

# Bartlett Regional Hospital

3260 Hospital Drive, Juneau, Alaska 99801 907.796.8900 www.bartletthospital.org

## 2010 Benefit Summary

BENEFIT		SUMMARY	
Medical	Economy Plan	Standard Plan	Premium Plan
<b>Maximum Lifetime Benefit:</b>	\$1,500,000	\$1,500,000	\$1,500,000
<b>Annual Deductible</b> (Any expenses applied to the deductible during the last 3 months of a calendar year will be carried over to meet the deductible requirement for the next year.)	\$ 500/Individual \$1,000/Family	\$ 250/Individual \$500/Family	\$ 150/Individual \$ 300/Family
<b>Reimbursement Percentages:</b>	80% of the allowable amount  100% after Coinsurance Limit is reached  Constant 80% for Mental Health Care  Constant 80% for Hearing Aid Benefit	80% of the allowable amount  100% after Coinsurance Limit is reached  Constant 80% for Mental Health Care  Constant 80% for Hearing Aid Benefit	80% of the allowable amount  100% after Coinsurance Limit is reached  Constant 80% for Mental Health Care  Constant 80% for Hearing Aid Benefit
<b>Out-of-Pocket Maximum:</b> (Out-of-pocket maximum equals Deductible plus coinsurance (i.e. \$500+\$2,000=\$2,500))	\$2,000 per enrollee per calendar year	\$1,500 per enrollee per calendar year	\$1,000 per enrollee per calendar year
Prescription Benefit	Economy Plan	Standard Plan	Premium Plan
<b>Annual Deductible and out-of-pocket:</b>	\$50.00/\$1,500 out-of-pocket per enrollee	\$50.00/\$1,000 out-of-pocket per enrollee	\$50.00/\$500 out-of-pocket per enrollee

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<i>Legal Drugs (up to 30 day supply):</i>	\$10 co-payment per prescription or refill for generic. 40% co-payment for brand name.	\$10 co-payment per prescription or refill for generic. 30% co-payment for brand name.	\$10 co-payment per prescription or refill for generic. 20% co-payment for brand name.
<i>Medco Mail Order (up to 90 day supply):</i>	\$10 co-payment per prescription or refill for generic. \$35 co-payment prescription or refill for brand names.	\$10 co-payment per prescription or refill for generic. \$30 co-payment prescription or refill for brand names	\$10 co-payment per prescription or refill for generic. \$25 co-payment prescription or refill for brand names
<b>Dental Benefit</b>	<b>Economy Plan</b>	<b>Standard Plan</b>	<b>Premium Plan</b>
<i>Maximum Calendar Year Benefit:</i>	\$2,000	\$2,000	\$2,000
<i>Annual Deductible:</i>	\$50/per enrollee per calendar year  \$150/ Maximum per family per calendar year	\$50/per enrollee per calendar year  \$150/ Maximum per family per calendar year	\$50/per enrollee per calendar year  \$150/ Maximum per family per calendar year
<i>Diagnostic and Preventive</i>	100% of the allowable amount. Not subject to deductible.	100% of the allowable amount. Not subject to deductible.	100% of the allowable amount. Not subject to deductible.
<i>Basic</i>	80% of the allowable amount. Subject to deductible.	80% of the allowable amount. Subject to deductible	80% of the allowable amount. Subject to deductible
<i>Major</i>	50% of the allowable amount. Subject to deductible.	50% of the allowable amount. Subject to deductible	50% of the allowable amount. Subject to deductible
<b>Vision Benefit</b>	<b>Economy Plan</b>	<b>Standard Plan</b>	<b>Premium Plan</b>
<i>Examinations:</i>	None	100% of allowable amount. Limited to 1 exam per calendar year.	100% of allowable amount. Limited to 1 exam per calendar year.
<i>Lenses:</i>	None	100% of allowable amount. Limited to 2 lenses per calendar year.	100% of allowable amount. Limited to 2 lenses per calendar year.
<i>Hardware (Frames and Contact Lenses):</i>	None	Up to \$200 per calendar year.	Up to \$225 per calendar year.
<b>Full-time Employee Cost</b> <i>Benefits available to part time employees at a pro-rated cost</i>	<b>Economy Plan</b>	<b>Standard Plan</b>	<b>Premium Plan</b>
<i>Employee Only Bi-Weekly</i>	\$0	\$49.61	\$72.87

BENEFIT		SUMMARY	
<i>Employee &amp; Family Bi-Weekly</i>	\$67.70	\$134.90	\$165.91
<i>Life Insurance</i>	<p>Basic Term Life Insurance: Employee Cost: \$0</p> <ul style="list-style-type: none"> <li>• Full time and part time employees</li> <li>• \$5,000 employee; \$1,000 spouse; \$500 each eligible dependent</li> </ul> <p>Voluntary Life insurance is available for purchase by the employee</p>		
<i>AFLAC</i>	<p>Premium paid by employee through pre-taxed payroll deductions</p> <ul style="list-style-type: none"> <li>✓ Personal Accident Indemnity Plan (Accident-Only Insurance)</li> <li>✓ Specified Health Event Protection (Specified Health Event Insurance)</li> <li>✓ Personal Disability Income Protector (Short-Term Disability Insurance)</li> <li>✓ Hospital Protection (Hospital Confinement Indemnity Insurance)</li> <li>✓ Care Assist (Hospital Confinement Care Indemnity Insurance)</li> <li>✓ Personal Sickness Indemnity Plan (Hospital Confinement Sickness Indemnity Limited Benefit Policy)</li> <li>✓ Cancer Indemnity Insurance</li> </ul> <p>Pre-tax payroll deductions available for medical and dependent care</p>		
<i>Cafeteria/Flexible Spending Plan</i>			
<i>Retirement</i>	<p><b>Public Employees Retirement System (PERS) – State of Alaska</b>  <a href="http://www.state.ak.us/local/akpages/ADMIN/drb/home.htm">http://www.state.ak.us/local/akpages/ADMIN/drb/home.htm</a></p>		
<i>Employee Contribution</i>	<p>Tier IV (Employees hired into PERS after 07/01/06)  Pre-tax contribution: 8%  Employees may make additional contributions.</p>		
<i>Employer Contribution</i>	<p>DC account: 5%  Health Plan: 1.75%-determined by annual actuarial valuation after FY07. HRA-flat dollar amount per employee based on 3% of the employer’s average annual employee compensation. 0.4% disability – P/F, 0.3% all others.</p>		
<i>Vesting</i>	<p>100% vested in employee contributions from inception. Vested in employer contributions based on the following schedule: 25% after 2 years of service, 50% after 3 years, 75% after 4 years, and 100% after five years.</p>		
<i>Retirement Medical Coverage</i>	<p>Access to medical coverage at Medicare-eligible age with 10 years of service or at any age with 25 years of police/fire services or with 30 years of service for all others. Must retire directly from system. If not eligible for Medicare, must pay full premium. May use health reimbursement arrangement (HRA) account to pay premiums. Once HRA is exhausted, member self-pays premiums. When eligible for Medicare, the percentage of premium paid by retiree or surviving spouse is: 10-14 years of service-30%; 15-19 years-25%; 20-24 years-20%; 25-29 years-15%; 30 years or more-10%.</p>		

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<p><b><i>Retirement Disability Benefits</i></b></p> <p><b><i>Retirement Deferred Compensation</i></b></p>	<p>Must be a total and presumably permanent disability whose cause is directly related to performance of duties of the job or an on the job injury. Benefits is 40% of salary, earns service while on occupational disability. Employer continues to make all required contributions as if member were working, plus member's required contributions to the DC account, without deductions from member's disability payment. Disability benefits cease when member becomes eligible for normal retirement at Medicare-eligible age and 10 years of service or at any age with 25 years of police/fire service or with 30 years of service for all others. No medical insurance until eligible for normal retirement.</p> <p>An IRS 457 Plan is also available to you through the State of Alaska.</p>
<p><b><i>Personal Time Off (PTO)</i></b></p> <p><b><i>Recognized Holidays</i></b></p> <p><b><i>Other Leaves of Absence</i></b></p>	<p>PTO (sick, vacation, and holiday, based upon a 40 hour work week  1<sup>st</sup> year – (0 – 2079.99) 0.1000 = 2080 hours (26 days)  2<sup>nd</sup> year – (2080 – 4159.99) 0.1385 = 288.08 (31 days)  3<sup>rd</sup> year – (4160 – 10,399.99) 0.15 = 312 (39 days)  5<sup>th</sup> year – (10400 – 20799.99) 0.1615 = 335.92 (42 days)  10<sup>th</sup> year – (20800 – up) 0.1846 = 384 (48 days)</p> <p>New Year's Day, Martin Luther King Day, President's Day, Seward's Day, Memorial Day, Independence Day, Labor Day, Alaska Day, Veteran's Day, Thanksgiving Day, Christmas Day</p> <p>Other leave of absences are available as defined in the negotiated agreement and federal/state laws.</p>
<p><b><i>Deferred Compensation</i></b></p>	<p>BRH offers pre-tax savings options under 457 IRS plans. Available companies include: Equitable, Hartford, ICMA-RC.</p>
<p><b><i>Meal Discount</i></b></p>	<p>Bartlett Café offers a 15% employee discount</p>
<p><b><i>Health Yourself Wellness Program</i></b></p>	<p>Available through CBJ, the Health Yourself Wellness Program proactively encourages employees to manage their own health and preventative maintenance programs. Examples include periodic discounts through local fitness centers, informational classes (healthy eating, etc.); weight watcher clubs –incentive programs, family fitness days (ice-skating, swimming, etc.) and blood draws for free or reduced costs.</p>
<p><b><i>Employee Assistance Program (EAP)</i></b></p>	<p>ComPsych Guidance Resources program is provided at no cost to all employees to help you and your dependents with personal issues (counseling), legal information, and resources (will and estate planning) and financial information and resources (debt management and retirement planning).</p>

<p><b><i>Union Representation</i></b></p>	<p>Certain departments are represented by a collective bargaining agreement through the International Longshore and Warehouse Union (ILWU) Alaska Local 200 – Health Care Unit 2201. The current negotiated agreement is effective April 20, 2008 through December 31, 2010. Union dues are 1% of gross salary plus an initiation fee. Hospital Departments represented include: Cardiac Rehab, Critical Care, Diagnostic Imaging, Dietary, Emergency, Environmental Services, Health Information Management, Hyperbaric, Laboratory, Medical/Surgical, Mental Health, Obstetrics, Patient Admitting Services, Patient Financial Services, Pharmacy, Physical/Occupational Therapy, Physician Office Administration, Rainforest Recovery Center, Respiratory Therapy, Special Clinic Office, and Surgical Services.</p>
<p><b><i>Tobacco Free</i></b></p>	<p>Bartlett Regional Hospital campus is tobacco free.</p>
<p><b><i>Education and Staff Development</i></b></p>	<p>Bartlett Regional Hospital is committed to developing staff excellence by providing on-site classes and training materials. Education Services also provides a variety of classes to patients, their families, and the community:</p> <ul style="list-style-type: none"> <li>• New-born/breast feeding and new parenting classes</li> <li>• Tobacco cessation classes</li> <li>• Diabetes classes, among others</li> </ul>