



National
Association
of Public
Hospitals
and Health
Systems

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This summary contains highlights of NAPH's benefits. Plan documents and insurance contracts contain full provisions. If there is a discrepancy between the information in this description and in plan documents/insurance contracts, the plan documents or insurance contracts will govern. NAPH reserves the right to amend, change or terminate the plans, programs and policies described in this summary.

Summary of Benefits 2012

As an employer whose organizational mission is focused on public health, NAPH has a primary concern to ensure the welfare of its employees and their dependents by offering comprehensive benefits to promote a healthy and happy workforce and provide a level of security during unpredictable life events.

Health, Dental and Vision Plan

NAPH offers a comprehensive medical, dental and vision plan with two plan options described below. If elected, the health plan is effective upon the date of hire and provides options for the individual, spouse/partner and dependents. With the exception of life changing events (such as marriage, divorce, births, etc.) when changes can be made within 30 days of the event, adjustments may be made during the annual open enrollment period each November to take effect in January of the next year.

1. The NAPH standard health plan is “**CareFirst BlueChoice Opt-Out Plus Open Access**”. This is a point-of-service (POS) plan that offers the cost savings of an HMO and the freedom for members to visit network specialists within the **local region** without the need for a referral from their primary care physician (PCP). Members also have freedom of choice and out-of-pocket savings received through traditional CareFirst BlueCross BlueShield coverage. Members are required to choose a PCP upon enrollment. Staff insurance co-pays are deducted on a *pre-tax* basis each pay period (24 pay periods in a calendar year).

For In-Network providers: Doctor office co-pay visits are \$10.00 per visit for the Primary Care Physician and \$20.00 per visit for a Specialist. There is a \$0 deductible. Hospital emergency room visits are \$50.00 per visit. See plan brochure for out-of-network provisions.

2. In addition, NAPH offers the **CareFirst Blue Cross Blue Shield BluePreferred (PPO)**, a preferred provider organization that offers members flexibility to choose their doctors or hospital within a **national network** of PPO providers. Members do not need to choose a primary care physician (PCP) and do not need referrals.

For In-Network providers: Doctor office co-pay visits are \$10.00 per visit and coinsurance is 100%. There is a \$0 deductible. Hospital emergency room visits are \$50.00 per visit (limited to emergency services). Out-of-pocket maximum is \$1,000 for in-network. See plan brochure for out-of-network provisions.

Prescription Drug Plan

A prescription drug plan is offered under each health care plan with the following prescription drug co-pays at area drug stores:

- \$10.00 for *generic drug*
- \$20.00 for *Brand Formulary Drugs*
- \$35.00 for *Brand Non-Formulary Drugs*

The Mail Order Prescription Drug service allows prescription orders for a 90-day supply at the following cost-saving prescription drug co-pays:

- \$20.00 for *generic drug*
- \$40.00 for *Brand Formulary Drugs*
- \$70.00 for *Brand Non-Formulary Drugs*

CareFirst Online Information: To view specifics about the medical, dental and vision plan details for each of these plans, go to CareFirst's website at www.carefirst.com.

Other Insurance Coverage: NAPH provides each employee with life insurance, short term and long term disability coverage, long term care insurance, an employee assistance program, and voluntary options for accident and permanent whole life insurance through its carrier, UNUM (www.unum.com).

Life and AD&D Insurance: NAPH offers a life insurance benefit equal to two times your annual salary. This benefit becomes effective upon the date of hire and also includes an accidental death and dismemberment (AD&D) coverage. A summary plan description will be distributed on the first day of employment. The plan is portable on termination and may be converted at then-current premium rates for personal coverage.

Short Term Disability (STD): A base short term disability plan is administered by UNUM and covers a qualifying injury or illness following an elimination period of 14 days. This benefit allows UNUM to adjudicate eligibility for a claim and provides up to a total of \$1,375 during an eleven week period. Accumulated sick leave may also be used during a short term disability event to supplement income.

Long Term Disability (LTD): NAPH offers a long-term disability policy, which becomes effective upon the date of hire and provides 60% of monthly earnings up to a maximum of \$10,000 per month. Benefit claims begin after an elimination period of 90 days and if eligibility continues, benefits are paid through the age of 65. A summary plan description will be distributed on the first day of employment.

Long Term Care (LTC): NAPH provides a core long term care plan for all regular full time employees on a guarantee issue basis (no medical questions), and provides optional coverage to 'buy-up' additional coverage on an employee-paid basis. The base plan benefits include a \$2,000 facility monthly benefit for residential care with a duration of 3 years and a 90 day elimination period. The plan also provides Professional Home and Community Care at 50% of the LTC Facility Monthly Benefit. Buy-up coverage provides options to increase the core monthly benefit from a minimum of \$2,000 per month up to an overall maximum of \$9,000 facility monthly benefit, and a choice in duration options at 3 years, 6 years, or for Lifetime, with inflation rate options. Evidence of Insurability will be required if an employee applies for a monthly benefit greater than \$6,000; or for a Lifetime benefit duration; or later than 31 days from date of hire. Through NAPH's group plan, group discount rates are also available to the employee's family members, who may apply at any time by submitting an application and medical questionnaire. On termination, long term care coverage is portable for continuation of benefits as long as premiums continue to be paid.

Voluntary Benefits (Employee paid, post-tax dollars): These plans are offered to each new employee for election within 30 days and during open enrollment in November. Staff may choose to enroll or waive the following coverages:

- a. **Accident Insurance:** This insurance provides benefits in the event of covered injuries or accidents on- or off-the job, with coverage options for spouse and/or children, and a sickness hospital confinement rider. Rates vary by coverage option selected (*individual, individual and spouse, one parent family, or two parent family*). Accident benefits are paid out regardless of what health or other insurance coverage is paid, and can help compensate for out-of-pocket expenses incurred. Because you own the policy, the coverage is portable.
- b. **Interest-Bearing Whole Life Insurance:** This insurance provides whole life insurance for the employee, spouse and/or children, and elective riders for: long term care, children's term, and accidental death. As long as the policy remains in force, the premium rates remain fixed. The maximum benefit amount is \$200,000 for the employee and \$75,000 for the Spouse. A portion of each premium is set aside in a cash value account that grows tax-deferred over the life of the policy at a guaranteed interest rate of 4%. This plan offers liberalized underwriting so you are not required to have a medical exam. Because you own the policy, the coverage is portable if you leave your job.

Identity Fraud: In the event of an occurrence of identity fraud, NAPH provides identity fraud insurance coverage to assist with certain costs and legal expenses incurred to investigate and rectify personal damages. This coverage provides the employee, his or her spouse or domestic partner, and the employee's qualifying dependents with \$25,000 each for expenses incurred for each discovered and reported Identity Fraud. The policy is provided on the first day of employment.

401(k) and Profit-Sharing Plan

An employee becomes eligible to participate in the voluntary 401(k) plan after one year of service. The “entrance” date to the plan is the first month after the first year of service. For example, an employee with a January 16, 2012 hire date will become eligible to the plan February 1, 2013. An employee automatically becomes a participant in NAPH’s Profit-Sharing Plan and makes their own investment selections. Eligible participants are 100% vested in the Profit-Sharing plan after 3 years of service.

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| Current vesting percentages are: | Less than 1 year | 0% |
| | At least 1 year, but less than 2 | 33% |
| | At least 2 years, but less than 3 | 66% |
| | 3 years or more | 100% |

Vacation Leave

NAPH staff accrue vacation leave each pay period based on the following schedule:

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| 1 year of service and less: | 10 days (80 hours) |
| 2-3 years of service: | 15 days (120 hours) |
| 4 years of service and beyond: | 20 days (160 hours) |

A maximum of 10 unused vacation days can be carried over from year to year.

Sick Leave

Full time NAPH staff earn 13 days (104 hours) of sick leave per year. Unused sick leave is carried over annually without limitation.

Holidays

NAPH follows the federal government holiday schedule for paid holidays. NAPH paid holidays also include the day after Thanksgiving and the week off between December 25 and New Years when NAPH closes its offices.

Flexible Spending Account

A Flexible Spending Account (FSA) is a pretax benefit allowable under Internal Revenue Code Section 125. The plan allows NAPH eligible employees to set aside a specific pretax dollar amount for unreimbursed medical, dental, vision and dependent care expenses. The current NAPH plan allows \$4,000 for medical reimbursements and \$5,000 per family for dependent care reimbursements. The details and stipulations for participating in an FSA are contained in the FSA information guide and FSA *Summary Plan Description* provided to new employees during orientation. New employees must enroll within 60 days from date of hire or wait until the annual enrollment period to participate. The annual enrollment period is the 60-day period immediately preceding the plan year start date of January 1.

Benefit Election--Transportation/Parking Contribution and/or Wellness Benefit Reimbursement

NAPH provides regular full-time staff with a benefit choice equaling **\$130.00 per month (\$1,560.00 annually)** for Transportation/Parking benefits **and/or** Wellness benefits. Funds remaining from the Transportation benefit may be allocated to employees via the Wellness Benefit to help promote their good health.

- **Transportation/Parking Contribution:** This benefit helps offset employees' commuting expenses and can be allocated to:
 - 1) Metro fare and/or Metro parking,
 - 2) Commercial parking, or
 - 3) a combination of both Metro and commercial parking.

- The **Wellness Benefit Reimbursement** helps encourage a healthy regime and reimburses employees for health-related services. Reimbursement is made on a quarterly submission of eligible receipts for qualifying services.
 - To supplement transportation/parking expenses on a pre-taxed basis up to the limits set by the IRS, NAPH also offers employees the opportunity to make additional pre-tax payroll deductions for Metro transit fares, Metro parking facilities and qualified commercial parking. Note: Parking in the building is also available on a tax-exempt basis.
 - Regular part-time staff receives pro-rated transportation contributions based on hours worked on a pre-taxed basis; however, temporary employees (including interns) are not eligible for this benefit. (For further clarification, refer to the Employee Handbook regarding *Employee Classifications*.)

Alternative Work Schedules

NAPH supports today's growing trend of offering alternative work schedules through the following schedule options: 1) compressed work schedule, and 2) flexible work schedule. With supervisor approval, these optional work schedules are available to regular full-time employees who meet the eligibility rules. The compressed work schedule is not available during the months of June, November and December. New hires must satisfactorily complete a 90 day period from date of hire before becoming eligible for the compressed work schedule.

- **Compressed Work Week:** A compressed work schedule allows regular full-time staff to take every other Friday off by working a fixed work schedule per pay period of 80 hours within 9 work days, as established by NAPH policy.
- **Flex-time Work Schedule:** The flex-time work schedule allows eligible employees to select their work schedule from three offered timetables: 8:30-4:30; 9:00-5:00; and 9:30-5:30. (The full work day is an 8 hour day--7 work hours and 1 hour paid lunch.)

Community Service Program

In the spirit of volunteerism and team building, NAPH designates one work day per year as an NAPH volunteer day. Our most recent volunteer day provided services to Martha's Table located in Washington, DC.

For more information and/or to obtain details on NAPH benefits, please contact HR.