

Total Rewards Program

For the Whole Employee



Speare's Mission

To work together to serve the needs of our patients and community

Speare's Vision

A community where all can achieve optimal health

Speare Values

Kindness—We are compassionate and treat everyone as we wish to be treated.

Collaboration—We work together to create a team—based learning environment.

Safety—We provide a safe environment for our patients, families and each other.

Excellence—We deliver exceptional service and clinical care.

Efficiency—We manage our limited resources carefully to allow us to meet our future needs.

Professionalism—We are honest, transparent, humble and courteous to all.

Patient and Family Centeredness—We respect each individual patient's needs and preferences.



Welcome

Welcome to Speare Memorial Hospital's Total Reward Program.

Our employees are our most valuable asset. You are the reason for our ongoing success, and we truly appreciate the contributions you make each and every day. As a valued employee, we want to provide you with competitive wages, a quality benefits program, work-life balance, and reward and recognition opportunities. Our compensation philosophy, benefits package, and other programs are designed to help you with your personal and professional growth and wellbeing.

This Total Rewards Program provides a single “go-to” resource highlighting all the benefits and programs available to you. We hope that you will find this a useful resource to increase your knowledge and awareness of the vast offerings available to you, as a Speare employee.

The health and well-being of our employees contribute toward the health and success of our organization. We thank you for all that you do in support of our patients, community, and Speare Memorial Hospital, and we hope that you will enjoy this resource.

If you have any questions about this information, please reach out to our Human Resources Department.

Sincerely,

Michelle L. McEwen

President/CEO

Speare Memorial Hospital



Components of your Total Rewards System

• Compensation

- Performance Recognition
- Shift Differentials
- Holiday Pay
- On Call Pay
- Call in Pay
- Sign on Bonus
- Employee Referral Bonus
- Per Diem Options

• Pay for Time Not Worked

- Earned Time
- Bereavement Leave
- Jury/Witness Duty
- Earned Time Donation

• Benefits

- Medical Plan and Prescriptions
- Dental Plan
- Vision Plan
- 403(b) Retirement Plan
- 457 Deferred Compensation Plan
- Health Savings Account
- Flex Spending Account
- Health Reimbursement Account
- Dependent Care Spending Account
- Employee Life Insurance
- Child Life Insurance
- Spousal Life Insurance
- Accidental Death & Dismemberment Insurance
- Short and Long Term Disability
- Critical Illness Insurance
- Accidental Injury Insurance
- Life Assistance & Work/Life Support Program
- Financial Counseling and Education

• Work-Life Initiatives

- Navigate Employee Well-being Program
- Health Risk Assessment
- Lifestyle/Fitness Reimbursement
- RehabFit Employee Discount
- Cafeteria Discount
- Tickets at Work
- Working Remotely
- Personal Leave

• Development and Career Opportunities

- Continuing Education
- Tuition Reimbursement
- Scholarships
- Clinical Advancement Program
- Specialty Certification Support Through Reimbursement
- Elsevier/HealthStream Learning Platforms
- Continuing Medical Education
- NEW - Student Loan Repayment Program

• Performance and Recognition

- Service Bonus/Milestone Celebration
- Speare Spirit Awards
- Value-Gram
- Celebrations

• Contact Information



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COMPENSATION PHILOSOPHY

Speare Memorial Hospital is committed to ensuring that our compensation program is directly linked to our Mission and Values. Each employee is vital in our work to serve the needs of our patients and community.

Our goal is to attract, retain, and engage a committed, talented and diverse workforce by providing a positive environment with career growth opportunities, successful work-life balance and market competitive compensation and benefits. Our organization's culture embraces kindness and collaboration, putting our patients and their families at the center of all we do. We have defined our strategy and guiding principles for how pay will be determined, managed, and communicated to our valued employees.

• Compensation

- Performance Recognition
- Shift Differentials
- Holiday Pay
- On Call Pay
- Call in Pay
- Sign on Bonus
- Employee Referral Bonus
- Per Diem Options

Market Competitive-ness	Speare analyzes wages for each position for market competitiveness. Market is defined as Northern New England, using similar peer groups reflecting geographical location, FTE size, bed size, and actual operating expenses. For most staff positions, we define “market” as Northern New England (Maine, Vermont and New Hampshire). For some positions, such as providers, we may seek market data from a broader geographic area.																																																																																				
Competitive Positioning	<p>Speare’s pay ranges are established using the 10th, 50th and 90th percentile from market survey data to determine our minimum, median and maximum for each pay grade. This is reviewed annually and when significant differences exist between our pay range and the market, the need for adjustment is assessed to maintain market competitiveness. Any and all adjustments are subject to availability of financial resources.</p> <p>Example:</p> <table><tr><th>Position</th><th>Data Cut</th><th>Group</th><th># of Orgs</th><th># of Inc</th><th>Avg Org</th><th>Avg Inc</th><th>10th</th><th>25th</th><th>50th</th><th>75th</th><th>90th</th></tr><tr><td>X</td><td>All Participants</td><td>All Participants</td><td>28</td><td>179</td><td>\$17.68</td><td>\$17.88</td><td>\$13.79</td><td>\$15.48</td><td>\$17.78</td><td>\$18.73</td><td>\$22.89</td></tr><tr><td>X</td><td>Region</td><td>New Hampshire</td><td>13</td><td>87</td><td>\$19.21</td><td>\$18.49</td><td>\$15.65</td><td>\$17.26</td><td>\$18.41</td><td>\$20.58</td><td>\$25.20</td></tr><tr><td>X</td><td>Region</td><td>Northern New Hampshire</td><td>7</td><td>15</td><td>\$20.02</td><td></td><td></td><td>\$17.55</td><td>\$18.50</td><td>\$24.70</td><td></td></tr><tr><td>X</td><td>FTE Size</td><td>350 to 800 FTEs</td><td>9</td><td>23</td><td>\$17.30</td><td>\$16.97</td><td></td><td>\$15.79</td><td>\$17.76</td><td>\$18.62</td><td></td></tr><tr><td>X</td><td>Operating Expense</td><td>\$50 - \$149.9 Million</td><td>11</td><td>30</td><td>\$17.51</td><td>\$17.32</td><td>\$15.01</td><td>\$16.14</td><td>\$18.26</td><td>\$18.51</td><td>\$18.75</td></tr><tr><td>X</td><td>Staffed Beds</td><td>Under 50 Beds</td><td>18</td><td>40</td><td>\$17.55</td><td>\$17.13</td><td>\$12.82</td><td>\$14.87</td><td>\$17.90</td><td>\$18.75</td><td>\$25.20</td></tr></table> <p>Using this example, the midpoint of the position is set using the 50th percentile as a guide. Looking at Speare’s compensation structure, internal benchmarking with similar Speare positions (similar education, experience, skill) is done. The position is then placed in the range most closely aligned to the other positions, which in this example would be a range of \$15.42 – \$18.50 – \$21.58.</p>	Position	Data Cut	Group	# of Orgs	# of Inc	Avg Org	Avg Inc	10th	25th	50th	75th	90th	X	All Participants	All Participants	28	179	\$17.68	\$17.88	\$13.79	\$15.48	\$17.78	\$18.73	\$22.89	X	Region	New Hampshire	13	87	\$19.21	\$18.49	\$15.65	\$17.26	\$18.41	\$20.58	\$25.20	X	Region	Northern New Hampshire	7	15	\$20.02			\$17.55	\$18.50	\$24.70		X	FTE Size	350 to 800 FTEs	9	23	\$17.30	\$16.97		\$15.79	\$17.76	\$18.62		X	Operating Expense	\$50 - \$149.9 Million	11	30	\$17.51	\$17.32	\$15.01	\$16.14	\$18.26	\$18.51	\$18.75	X	Staffed Beds	Under 50 Beds	18	40	\$17.55	\$17.13	\$12.82	\$14.87	\$17.90	\$18.75	\$25.20
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Internal/ External Value	Speare pay ranges will balance the need to be externally competitive with the desire to be internally equitable among jobs having similar scope of responsibilities, knowledge, experience, and organizational impact. Pay is commensurate with experience, skills, and performance.
Performance Recognition	Salary increases are awarded based upon the performance of the individual in regard to established performance criteria and meeting established goals for the individual, department and organization. Performance recognition may also be rewarded in the form of a lump sum payment for individuals capped in their pay grade or through contractual provisions, such as with providers.
New Hire Pay	Starting pay is generally set between minimum and midpoint for new hires or developing employees. Individual pay is adjusted as performance is demonstrated and sustained at increasingly competent levels over time. With approval, experienced employees with critical skills may be hired above this guideline.
Careers	Speare Memorial supports career development and progression through meaningful work assignments and other learning opportunities to increase capability and personal/professional growth among all employees. We encourage every employee to assume responsibility and to continually develop their expertise and to proactively seek out opportunities for personal learning and insight. The hospital supports career development through its Clinical Advancement Program, continuing education and in-service training, as well as tuition reimbursement and scholarship programs.
Promotional Pay	Promotions are awarded when employees aspire and succeed to advance to a higher position through a competitive interview process. The new salary/wage will be determined based on the pay grade of the new position.
Communication and Openness	Speare Memorial advocates an open and transparent compensation program that achieves understanding by all. However, the pay of individuals will be treated as sensitive, personal information and kept confidential.
Administration	Our compensation program strives to be straightforward, easy to understand, and administer. Speare conducts a formal assessment at least every year. In addition, our compensation program may be reviewed to respond to changes in the market place, support organizational priorities and needs.
Governance	Human Resources works with leadership to maintain fair and consistent salary administration practices in compliance with all applicable local, state, and federal laws, and requirements of regulatory agencies.
Total Rewards Alignment	Compensation is one element of Speare's total rewards program. Other elements include benefits, work-life effectiveness, recognition, performance management, and talent development. The integration of these elements helps to attract, retain, and motivate the talent required to achieve the important work of Speare.

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Performance Recognition/Merit Increases

Employee performance evaluations are conducted annually by your respective supervisor and/or Department Director. Eligibility for a merit increase is based on the employee's performance based on ratings in the evaluation tool. The amount of the merit increase can vary from year to year, based upon approval by Speare's Board of Directors.

Shift Differentials

Speare offers differentials for evening night and weekend shifts. An employee must work a minimum of 4 hours into the shift in order to receive the differential.

Weekday evening shift (3pm—11pm) - \$2.50/hour

Weekday night shift (11pm—7am) - \$7.00/hour

Weekday night shift (11pm—7am) - \$10.00/hour for RNs, Rad Techs, Respiratory Therapists

Weekend (5am Saturday—7am Monday) - \$2.00/hour; add to evening and night shifts.

Holiday Pay

Speare has six official holidays. Hourly employees who are required to work on a holiday receive a shift differential equal to 1.5 times their base rate. The holiday begins at 11pm the day before the designated holiday and ends at 11pm the day of the holiday. Speare's holidays are New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving and Christmas Day. Thanksgiving, Christmas and New Year's holiday pay begins at 3pm the day before the actual holiday.

On Call Pay

If you are required to routinely be on call as part of your job, you will receive an additional hourly rate of either \$3.00 or \$5.00 per hour, depending upon position.

Call in Pay

An employee who has not worked during the day and is called in will be paid for a minimum of two (2) hours pay. This applies to the first call only. Subsequent calls will be subject to a one (1) hour minimum. The definition of a day, for purposes of this section of the policy only, is midnight to midnight. An employee on-call will be paid at the overtime rate (1 1/2 times base salary calculated as either overtime benefit or federal overtime, whichever is applicable) for call back hours worked on any shift on a call day. All shift differentials will apply for all hours called back.

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Sign on Bonus

Speare may offer a sign on bonus for certain positions. The bonus is usually paid out in installments over a period of time

Employee Referral Plan

Speare offers an employee referral bonus for certain positions for employees who refer applicants to Speare and who are ultimately hired by the organization. This bonus is paid out in quarterly installments over the course of 12 months.



Per Diem Option Plans

For selected departments, Speare offers a per diem differential for per diem staff, mainly clinical staff, that commit to a certain number of shifts/hours during a schedule period. This includes working some off shifts and holidays and may include being on-call. There are three levels to the plan with the first eligible for a 15% differential on top of base, the second with a 30% differential on top of base and the third (for nursing departments only) with an extra 5% if the employee regularly works in two or more departments.

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Pay for Time Not Worked

Everyone needs time away for R&R and to handle personal and family needs. Speare's Earned Time benefit provides employees with time off for both scheduled and non-scheduled events, in addition to generous bereavement leave, and accommodations for civic responsibilities like jury duty.

- **Pay for Time Not Worked**
 - Earned Time
 - Bereavement Leave
 - Jury/Witness Duty
 - Earned Time Donation



Who Is Eligible:

Effective with your date of hire, employees earn time based on an accrual factor per hours worked for paid time off.

Other types of time off (jury duty, bereavement, etc.) are effective immediately.

Please speak with your manager or HR for more information specific to your circumstances.

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Earned Time

Non-contracted employees earn time based on an accrual factor per hours worked, determined by their years of service. For a full-time 40 hour work week, non-exempt employees will earn 25 to 35 days annually and exempt employees 30 to 35 days dependent on years of service.

Rate of Accrual				
Non-Exempt Employees				
Years of Service	Accrual Factor	*Annual Days	*Annual Hours	*Maximum ET
1-4 years	.096150 per hour	25 days	200 hours	300 hours
5-10 years	.115375 per hour	30 days	240 hours	360 hours
Over 10 years	.134613 per hour	35 days	280 hours	420 hours
Exempt Employees				
Years of Service	Accrual Factor	*Annual Days	*Annual Hours	*Maximum ET
1-4 years	.115375 per hour	30 days	240 hours	360 hours
5 plus years	.134613 per hour	35 days	280 hours	420 hours

*Note: the above is based on a full-time 40 hour workweek. Earned Time is accrued based on hours worked.

Earned Time Cash-in Option

Employees may elect to cash in up to 120 hours of ET. The election period is held during Benefits Open Enrollment for the plan year beginning July 1st. Employees can then make an irrevocable election to cash out ET hours that are scheduled to accrue over the course of the plan year.

Bereavement Leave

Speare offers generous bereavement leave for benefits eligible employees in order to allow time off with pay to attend the funeral of a family member and to handle personal affairs involved with the death of the loved one/family member. The amount of bereavement leave varies dependent upon the relationship.



Jury Duty

Employees called for jury duty will be paid the difference between juror service pay and regular daily pay, including any applicable shift differentials.

Earned Time Donation

Allows employees to assist fellow employees in time of financial need due to a medical emergency.

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Speare offers a well-rounded benefits package that can meet the different needs of employees. Options are available that balance coverage and cost. Benefit costs are a shared commitment between Speare and its employees. Overall, Speare pays part of the cost and employees pay part of the cost. In some cases, Speare pays the majority of the cost (80% for medical insurance) or the whole cost, such as for short-term disability. Unless otherwise indicated, benefits eligibility begins the first of the month after 60 days from an employee's start date.

- **Benefits**

- Medical Plan and Prescriptions FT, PT
- Dental Plan FT
- Vision Plan FT, PT
- 403(b) Defined Contribution Plan FT, PT
- 457 Deferred Compensation Plan FT
- Health Savings Account FT, PT
- Flex Spending Account FT, PT
- Health Reimbursement Account FT
- Dependent Care Spending Account FT, PT
- Employee Life Insurance FT
- Child Life Insurance FT
- Spousal Life Insurance FT
- Accidental Death & Dismemberment Insurance FT
- Short and Long Term Disability FT
- Critical Illness Insurance FT, PT
- Accidental Injury Insurance FT, PT
- Life Assistance & Work/Life Support Program FT, PT
- Financial Counseling and Education FT, PT

FT = Full Time
PT = Part Time

Eligibility:

Employees must work 32 hours per week to qualify for full-time benefits and 24 hours per week to qualify for part-time benefits.

You may also enroll your eligible family members under certain plans you choose for yourself.

Eligible family members include:

- Your legally married spouse
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

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Medical Plans and Prescriptions

SMH is proud to offer you a choice between two medical plans through Health Plans Inc. Coverage under all plans includes comprehensive medical care and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle.

Health 1			
	SMH	Dartmouth Hitchcock & Affiliates	Harvard Pilgrim Providers
OOP Max (EE/Fam)	\$3,000 / \$6,000	\$4,500 / \$9,000	\$5,500 / \$11,000
Deductible (EE/Fam)	\$1,500 / \$3,000	\$2,250 / \$4,500	\$2,750 / \$5,500
Preventive Care	\$0	\$0	\$0
Coinsurance	10% after ded.	20% after ded.	30% after ded.

Health 2			
	SMH	Dartmouth Hitchcock & Affiliates	Harvard Pilgrim Providers
OOP Max (EE/Fam)	\$4,500 / \$8,500	\$6,500 / \$12,500	\$6,750 / \$13,500
Deductible (EE/Fam)	\$2,250 / \$4,500	\$3,250 / \$6,500	\$4,250 / \$8,500
Preventive Care	\$0	\$0	\$0
Coinsurance	10% after ded.	20% after ded.	30% after ded.

Health Savings Account (HSA)			
	Single	2 Person	Family
Employer Contribution	\$1,000	\$2,000	\$2,000
Max. Employee Contribution	\$2,650	\$5,300	\$5,300
Max. Combined Annual Contribution	\$3,650	\$7,300	\$7,300

(HSA can be used to pay qualified medical expenses, i.e. deductible)

The hospital's HSA contribution will be deposited quarterly (July, October, January and April). For a Single plan, \$250 will be deposited quarterly and for 2 person or Family plans, \$500 will be deposited quarterly.

Prescription Drugs	
Generic	10% after tier 2 ded.
Brand	20% after tier 2 ded.
Non-Formulary	30% after tier 2 ded.

Medical Plan Opt Off Benefit

If you decline SMH-provided medical insurance, and can certify that you have coverage elsewhere, SMH will make a contribution into a Health Reimbursement Account (HRA) on your behalf. You and your covered dependents can be reimbursed for eligible healthcare related expenses, including deductibles and co-pays, medical, dental and vision expenses. The fund is owned by SMH so you cannot contribute to the HRA. The Opt Off Benefit is prorated based on your eligibility date. Funds are deposited at the beginning of the plan year.

Opt Off Benefit Amount : \$2,000/year

You will receive a debit card in the mail for access to the HRA funds.

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Dental Plans

Speare offers a choice between three different dental plans through Delta Dental.

Key Dental Benefits	Buy-Down Plan	Basic Plan	Enhanced Plan
Preventive - Coverage A	100%	100%	100%
Basic Services - Coverage B (includes posterior composites)	50%	80%	80%
Major Services - Coverage C	N/A	50%	50%
Orthodontia - Coverage D (age 18 or younger)	N/A	N/A	50%
Deductible (Single/Family)	N/A	\$25/\$75	\$25/\$75
Maximum Benefit per person per Year	\$750	\$1,000	\$1,500
Orthodontia Maximum	N/A	N/A	\$2,000 Lifetime per child

Vision Plan — EyeMed

Key Vision Benefits	In-Network	Non-Network
Exam (once every 12 months)	\$10	Up to \$40
Lenses (once every 12 months)		
Single Vision	\$25	Up to \$30
Bifocal	\$25	Up to \$50
Trifocal / Lenticular	\$25	Up to \$70
Frames (once every 24 months)	\$0 Copay \$100 Allowance	Up to \$70
Contact Lenses (once every 12 months)	Up to \$210 if Medically Necessary \$100 Elective Allowance	Up to \$200 if Medically Necessary

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403(b) Retirement Plan

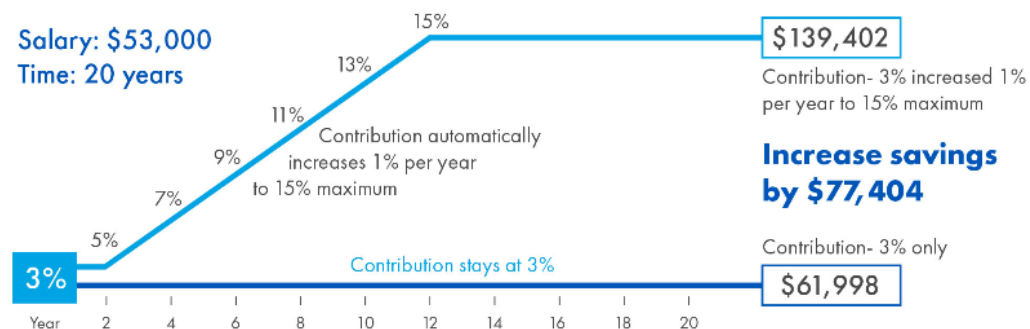
Speare Memorial Hospital offers a 403(b) retirement plan through AIG. Because the plan is qualified by the IRS, special tax exclusions allow employees to contribute funds on a pre-tax basis through payroll deduction. There is no waiting period to begin employee contributions and all employees can contribute. However, Speare will not begin making contributions until the first quarter following 60 days of employment. Even if you choose not to contribute, as long as you are scheduled to work 20 hours per week (1000 hours per year) the hospital will contribute an amount equal to 4% of your bi-weekly paycheck to your account. If you contribute, the hospital will then match your contribution up to an additional 4.5% of your base pay. All contributions are subject to IRS determined maximums.

The earlier you start saving for your retirement the better because you give your savings longer to grow. However, most people do not realize this until they are older and nearing retirement. But it is never too early or too late to start saving for retirement, a little can go a long way.

Speare offers a very robust 403(b) retirement savings opportunity for its employees. If an employee contributes 4.5 percent of their base earnings bi-weekly, they would receive a 4 percent base contribution and a 4.5 percent match. Employees should make sure they contribute at least enough to take full advantage of the match (4.5 percent) and not leave any free money on the table.

If an employee cannot contribute a minimum of 4.5 percent today; consider increasing the contribution by 1 percent each year upon receiving your annual evaluation. If you receive a 3 percent increase this year, dedicate half of the new money to your retirement plan. Take 1 percent into your paycheck, pay some to your future, and increase your retirement contribution by 1 percent. An employee who increases their retirement contribution by 1 percent every year until they are contributing 15 percent can substantially increase their savings over 20 years as the chart below shows.

Not sure how increasing your contribution will affect your paycheck; AIG has many resources available online including a calculator to show how a pretax contribution into your retirement affects your take home. As a rule, if you make a \$1.00 pretax contribution into your retirement you will feel about a \$0.75 reduction from your paycheck. A \$50.00 bi-weekly pretax deduction will reduce your paycheck by approximately \$37.50. Your out-of-pocket cost may be less than you think and the potential account value overtime may be more than you think. Therefore, make it a point to make small increases at least every year and continue to build for your future.



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457 Deferred Compensation Plan

Speare Memorial Hospital also offers a 457(b) deferred compensation plan through AIG. The plan is what is known as a “top hat” plan and it provides a group of highly compensated employees with additional retirement benefits. The plan allows for a variety of mutual fund options in which to invest as well as a fixed-interest option. Employees eligible for this plan will be contacted by an AIG Financial Counselor.



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Health Savings Account

The HSA is only available to those enrolled in either of our HDHP Medical Plans. The highlight of these plans is that it allows you to open a Health Savings Account (HSA) which is a special savings account that allows you to save pre-tax dollars to pay for any “qualified health-related expenses” permitted under federal tax law.

A Health Savings Account (HSA) is tax-advantaged

- Contributions are made pre-tax and funds can grow tax-free

Owned by an individual:

- The account belongs to you, so only you decide how to spend the money
- Money left in your account carries over from year to year
- It remains yours even if you leave your employer or retire



Used to help plan and pay for both current and/or future health care expenses:

- You can withdraw money tax-free for qualified health expenses (non-qualified expenses are subject to taxes and penalties)
- Or you can save funds to pay for future expenses

General Rules

The advantage of an HSA component to our medical plans is that there is no “use it or lose it” aspect like with an FSA. Speare will make contributions to your HSA quarterly.

\$1,000 annually (\$250 quarterly) for an individual plan and

\$2,000 annually (\$500 quarterly) for 2 person or family coverage.

Please note: All new hires will receive a prorated fund amount based on the number of pay periods left in the plan year.

Health Reimbursement Account (HRA):

For employees that are enrolled in the SMH medical plan and are enrolled in Medicare, or will be enrolling within 6 months of July 1st:

- SMH will make a contribution into a Health Reimbursement Account (HRA) on your behalf in the same amount as the HSA (which Medicare enrollees are restricted from) of \$1,000 single or \$2,000 family.
- The fund is owned by SMH so you cannot contribute funds to the HRA.
- You are eligible to also enroll in the FSA based on you and your families personal healthcare needs. If you have both a HRA and FSA the HRA will pay first, then the FSA.

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Flexible Spending Accounts

Through HealthEquity, you may elect to defer tax-advantaged money towards a separate spending account that can pay for qualified dental and vision expenses as well as medical or dependent care, if elected. This money will not be subject to payroll taxes and provides a seamless process with customized debit cards.



Medical Flexible Spending Account (General Purpose FSA)

This benefit is only offered for those who do not qualify for an HSA, are Medicare eligible, or elect the medical plan opt off benefit. You are eligible for a “General Purpose” FSA which allows you to pay for expenses such as deductibles, coinsurance, copayments, prescription drugs and vaccinations. The FSA is for out-of-pocket medical, dental, vision and hearing expenses incurred by the employee and the employee’s qualifying eligible dependents.

Limited Purpose FSA

If you enroll in the Medical Plan (with HSA), IRS guidelines state that you are not eligible to have a “General Purpose” FSA. The option available to you is called a “Limited Purpose” FSA that can only be used for dental and vision expenses. The Limited Purpose FSA is very similar to a Health FSA. The difference is that the Limited Purpose only reimburses for eligible dental and vision expenses. This plan is most frequently used when the employer also offers a Health Savings Account (HSA), as per the IRS, someone enrolled in a full General Purpose FSA is not eligible to make or receive HSA contributions.

Dependent Care Assistance Account (Dependent Care FSA)

The Dependent Care FSA is for employee expenses related to the cost of dependent care while the employee is at work (if married, the spouse must be employed or attending school full time). Eligible dependents must be under the age of 13. Tax dependents age 13 and older are also eligible if they are physically or mentally incapable of self-care and reside in the employee’s home at least half the year. Anyone may choose to contribute towards a Dependent Care Account. Money in this account can only be used to pay for eligible child or adult dependent care expenses.

Health Reimbursement Account (HRA)

If you choose to decline SMH-provided medical insurance, SMH will make a contribution into a Health Reimbursement Account (HRA) on your behalf.

The fund is owned by SMH, so you cannot contribute to the HRA.

SMH will contribute \$2,000 per year to the HRA.

\$1,500 can be rolled over from the previous year, allowing for a maximum account balance of \$3,500.

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Which Spending Account is Right for You?

Account Features	HSA	HRA	FSA
You can use it to pay your deductibles or copays.	X	X	X
You can use the money in the account before it's fully funded.			X
You own the account.	X		
Your employer owns the account		X	X
Money put into the account that's already been taxed (for example, money that was a gift) is tax deductible.	X		
It could be deposited as an untaxed payroll deduction or it could also be after tax.	X		X
You can invest the money.	X		
A debit card is available.	X	X	X

Benefits

Employee Life Insurance

Spousal Life Insurance

Accidental Death and Dismemberment Insurance

Short and Long Term Disability

Critical Illness Insurance

Accidental Injury Insurance



Basic Life and AD&D Insurance

Company Paid

SMH provides company paid group term life insurance and Accidental Death and Dismemberment coverage that is equal to 1x your base salary (rounded to the next \$1,000) up to a maximum of \$300,000. See plan summary for more details.

Short Term Disability (STD)

Company Paid

Speare pays 70% of salary (max of \$2,000/week) for up to 24 weeks per eligible disability. Coverage begins after a 14 day waiting period. See plan summary for more details.

Optional Life Insurance

Employee Paid

You, the employee, may purchase additional life insurance for yourself, up to 1, 2, or 3 times your salary to a maximum of \$500,000. Separate dependent coverage is also available for your spouse (50% of employee amount, up to \$250,000) and/or children (\$10,000).

The guarantee issue for optional life is \$200,000, and optional spousal life is \$25,000. Anything greater will require Evidence of Insurability (EOI). See plan summary for more details.

Long-Term Disability (LTD)

Employee Paid

You, the employee, may choose to pay for a long-term disability benefit that pays 60% of your monthly salary (up to \$7,500 per month). If you qualify for this disability benefit, it will begin after you have been unable to work for six continuous months. See plan summary for more details.

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Critical Illness Insurance

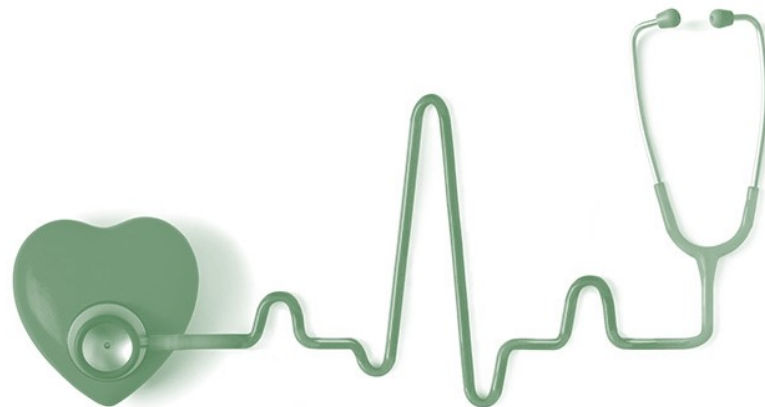
Being diagnosed with a critical illness can happen to anyone at any time. Even with medical coverage, out-of-pocket expenses can quickly add up. That's why having Cigna Critical Illness insurance is important.

Cigna Critical Illness insurance pays you (or whoever you designate) a lump-sum benefit for diagnosis of a covered critical illness or specified event like a heart attack or stroke. It can help you pay for expenses such as travel, room and board, transportation, child care or treatment options not covered by traditional insurance. What you do with the money is up to you.

Accidental Injury Insurance

An accident can happen to anyone at any time. Even with medical coverage, out-of-pocket expenses can quickly add up. That's why having Cigna Accidental Injury insurance is important.

Cigna Accidental Injury insurance pays you (or whoever you designate) for treatments or injuries resulting from a covered accident. It can help you pay for expenses such as rehabilitation, transportation, child care, travel or other out-of-pocket expenses. What you do with the money is all up to you. Coverage continues after your first covered accident and can help provide protection for future covered accidents.



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Benefits

Life Assistance and Work/Life Support Program

Financial Counseling and Education

Life Assistance and Work/Life Support Program

Speare Memorial Hospital partners with Cigna's Life Assistance & Work/Life Support Program to help you and your family find solutions and restore your peace of mind.

Call anytime, any day. An advocate can help you assess your needs and develop a solution. He or she can also direct you to community resources and online tools. Call Cigna at 1-800-362-4462.

Visit a specialist. You have three face-to-face sessions with a behavioral counselor available to you - and your household members.

Reward yourself. Access the Healthy Rewards® discount program. You can get discounts on health and wellness products and services.

Or get guidance on topics such as:

- Legal consultation. Receive a free 30-minute consultation. And up to a 25% discount on select fees.
- Parenting. Guidance on child development, sibling rivalry, separation anxiety and much more.
- Senior care. Learn how to solve the challenges of caring for an aging loved one.
- Child care. Whether you need care all day or just after school, find a place that's right for your family.
- Pet Care. From grooming to boarding to veterinary services, find what you need to care for your pet.
- Financial Services. Receive a free 30-minute consultation and 25% discount on select fees with network providers.

Financial Advising and Education

Speare's AIG Retirement Services financial advisor is available on site or by phone for an individual consultation to discuss retirement planning options, review employees retirement plan goals (including planning budgeting and meeting savings goals, managing investments and calculating contributions to meet retirement needs) and assist with enrolling employees in the plan. AIG offers free financial education to Speare employees. Online information is available on topics such as tax matters, planning for retirement and money management basics. Employees can also register for on line webinars, either live or on demand. Speare's AIG representative also offers on site workshops from time to time. All employees can attend, even if you are not a participant in the retirement plan.

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Work - Life Initiatives

Achieving work life balance is important for all of us. Speare supports this by offering part-time and flexible work schedules (including opportunities to work remotely), offering an Employee Wellness Program available to employees and their spouses/ significant others, and providing additional discounts and reimbursements for wellness activities.

- **Work-Life Initiatives**

- Navigate Employee Well-being Program
- Health Risk Assessment
- Lifestyle/Fitness Reimbursement
- RehabFit employee discount
- Cafeteria Discount
- Tickets at Work
- Working Remotely
- Personal Leave

Who Is Eligible:

Employees are eligible for Work—Life Initiative benefits immediately following date of hire.

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Work - Life Initiatives

Navigate Employee Well-Being Program:

Navigate is Speare's provider of employee wellness services.

Using Speare's portal, participants can:

- complete program activities,
- participate in group and personal well-being challenges
- Browse a database of recipes and workout videos
- Fill out a meal planner and search for local grocery store discounts
- Track health related activity: step count, activity minutes, nutrition, hydration, sleep and weight
- Information can be entered manually with the Navigate Wellbeing app or by syncing your favorite devices and apps, which update on the portal each day.



Wellness Program Discount on Health Insurance Premiums:

Employees that are enrolled in Speare's medical plan and participate in the Navigate Wellness Program are eligible to receive a discount on their health insurance contribution each pay period. In order to receive the discount, an employee must participate in the Health Risk Assessment and program activities and achieve a certain number of points. Based on the points, the employee may be eligible for the full discount (\$24 per pay period or \$624.00 per year), or a partial discount (\$12 per pay period or \$312 dollars per year). The program runs along with our benefits plan year, which is July—June.

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Work - Life Initiatives

Fitness/Health Education Reimbursements:

Eligible employees can receive reimbursement for membership dues at a fitness center/gym, other regular exercise programs, and dues/fees costs associated with any other regular weight loss program. In order to receive the reimbursement, employees must attend a minimum of 4 times per month and will need to obtain a log card and reimbursement form from Human Resources. Employees who are enrolled in Speare’s medical plan can receive up to \$300 per year in reimbursement. Even if you are not enrolled in our medical plan, you can receive up to \$200 per year reimbursement, as long as you are regularly scheduled to work 24 hours or more per pay period.



Discounted RehabFIT memberships:

RehabFIT is a medical fitness center for people of all ages and abilities, with special attention to members with medical conditions and diseases. Members have a wide range of levels from athletes to beginners.

Speare employees are eligible to join RehabFit for a discounted rate of \$21 per month with no enrollment fee. The rate for non-employees is \$45 dollars per month. The gym is located at our Boulder Point medical office building and features state of the art Technogym equipment. Equipment also includes cardio and strength machines, free weights, suspension trainers and more. Additionally, a variety of group exercise classes are also offered.

Speare Cafeteria

The Cafeteria is open to employees and to patients, visitors and guests 7 days per week from 6:30 am until 6:00 pm, with a self-serve breakfast from 6:30 am to 10:30 am, a lunch service from 11:30 am to 1:30 pm on weekdays and 11:30 am to 1:00 pm on weekends, and dinner service from 5:00 pm to 6:00 pm.

Healthy eating is encouraged with a frequent salad purchasing card that rewards a \$5.00 allowance after the purchase of 10 salads, desserts under 300 calories, sodas limited to 12 ounces, no deep fried foods and no unhealthy snacks within 5 feet of the cash register. Theme days and special programs are used to generate excitement during the workday and there are several free meals throughout the year. Forms of payment accepted include using your employee badge to draw from a preloaded account or payroll deduction.



And saving the best perk for last, all employees receive a 30% discount on all items.

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Work - Life Initiatives

Tickets at Work

Through TicketsAtWork, you will receive discounts and special access to theme parks and attractions including the Walt Disney World Resort, Universal Studios, Preferred Access seating at shows, concerts, and sporting events, and much more!



Working Remotely

Although there are certainly many jobs in a healthcare organization that do not have the option to work remotely, that option is becoming more prevalent for other types of positions where customer/patient contact is not required.

Speare Memorial Hospital recognizes the opportunity offered to employees by computer/mobile devices to accomplish their jobs successfully without physically being on-site. In a patient care organization, those positions are limited and generally occur in administrative and certain support roles. An employee must request to work remotely with advance notice. There must be sufficient, measurable work to be done (which must be planned for and approved in advance) with specific output/productivity requirements. The frequency of communication and expectations for response by the employee will be during normal business hours and within the same time frame as if the employee were “on-site”.

Personal Leave

Speare offers employees the option to apply for a personal leave of absence for non-medical reasons such as extended travel, public or charitable service opportunities or education, to name a few. Any employee interested in a personal leave should begin with a conversation with his/her director.



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Development & Career Opportunities

Working in healthcare requires continuous learning. Speare offers development opportunities to allow employees to continually strengthen their professional skills and bring knowledge and skills back to improve the quality of services within their department and within the hospital. Speare's staff is its most valuable resource.

- **Development and Career Opportunities**

- Continuing Education
- Tuition Reimbursement
- Scholarships
- Clinical Advancement Program
- Specialty Certification Support Through Reimbursement
- Elsevier/HealthStream Learning Platforms
- Continuing Medical Education
- NEW - Student Loan Repayment Program



Who Is Eligible:

Employees are eligible for Development and Career Opportunities immediately following date of hire.

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Development & Career Opportunities

Continuing Education

Professional Continuing Education encompasses formal learning opportunities that are not focused on a college degree outcome. These funds are budgeted at the departmental level and are there for staff to be able to attend events such as conferences, workshops and seminars directly related to their job.

Speare also has a discretionary continuing education fund that is not tied to individual department budgets. This fund can be used to assist employees with educational requests (not Tuition Assistance or scholarship) that may be outside the scope of their current job or a specific need of their department. This fund's purpose is to provide financial assistance to employees who desire to pursue education opportunities that meet a critical staffing need of the hospital. Examples of this may be to pursue a certificate program in areas such as medical assisting, pharmacy technician, phlebotomy, etc.

Tuition Reimbursement

Speare Memorial provided eligible employees with financial assistance to continue their education in degree-granting programs or academic courses which are job-related and/or meet the needs of the hospital as well as promote the growth and development of an individual's needs. Reimbursement under Tuition Assistance provides up to \$3000 in any rolling 12 month period for employees regularly scheduled to work between 32 and 40 hours per week and up to \$1500 for employees regularly scheduled to work between 24 and 31.99 hours per week. A work commitment is required for this program.



Scholarships

Speare Memorial also provides scholarships for eligible employees who are enrolled in a degree program and will graduate with credentials for which the hospital has a critical staffing need. Typically these are bachelor's degree and master's degree programs. The scholarship will cover tuition, books and fees up to an agreed upon amount, which is determined on a case by case basis. A work commitment is required upon receiving scholarship funding.

Clinical Advancement Program (CAP)

Speare offers a CAP program to employees who provide direct patient care at the bedside in departments such as Nursing, Imaging, Laboratory, and Cardiopulmonary. The program consists of four components: Excellence in Clinical Practice, Community Involvement, Leadership Skills and Professional Development. Employees wishing to apply to the program must submit a written application detailing their activities that meet the criteria for the program components. Once accepted into the program, re-application is done on an annual basis. The program awards financial incentives based on the employee's pre-requisites and acceptance into the program

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Development & Career Opportunities

Specialty Certification Support Through Reimbursement:

Speare provides financial support for our employees who want to obtain certification in their area of specialty.

Elsevier Learning Management System/HealthStream

Elsevier Performance Manager is a learning and performance management system (LMS) that helps train employees and monitor proficiency across the organization. Speare uses Elsevier to conduct annual mandatory education for employees as well as provide continuing education specific to healthcare organizations. There are many learning modules in the system that staff can access.

All Speare employees will be provided with a username and password to access Elsevier. This learning platform can be utilized by both clinical and nonclinical staff employed through Speare Memorial Hospital. Elsevier provides users the ability to self-enroll into courses of interest and also be assigned by their department Supervisor. If you cannot find what you are looking for, simply reach out to a member of the administrative team and they can work on getting you a course that targets your topic of interest.

HealthStream is a clinical based learning platform used for Medical Providers and Registered Nurses to complete additional education tailored to the needs and specialty units throughout the hospital. Just like Elsevier, upon hire providers and RN's will be provided a username and password to access HealthStream.

Continuing Medical Education:

The professional development of our providers is important to us. Speare is committed to ensuring that our physicians and advanced practitioners stay current with best practices in their respective specialties. Each of our employed providers receives financial support and time off each year for continuing medical education as well as to cover the cost membership in professional associations and dues and licenses.



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Development & Career Opportunities

NEW - Student Loan Repayment Program:

Speare Memorial Hospital is excited to announce we are adding a Student Loan Repayment Program to our Total Rewards offerings for our employees.

This benefit allows Speare to fund additional payments to eligible employees student loans for the purpose of contributing toward the repayment of the loan. This is an investment into our employees financial well-being.

Speare will contribute \$100 per month for full-time employees and \$60 per month for part-time employees. Any private or federal student loans in the employee's name for the employee's education are eligible.

This program will be administered for Speare by a company called BenefitEd.

Once an employee has met the waiting period of 6 months, they will receive an enrollment e-mail directly from BenefitEd. Within the e-mail, the employee will be provided with steps and a unique link, valid for 28 days, to enroll in the program. For the initial enrollment, employees will need the following information :

- First and last name as recorded with HR
- Employee ID Number (**this is the number that is on your paycheck**, not your badge)
- Loan Servicer Name
- Service provider physical address
- Account numbers

Employees that complete their enrollment with BenefitEd on or before the 10th of the month will have their initial payment sent to their loan servicer on the 6th business day of the following month. Payments to follow will be made on the 6th business day of each month. Payment confirmation e-mails will be sent to enrolled employees on the day their payment is due.

If for some reason an employee chooses not to enroll immediately upon eligibility, an eligible employee can enroll at any time for the next monthly payment cycle.



Speare will be sending a file to BenefitEd with eligible employees e-mail information. BenefitEd will then contact employees directly with an e-mail regarding enrollment.

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Performance & Recognition

Recognition and appreciation is a fundamental human need. When employees feel appreciated and recognized for their individual contributions they are more connected to their work, their team, and the organization as a whole. Speare understands that its employees are its most valuable asset. Engaged employees are critical to Speare achieving its mission and vision.

- **Performance and Recognition**

- Service Bonus/Milestone Celebration
- Speare Spirit Awards
- Value-Gram
- Celebrations



Who Is Eligible:

Employees are eligible for Performance Recognition starting on their first day of work.

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Service Bonus/Milestone Celebration:

Every year we celebrate our employees who have achieved service milestones here at Speare (5, 10, 15, 20, etc. years of employment). Employees receive a bonus based on their years of service, along with a reception/celebration for all employees to celebrate with them

Speare Spirit Awards:

Each year during Hospital Week, the winners of our Speare Spirit Awards are announced and celebrated. Any employee can nominate a fellow employee or a team of employees for the award. Nominations are made by the employees; additional review and comments made by requested by department directors; and then the senior management team selects the winner.

Value-Gram:

A Value-Gram is a peer to peer recognition program whereby employees can thank and recognize each for exhibiting Speare values in action, whether it be with patients, the public or co-workers. Value Grams are posted on a prominent bulletin board for all to see and those receiving a Value Gram are given a \$10 meal voucher to use in the cafeteria. Quarterly, all recipients names are put in a drawing for a \$50 gift certificate.

Other Celebrations:

Who doesn't like a party? Speare celebrates Hospital Week, Nurses Week and the recognition weeks of our other staff. We enjoy celebrating holidays with special meals in the cafeteria, free to staff and love a good cookout in the summertime.



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Contact Information

Coverage	Carrier	Phone #	Website/Email
Online Enrollment	Selerix		www.benselect.com
Medical	Health Plans Inc.	1-888-335-9400	www.healthplansinc.com
Dental	Northeast Delta Dental	1-800-832-5700	www.nedelta.com
Vision	EyeMed	1-866-939-3633 1-866-800-5457	www.eyemed.com
Health Savings Account (HSA)	HealthEquity	1-866-346-5800	www.myhealthequity.com
Section 125 Plans (FSA, DCA)	HealthEquity	1-866-346-5800	www.myhealthequity.com
Health Reimbursement Account (HRA)	HealthEquity	1-866-346-5800	www.myhealthequity.com
Retirement	AIG	1-800-448-2542	www.valic.com
Life/AD&D and Disability	New York Life	1-888-842-4462	www.newyorklife.com
Voluntary Benefits (Critical Illness, Accidental Injury)	Cigna	1-800-754-3207	www.cigna.com
Voluntary Benefits (Life Assistance)	Cigna	1-800-538-3543	www.cigna.com

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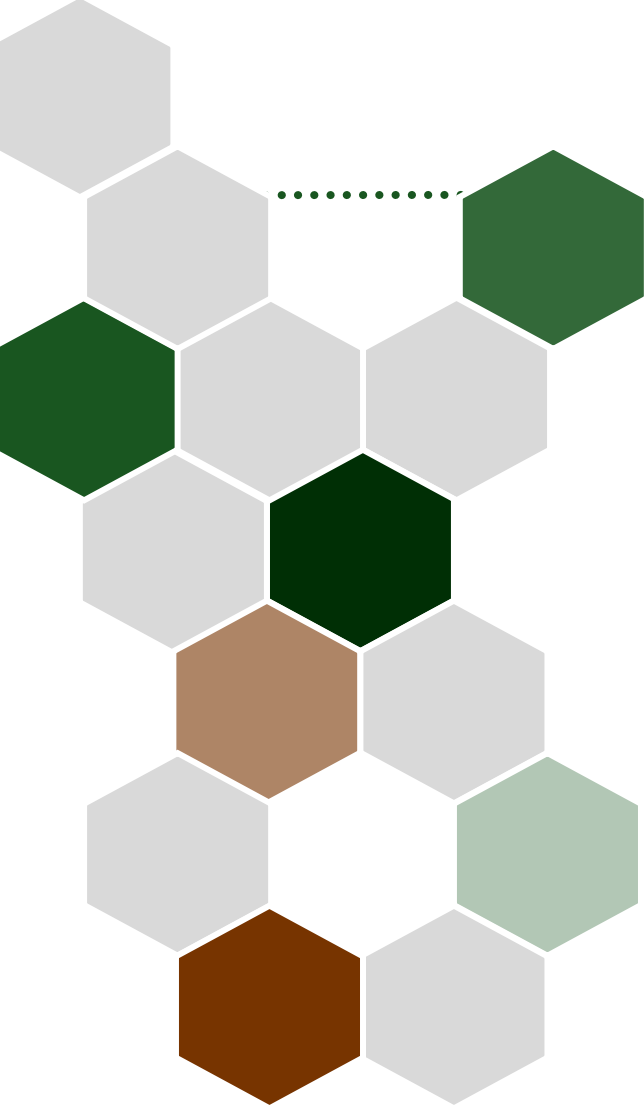
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About this information

The information in this brochure offers only a general overview. Some important details — including definitions, limitations and exceptions — are not included. Do not use this as your only source of information in making enrollment decisions, obtaining services or claiming benefits.

For more details, see your Summary Plan Description (SPD) for medical, dental and flexible spending plans, as well as other insurance documents. The official plan documents are used to determine how the plans work, what benefits are paid and who is eligible to receive them. Terms used in those documents and the SPD may differ from those in this summary. In the event of a conflict between information contained in this brochure and the SPD, information in the SPD will be the governing document.