You can obtain the monthly cost of this coverage and enroll only through annual open enrollment.

Group Critical Illness...

Our group critical illness plan offered through AFLAC/Continental American Insurance Company provides a lump-sum benefit upon the diagnosis of not only one covered illness, but for each covered illness. Cancer, heart attack, major organ transplant, stroke, end stage renal failure, coma, paralysis, burns, loss of sight, loss of speech, loss of hearing, and occupational HIV are all life-changing events. Medical coverage helps with a large portion of the medical expenses associated with the treatment of a critical illness; however there are still expenses that would otherwise be paid out-of-pocket. Consider the expense associated with having to make modifications to your home or job retraining following a critical illness. Without this type of coverage, you would be left to pay for those on your own. Group critical illness insurance provides a lump-sum benefit payment to cover those and other expenses.

Plan Features of our group critical illness program include:

- Lump-sum benefits paid directly to you (unless otherwise assigned) following the diagnosis of each additional covered critical illness (each additional occurrence must be separated by at least 6 months).
- Lump-sum benefits paid directly to you following the diagnosis of the same covered critical illness if the dates of diagnosis are separated by at least 12 months (12 months treatment free for cancer).
- Spouse coverage available.
- Each child is covered at 50% of the primary insured amount at no additional cost.
- You choose your benefit amount from \$5,000 to \$50,000, with \$25,000 available for your spouse (up to 50% of the employee amount).
- \$50 annual health screening benefit for each covered Employee and Spouse included.
- The plan is portable, so you can take it with you if you ever leave St. Dominic Health Services (with stipulations).

ADDITIONAL BENEFITS

- Level premium rates based on your age at the time of application. Your rates cannot increase due to a change in your age, health or individual claim.
- You purchase through the convenience of payroll deduction.

Please refer to plan document for guidelines, limitations and/or exclusions.

You can obtain the monthly cost of this coverage and enroll only through annual open enrollment.

Group Accident...

AFLAC/Continental American Insurance Company's voluntary group accident insurance provides a lump-sum benefit for a wide variety of injuries and accident-related expenses associated with the loss of income due to a covered off-the-job accident. Although medical insurance will pay for a portion of the expenses associated with an accident, there is still a portion that would have to be paid out-of-pocket. Hospitalization, physical therapy, hospital intensive care, transportation and lodging associated with an accident are just some of the expenses the program will help cover. No one can ever truly be prepared for an accident and the costs associated with it, but group accident insurance will provide you and your family with financial security in an unexpected situation.

Plan features of our group accident program include:

- Benefits paid directly to you (unless otherwise assigned), based on injury or accident-related expense. See schedule of benefits for details.
- Coverage is available for employee, spouse, and children.
- \$60 annual health screening benefit for each covered participant included after policy has been in force 12 months.
- The plan is portable, so you can take it with you if you ever leave St. Dominic Health Services (with stipulations).
- You purchase through convenient payroll deduction.

Please refer to plan document for guidelines, limitations and/or exclusions.

You can obtain the monthly cost of this coverage and enroll only through annual open enrollment.

Identity Theft Protection...

Identity Guard's Identity Theft Protection plan helps protect the identity of you and your covered dependents. You can elect coverage for yourself, spouse and children and choose from two plans that both include 24 Hour Member Support.

Plan features of the Value Service Plan include:

- Identity threat detection and alerts.
- Lost wallet protection.
- Dark web monitoring, Crime reporting and Anti-phishing software.
- Stolen funds reimbursement.

Plan features of the Total Service Plan include all of the above plus:

- Address change verification
- Credit monitoring and credit score (3 bureaus)
- Bank account monitoring
- Sex offender alerts

Please refer to plan document for guidelines, limitations and/or exclusions.

You can obtain the monthly cost of this coverage and enroll only through annual open enrollment.

CONTACT INFORMATION

Just in case you need more information or assistance...

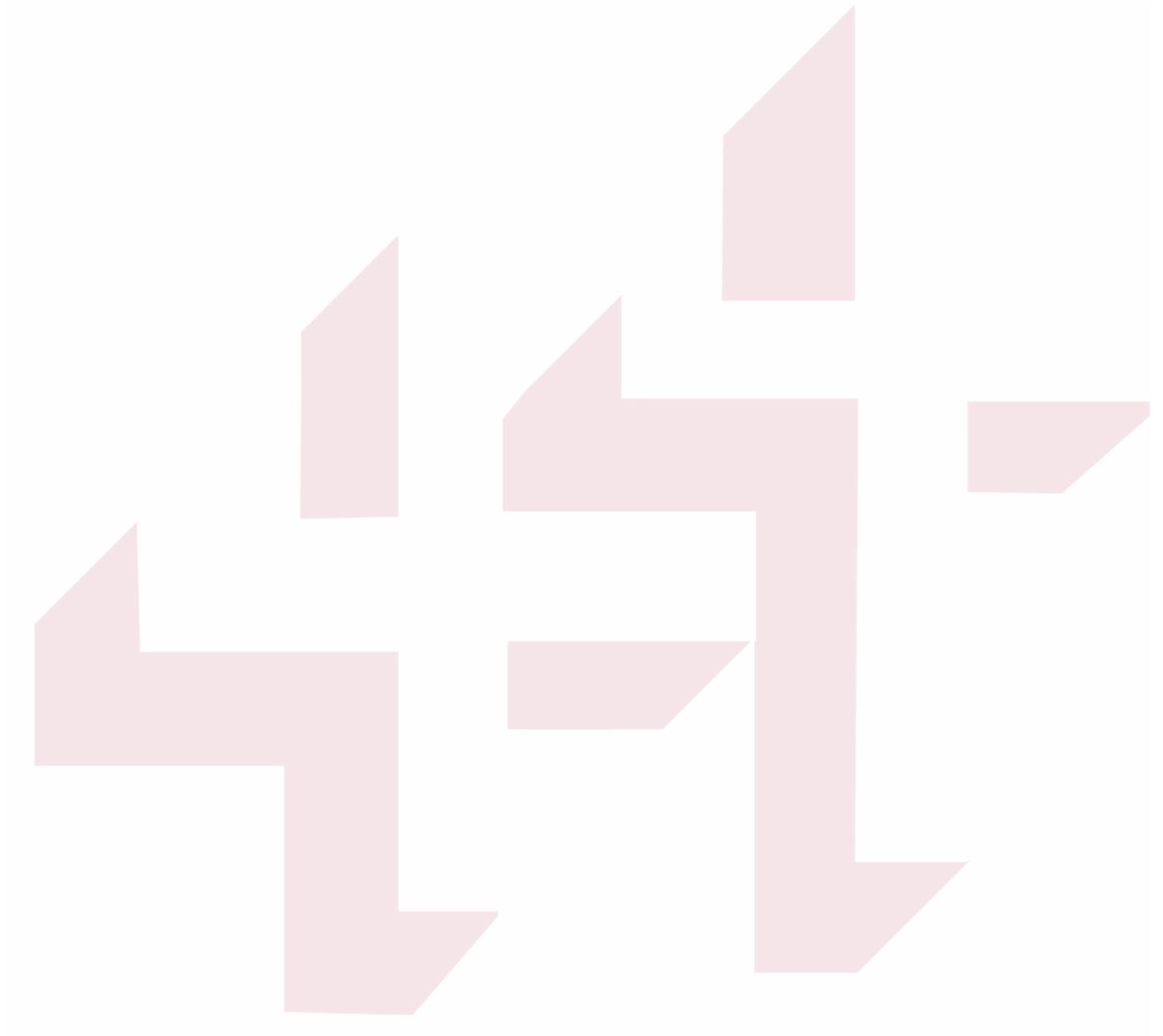
We know that there are always questions that may arise. To assist you, we have listed below the telephone numbers of the insurance companies that work with us to provide benefits to you and your family members.

To enroll in any of these benefits, please contact the Employee Benefits office at 601-200-6706 , 601-200-6858, or 601-200-6733.

	<u>Customer Service</u>	<u>Policy #</u>
<u>Medical Insurance</u> St. Dominic Health Services Administered through Aetna	1-800-941-5542	486860
<u>Hospital Indemnity</u> Voya	1-877-236-7564	70768-6
<u>Dental Insurance</u> Ameritas	1-800-487-5553	10-350179
<u>Vision Insurance</u> AlwaysCare	1-888-729-5433 ext. 2 1-888-400-9304	2SDH0110
<u>Critical Illness and Accident</u> AFLAC/Continental American Insurance Company	1-800-433-3036	individual policy #s
<u>Group & Voluntary Life/AD&D Insurance</u> UNUM	1-866-779-1054	912119
<u>Short-Term Disability and Universal LifeEvents Insurance</u> Trustmark Voluntary Benefit Solutions	1-800-918-8877	individual policy #s
<u>Long-Term Disability Insurance</u> UNUM	1-866-779-1054	912118
<u>Healthcare Flexible Spending Account (FSA)</u> ABA	1-866-742-4900	FSA2019
<u>Long-Term Care</u> Mass Mutual	1-601-898-5660 1-601-898-5741	individual policy #s
<u>Cancer Insurance</u> UNUM	1-800-635-5597	individual policy #s
<u>Identity Theft Protection</u> IdentityGuard	1-855-443-7748	N/A
<u>Burial Insurance</u> Catchings Insurance Agency	1-601-355-7489	individual policy #s

IMPORTANT NOTE:

Whenever you call one of our providers, make sure that you identify yourself as an employee of St. Dominic Health Services.





St. Dominic's