

# 2024 EMPLOYEE BENEFIT GUIDE



## Welcome to the Riverside Healthcare Community



This guide is designed to provide you with a summary of the many benefits available to Riverside Healthcare employees. The Riverside Healthcare Benefits Program is a key component of our total compensation strategy and is designed to meet the needs of employees and their families to make us an employer of choice.

We focus our efforts on providing a comprehensive array of benefits and on providing the Riverside Healthcare community access to high quality care while balancing rising costs. Our goal is to put Riverside Healthcare in the best possible position to support the health and wellness of our employees while offering affordable and comprehensive health plan choices.

We highly encourage you to review this brochure in its entirety. Should you have any questions on any of the plan options, please contact the Riverside Healthcare Benefits Department at [HR-Benefits@rhc.net](mailto:HR-Benefits@rhc.net) or extension 37270.

# 2024 EMPLOYEE BENEFIT GUIDE

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Recognized since 2012 as one of the 150 Great Places to Work in Healthcare by Becker's Hospital Review as well as Magnet® Designation, Riverside works diligently to give employees choice in their benefit options so each individual can elect the coverage which best meet their needs. In addition to a competitive total compensation package, our employees also have a vast array of benefit choices.

### Insurance and Retirement Benefits:

- Three major medical plan options
- Two dental PPO plans
- Vision Benefits
- Health Savings Account contributions
- Three options for Flexible Spending Accounts
- Life Insurance and Dependent Life
- Short and Long Term Disability
- 401(a) plan with Riverside matching contributions of 4-6%
- 403(b) retirement savings plan for employees to save and invest before-tax dollars
- Wellness incentives of \$520 per year
- Discounted enrollment fees and a 50% reduction in membership costs at Riverside fitness center

### Employee-Paid Voluntary Benefits:

- Universal Life insurance with a Long Term Care Rider
- Voluntary Term Life Insurance
- Cancer/Critical Illness Insurance
- Accident Insurance
- Pre-paid Legal Services
- Pet Insurance
- LifeLock Identity Theft Protection
- BrightStart College Savings Plan
- MetLife Discounted Home/Auto Insurance

### Eligibility

Employees who are .5 FTE or higher: Medical, Dental, Vision, Short-term Disability, Flexible Spending Account, REACH Wellness, fitness center preferred rates, and the other voluntary benefits.

Employees who are .75 FTE or above receive a higher contribution from Riverside for Health coverage.

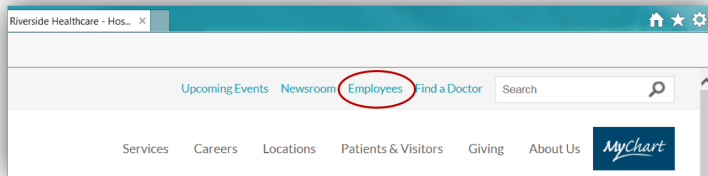
.9 FTE employees are eligible for group term life insurance and long-term disability coverage including the buy-up options on both.

All employees are eligible for our Retirement Savings Plan, Pre-paid Legal Services, Pet Insurance, Lifelock, and MetLife.

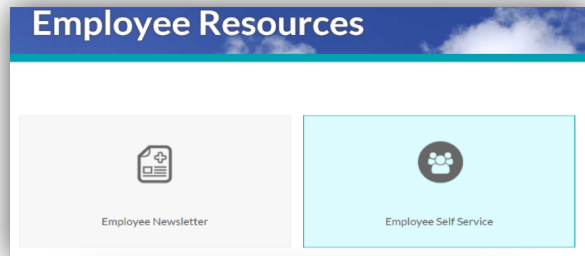
Dependent verification is required. Additional information can be found on the Benefit Information page on the Employee Self Service portal (Infor ESS).

The Riverside Healthcare Benefits Program is a key component of our total compensation strategy and is designed to meet the needs of employees and their families to make us an employer of choice. There are several resources available to help you make the elections which are best for you and your family:

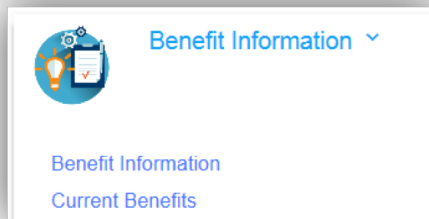
Health, dental, and vision benefits begin on the first pay period following date of hire or status change. Long and short-term disability, and life insurance begin six months after date of hire.



► **Riverside Employee Self Service:** The Riverside Employee Self Service Portal is the tool available to employees to enroll in benefits and make changes due to life events. It's also a great resource to use during the plan year to view current elections, report life status changes, and review plan information. To access these tools, visit the Benefit Information page on the Employee Self Service portal (Infor ESS).



From your Employee Self Service Home Page, hover over the “Benefit Information” icon and click on “Current Benefits” to view your current enrollment. Click on “Benefit Information” for detailed information about Medical, Dental, Vision, FSA HSA, Life and Disability plans along with summary sheets, physician lists, rates, plan documents, and more.



For an employment change of status that affects your benefits eligibility or for a Family Status change like birth of a child, marriage, or loss/gain of coverage elsewhere, click on the “Life Events” icon.

- **Benefits Call Center:** Available Monday through Friday from 8:00 a.m. to 5:00 p.m. CST at 1-779-701-2092 or internal extension 37270.

### Choice of Two Types of Medical Plans:

#### 1. Consumer Driven Plans with Health Savings Account (HSA)

Consumer Driven plans enable employees to pay for services using pre-tax dollars, apply some of their medical dollars to dental and vision services, and set aside additional pre-tax funds toward retirement if they elect to do so. These type of plans are the most cost effective options and are HSA eligible so you decide how, when, and where your healthcare dollars are spent.

#### 2. PPO Plan Option

The PPO plan option doesn't allow for contributions to an HSA account and these plans have a higher payroll contribution, but doctor visits are subject to copayments instead of deductibles.

#### All Plan Options Include:

- Preventive Care services covered at a 100% benefit in-network
- Lower out of pocket expenses and coinsurance along with the benefit of paying hospital bills with a two-year interest-free payroll deduction if you use Riverside facilities
- Enhanced benefits when using Riverside Immediate Care Centers or Telemedicine visits.
- Download the Riverside Immediate Care App for information on clinic locations, current wait times, services offered at each location, maps and directions, and hours of operation.
- Access to a 24/7 nurse line for health care questions and information. The phone numbers and call center hours are on the back of your UMR Member ID card.
- Higher benefit levels when using Riverside Healthcare providers and facilities with United Healthcare ChoicePlus providers accessible at a reduced benefit level. A complete list of Riverside in-network facilities is available at [www.UMR.com](http://www.UMR.com).

#### Please note:

Home health care is only covered at Riverside Healthcare Facilities. In addition, there is no coverage or reduced benefits for the following facilities:

All Presence and Amita Facilities  
Oak Diagnostics  
Oak Surgical Institute  
Digestive Disease Facilities  
including Center for Digestive  
Health  
Athletico and ATI

## Consumer Driven Plan Options

Employees can choose from two consumer driven plans, Comprehensive and Enhanced, with varying deductibles and coinsurance. These plans combine a High Deductible Health Plan (HDHP) benefit plan with an HSA account (a savings account in your name) allowing you to set aside pre-tax funds to pay for eligible medical, dental, or vision expenses. The plans cover preventive care services in-network with no member cost sharing and services outside of preventive care, including office visits and prescriptions, apply to your deductible and coinsurance. When accessing services, members use their medical/pharmacy ID card to access the full value of the provider contracted rate and then use the funds in their HSA account to cover expenses applied to deductible or coinsurance. **Riverside Healthcare will deposit \$850 into the HSA accounts of each employee enrolling in the Enhanced HSA plan and \$1,100 for the Comprehensive HSA plan.**

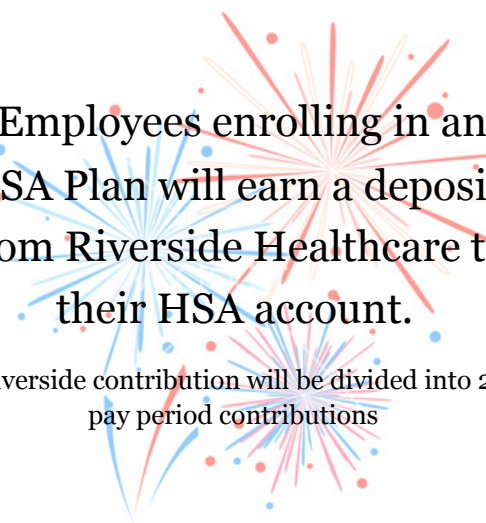
Employees have the ability to set aside pre-tax funds into their HSA through payroll deduction. The maximum contribution for 2024 is \$4,150 for single coverage and \$8,300 for anyone enrolled with coverage for two or more members. If you are age 55 or older, you can deposit an extra \$1,000 in addition to the amounts listed above. These limits include employer contributions so employees will need to include the Riverside contribution when calculating their annual maximum.

If an employee does not use all of the funds in their HSA, the funds roll into subsequent years to be used for eligible expenses. If an employee withdraws the funds for an ineligible expense prior to age 65, they are subject to a 20% penalty. However, if they are withdrawn at age 65 or older for something other than eligible medical, dental, or vision expenses, the withdrawn funds become taxable at your tax rate at that age, but there is no penalty assessed.

Riverside uses OptumBank for employee HSA accounts and their information is available on the Benefit Information page on the Employee Self Service portal (Infor ESS). Once you have elected your HSA contribution amount, Riverside will initiate an account for you with OptumBank. You will receive a welcome email notification and/or letter with instructions on a few simple steps to activate your account.

OptumBank information and a complete list of HSA eligible expenses can be found on the Benefit Information page on the Employee Self Service portal (Infor ESS) or by visiting [www.UMR.com](http://www.UMR.com).

**\*The IRS stipulates a person cannot deposit funds into an HSA if they are also covered under a second Health plan that is not considered a QHDHP (Qualified High Deductible Health Plan) which does include Medicare.**



Employees enrolling in an HSA Plan will earn a deposit from Riverside Healthcare to their HSA account.

\*Riverside contribution will be divided into 26 pay period contributions

## Overview of In-Network Benefits - Consumer Driven Plan Options

Benefit	Comprehensive H.S.A.	Enhanced H.S.A.
<b>Riverside H.S.A. Contribution (26 per pay period deposits)</b>	<b>\$1,100</b>	<b>\$850</b>
Calendar Year Deductible (single/family)	Tier 1 \$3,250 / \$9,750 Tier 2 ChoicePlus \$5,000 / \$15,000	Tier 1 \$2,500 / \$7,500 Tier 2 ChoicePlus \$3,750 / \$11,250
Out of Pocket Maximum Including Rx (single/family)	Tier 1 \$5,000 / \$10,500 Tier 2 ChoicePlus \$6,750 / \$15,000	Tier 1 \$3,800 / \$9,000 Tier 2 ChoicePlus \$6,750 / \$13,500
Preventive Office Visit	100% no deductible	100% no deductible
Diagnostic Office Visit	80% or 60% after deductible	90% or 70% after deductible
Inpatient Admission		
Outpatient Surgery and Services		
Urgent Care Visit	100% or 60% after deductible	100% or 70% after deductible
Emergency Room	80% after deductible	90% after deductible
Prescriptions (Up to 34 Day Supply)*:		
• Optum Preventive Care List	\$0 no deductible*	\$0 no deductible*
• Generic	100% after deductible	100% after deductible
• Preferred Brand, Non-Preferred Brand	80% after deductible	80% after deductible
• Specialty (available at Riverside Family Pharmacy only)	80% after deductible	80% after deductible



## PPO Plan Options:

While the PPO option does not allow employees to make or receive contributions into an HSA account, the plans do include copayments for doctor visits. Benefit details for each of the options along with the Summary Plan Descriptions and employee contributions are available on the Benefit Information page on the Employee Self Service portal (Infor ESS). **Please note:** This plan is being eliminated beginning with the 2024 plan year.

## Overview of In-Network Benefits - PPO Plan Options

Benefit	Traditional PPO
<b>Riverside H.S.A. Contribution (26 per pay period deposits)</b>	N/A
Calendar Year Deductible (single/family)	Tier 1 \$2,000 / \$6,000 Tier 2 ChoicePlus \$3,750 / \$11,250
Out of Pocket Maximum (single/family)	Tier 1 \$4,500 / \$13,200 Tier 2 ChoicePlus \$7,150 / \$14,300
Office Visit Preventive	100 % no deductible
Office Visit Diagnostic (Primary Care/Specialist)	Tier 1 \$10 / \$50 Tier 2 ChoicePlus 70% after deductible
Inpatient Admission Outpatient Surgery and Services	90% or 70% after deductible (Tier 2 ChoicePlus also incurs \$150 co-pay per admission)
Urgent Care Visit	<b>Riverside Immediate Care: \$20 co-pay</b> Tier 2 ChoicePlus: 70% after deductible
Emergency Room	\$500 co-pay then deductible/coinsurance
Prescriptions (30 Day Supply): - Generic - Formulary Brand Name - Non-Formulary Brand Name - Specialty Medication	\$15 copay 20% coinsurance 30% coinsurance 20% coinsurance

## OptumRx for Prescriptions and Mail Order

The Riverside health plans provide employees with a prescription benefit through OptumRx which includes a convenient mail order benefit for anyone taking a medication on a regular basis.

With the OptumRx easy-to-use tools, you'll get the info you need to find the right medication and pricing options for you. [www.OptumRx.com](http://www.OptumRx.com) and the OptumRx mobile app help you locate an in-network pharmacy, compare costs and find lower cost alternatives, set up home delivery, and easily manage your medications, claims, and orders on any device- whether at home or on the go. In 2024, maintenance medications will need to be filled through the Optum Mail Order program so start using the convenient program now!



### Discover the convenience of home delivery



Home delivery is safe and reliable, and you get:

- ▶ A three-month supply of your medication
- ▶ Free standard shipping
- ▶ Phone access to pharmacists 24 hours a day, 7 days a week
- ▶ Helpful reminders letting you know when to take or refill your medication

Just ask your doctor to send an electronic prescription to OptumRx or visit [www.optumrx.com](http://www.optumrx.com) or use the OptumRx app.

## Definitions for Commonly Used Terms

The following is a list of commonly used terms to keep in mind when you are reviewing any information about your benefit plan.

- **Coinsurance:** Refers to the money an individual is required to pay for medical or dental services after a deductible has been paid. Coinsurance is usually a percentage. For example, if you elect a plan that pays 90% coinsurance, the plan will pay 90% of the cost after you meet your deductible and you will pay 10%.
- **Deductible:** The amount an individual or family must pay before the insurance coverage applies. Deductibles are reset on a calendar year basis (January 1).
- **Explanation of Benefits:** This is the insurance company's written explanation showing the amounts the insurance company paid for a particular bill. Review them closely so you understand the charges and your responsibility. It is also a good practice to check any provider invoices against your Explanation of Benefits to ensure all insurance company payments or adjustments are correctly applied to your account.
- **In-network:** In-network means physicians, labs, hospitals, and other facilities contracted under your medical, dental, vision, or legal plan to provide services at the highest benefit level.
- **Outpatient:** This term refers to services which do not require an overnight stay in a hospital or other healthcare facility. Services that do require an overnight stay are referred to as "inpatient".
- **Usual and customary charges (U&C):** U&C is applied to charges from out of network providers and identifies the fee for a services which is a customary fee in a geographic service area where the service is rendered and is reasonable based on the circumstances. Because no contract exists between the insurance company and the provider, the insurance company applies this reasonable standard to the amount an out of network provider can charge and be reimbursed for an insurance company. Keep in mind - you will be responsible for any amounts over the U&C amount if you use out of network providers so stay in network whenever possible.

## **RIVERSIDE EMPLOYEES ACTIVELY CHOOSING HEALTH (REACH)**

At Riverside, wellness is something we are passionate about - not only for our patients but also for our employees - which is why we hope you choose to participate in the REACH Wellness program. Employees who participate have the opportunity to earn up to \$780 per year by participating and gain expanded insurance coverage to support chronic disease management with services like nutritional counseling. Spouses enrolled in Riverside's medical plan are also invited to take advantage of the REACH wellness program.

Employees with an FTE of .5 or greater can earn \$20 per pay period by completing:

1. Online Health Assessment
2. Screening Lab Work
3. Physician Wellness Visit
4. Coaching (if required)
5. Flu Shot
6. Mammogram (gender/age based)
7. 100 Healthy Habit Points
8. Outcome-Based Requirement

If you are enrolling in our medical plans, you and your spouse will need to have completed an On-Line Health Assessment, Screening Lab Work, and a Physician Wellness Visit in order to save \$30 (employee) and \$20 (spouse) per pay period on your health insurance premiums for a potential total of \$780-\$1,300 per year. Altogether, between the savings on additional premiums and the earned wellness credit, you could see a possible \$1,720 in combined savings per year by participating in REACH!

Additional information is available at your Employee Self Service portal via RiverNet or by visiting [www.riversidemc.net/REACH](http://www.riversidemc.net/REACH).



## HEALTH AND FITNESS CENTER

Employees who are .5 FTE or greater can join the Riverside Health Fitness Center at half price. Riverside pays 50% of the monthly membership and reduces the enrollment fees for the employee and one family member (spouse or dependent above the age of 14 years old). To receive the discounts and Riverside contribution, employees must pay their portion through payroll deduction and commit to a one year membership. To enroll, go to the Health Fitness Center, take a tour, and sign up for a healthier you!

Employees have the choice of two PPO dental plans with Delta Dental of Illinois. Both plans provide 100% coverage for preventive care services like exams, cleanings, and x-rays and both require a \$50 individual or \$150 family deductible for services outside of preventive care. You can visit the dental provider of your choice, but using an in-network dentist maximizes your benefit plan. The Riverside plan provides access to two different Delta Dental networks on both plan so employees can easily find a network dentist. The PPO network provides the most cost effective options, but the Premier network helps you avoid the balance billing you can experience when using an out of network dentist. A complete list of in-network dentists can be found at [www.DeltaDentalIL.com](http://www.DeltaDentalIL.com).

Please note: Services rendered by a dentist who is not in the Delta Dental network are subject to the Usual and Customary (U&C) fee schedule. U&C is based on the lowest of the dentist's actual charge, the dentist's usual charge for the same or similar services, or the usual charge of most dentists in the same geographic area.

Benefit	Dental Plan A	Dental Plan B
Calendar Year Benefit Maximum	\$1,500	\$1,000
Orthodontic (Eligible dependent children to age 26)	50% benefit to \$1,500 Lifetime Maximum	Not Covered
Miscellaneous Services (Sealants, Space Maintainers, Labs and Tests, or Emergency Care (treatment for the relief of pain)	100% after deductible	80% after deductible
Restorative Services (Routine amalgam or resin fillings, Pin Retention, or Simple Extractions)	80% after deductible	80% after deductible
General Services (Intravenous Sedation, General Anesthesia, or Stainless Steel Crowns) and Endodontic/Periodontic Service	80% after deductible	50% after deductible
Oral Surgery Services	80% after deductible	50% after deductible
Crowns or Inlays/Onlays and Prosthodontic Services	50% after deductible	50% after deductible

\*Please note this is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded.

Our vision benefit is provided by Vision Service Plan (VSP), a comprehensive vision benefit designed to promote good eye health. A summary of the benefits are provided below and a list of in-network providers can be sourced at [www.vsp.com](http://www.vsp.com). For complete plan details, go to the Benefit Information page on our Employee Self Service portal (Infor ESS).

**WellVision Exam® focuses on your eye health and overall wellness every 12 months**

*\$20.00 copayment*

**Prescription Glasses** (included in Exam copayment)

Lenses.....**every calendar year**

- *Single vision, lined bifocal, lined trifocal, or lenticular lenses.*
- *Includes scratch-resistant coating if needed*
- *Polycarbonate lenses for dependent children to age 19.*

Frame.....**every other calendar year**

- *\$170.00 allowance for frame of your choice*
- *20% off the amount over your allowance.*

**~OR~**

**Contact Lens Care.....every 12 months**

*\$60.00 copayment for contact lens exam (fitting and evaluation)*

*\$170.00 allowance for contacts (copay does not apply).*

**Out-of-Network Reimbursement Amounts:**

Exam..... *Up to \$45.00*  
 Single vision lenses ..... *Up to \$30.00*  
 Lined bifocal lenses ..... *Up to \$50.00*

Lined trifocal lenses ..... *Up to \$65.00*  
 Frame..... *Up to \$70.00*  
 Contacts..... *Up to \$105.00*



## A GREAT WAY TO SAVE ON TAXES AND PAY FOR MEDICAL, DENTAL, VISION, AND DEPENDENT CARE EXPENSES

Employees have access to three different types of Flexible Spending Accounts (FSA) so you can set aside pre-tax dollars through payroll deduction to pay for eligible medical, dental, vision, or dependent care expenses:

- **Standard FSA** - For PPO medical plan enrollees, this plan allows you to pay for eligible medical, dental & vision expenses with pre-tax dollars. Expenses paid by insurance are not eligible for reimbursement and this option is not available if you are enrolled in an HSA eligible plan.
- **Limited Purpose FSA** - For those employees enrolled in one of the HSA eligible plan options that would like to set aside additional pre-tax dollars for dental & vision expenses only.
- **Dependent Care FSA** - Allows you to set aside pre-tax funds for eligible dependent childcare/daycare expenses regardless of your medical plan election.

The more expenses you pay through these accounts, the more you save in taxes. During open enrollment, simply decide how much to deposit in each spending account for the year. Your annual election amount will be divided into 26 equal payroll deductions and deducted from your paycheck on a pre-tax basis. For a complete list of eligible expenses, visit the Benefit Information page on the Employee Self Service portal (Infor ESS). Contributions to the Standard or Limited Purpose accounts are accessible as of January 1st and Dependent Care contributions are available as they are deferred from your paycheck into the account.

**2024 Contribution Options:** Employees are able to contribute \$130 to \$3,200 into an FSA for eligible medical, dental & vision expenses and \$130 to \$5,000 for dependent care expenses.

**PLAN CAREFULLY:** Unlike an HSA, the FSA does include a “use it or lose it” provision. Claims for the 2024 plan year need to be incurred prior to 03/15/2025 and claimed no later than 03/30/2025 to be eligible for reimbursement. Any claims incurred during the 2024 calendar year and unclaimed by 3/30/2025 will be forfeited so you should estimate your FSA-eligible expenses carefully.



### Retirement 403(b) and 401(a)

The 403(b) plan allows eligible employees to save and invest pre-tax dollars through a voluntary salary contribution. Contributions and any earnings are tax-deferred until the money is withdrawn, typically at retirement. The I.R.S. sets yearly maximum allowances for contributions. New employees will be automatically enrolled at 3% of their salary after a 90-day waiting period with an automatic 1% increase each year in July (to coincide with your merit increase) until you reach 10%. Contribution percentages can be changed at any time. Employees will receive information from our administrator, Empower Retirement Services, along with a PIN number to access their plan online for making deferral changes and managing their investments.

Riverside Healthcare supplements employee's contributions to their 403(b) account by matching the employee contribution up to the maximum 403(b) contribution amounts. The Riverside matching contributions are deposited into a 401(a) plan.

For additional information or questions, please contact our plan representative, Jennifer Frahm, at (312) 758-3611, contact Empower Retirement Services at (800) 701-8255, visit the Empower website at [www.Empower-Retirement.com/participant](http://www.Empower-Retirement.com/participant), or view the Summary Plan Document that can be found on RiverNet under "People" then select Human Resources.

### **EDUCATION ASSISTANCE PROGRAM**

Riverside Healthcare recognizes the skills and knowledge of its employees are critical to the success of the organization. The educational assistance program encourages personal development through formal education so employees can maintain and improve job-related skills or enhance their ability to compete for reasonably attainable jobs within Riverside Healthcare.

#### **Educational Assistance amounts available per calendar year are:**

- 0.9 - 1.0 FTE: 100% of tuition reimbursement up to \$1,000 per session (\$3,000 maximum per calendar year)
- 0.5 - 0.8 FTE: 50% of tuition reimbursement up to \$500 per session (\$1,500 maximum per calendar year)

Please reference the Education Assistance Policy on PolicyStat for details about how to take advantage of this great benefit.



### **LIFE AND LONG-TERM DISABILITY BENEFIT**

Riverside Healthcare provides 1.5 times Base Annual Earnings in term life insurance for .90 or greater FTE plus a long-term disability benefit which pays 50% of your salary in the event you are out of work for six months or longer. We also provide a term life benefit of \$2,000 for employee's spouse or children (age 6 months to 21 years or up to age 25 if full-time student) and a \$1,000 benefit to infants age 0-6 months.

Eligible employees and their dependents have options for increasing their life insurance and long-term disability coverage at discounted group pricing with the convenience of payroll deductions when paying premiums:

- **Voluntary Term Life Insurance:** Term life insurance provides a basic life insurance benefit, but does not build cash value. Employees can increase their life insurance coverage by one or two times their base annual earnings subject to a \$500,000 maximum. Dependent life insurance options are \$5,000 or \$10,000 for spouses or children.
- **Long-Term Disability Buy-Up:** Hourly employees can increase their total benefit to 60% of income and salaried employees can increase their total benefit to 66 2/3% of income

### **SHORT-TERM DISABILITY INSURANCE**

.50 or greater FTE in a benefit eligible position are provided short-term disability insurance after a minimum of six months of employment. The benefit pays 66 2/3% of your salary in the event you are unable to work due to a medical condition and can continue for up to six months.

### **WELL IN MIND**

The Well In Mind Employee Support Program is a free, confidential support service provided by Riverside Healthcare for employees and their household members. The Well In Mind program provides expanded offerings focusing on support, prevention, and a mindful approach to mental health and well-being. Your Well In Mind Coordinator/Counselor serves as a link between you and a professional resource in the community to assist you in achieving wellness. Employees and their immediate family members are offered three free visits for one-on-one counseling with referrals for additional services, if appropriate. Employees can call (815) 933-2240 to schedule time to speak with your Well In Mind Coordinator/Counselor. Please identify yourself as a Riverside Healthcare employee and the clinical staff will direct you to the appropriate resources.

**Cats get sniffles. Dogs eat rocks. And every six seconds a pet parent gets a vet bill for**

**over \$3,000**



### **PET INSURANCE:**

Petplan provides coverage for any pet, of any age, in any state. Even pets with pre-existing conditions are insurable for new illnesses and all accidents. There is no network - you can visit any licensed veterinarian - and each employee elects the coverage which best meets their needs. Deductibles range from \$100 to \$2,500 and plan maximums range from \$2,500 to unlimited. To enroll, visit the PetPlan website at [www.petplanbenefits.com](http://www.petplanbenefits.com), type in Riverside Healthcare, and receive your 10% premium discount.

Even pets with pre-existing conditions are insurable for new illnesses and all accidents. There is no network - you can visit any licensed veterinarian - and each employee elects the coverage which best meets their needs. Deductibles range from \$100 to \$2,500 and plan maximums range from \$2,500 to unlimited. To enroll, visit the PetPlan website at [www.petplanbenefits.com](http://www.petplanbenefits.com), type in Riverside Healthcare, and receive your 10% premium discount.

### **CANCER/CRITICAL ILLNESS COVERAGE:**

Choose a benefit from \$5,000 to \$100,000. Your premium is based on your age at the time of enrollment and premiums do not increase as you get older. Both plans provide a lump sum cash payment upon first diagnosis of covered illness with no deductible or offset for other income with coverage for:

- Cancer
- Heart attack or Stroke
- Coronary artery by-pass surgery (25% benefit)
- Renal (kidney) failure
- Major organ failure or transplant
- Blindness
- ALS (Lou Gehrig's disease)

### **ACCIDENT INSURANCE:**

Accident insurance helps protect you and your family from the costs of unexpected accidents. This plan includes benefits for initial care, injuries, hospitalization, follow-up care, transportation and lodging to help employees cushion the financial blow of an accident. Benefits are paid directly to you and are in addition to Riverside's medical and disability benefits and there is no medical underwriting or pre-existing condition limitations.

### **UNIVERSAL LIFE WITH A LONG-TERM CARE RIDER:**

Universal Life builds a cash value and includes a Long Term Care Rider which pays a living benefit when you or a covered family member receives medically necessary home health care or adult day care in addition to providing benefits for nursing home confinement.

### **PREPAID LEGAL SERVICES:**

LegalGUARD provides access to a national network of over 18,000 attorneys matched to your specific legal needs. Being a LegalGUARD member saves you time and costly legal fees and gives you coverage\* for:

- Home and residential (Buying, selling, tenant disputes)
- Financial and consumer (Debts, tax audits, life insurance)
- Family (Divorce, adoption, child support, child custody)
- Estate planning and wills (Will, living will, power of attorney)

## **METLIFE DISCOUNT ON HOME AND AUTO INSURANCE:**

As part of your workplace benefits program, you receive special group discounts on auto and home insurance through MetLife:

- Save up to an additional 10% right away with our Welcome Discount for NEW customers
- Qualify for a group discount of up to 15% off your policy
- Receive extra savings if you've been with Riverside for a long time
- Make the most of our multi-policy savings when you insure both your home and auto with MetLife Auto & Home

Coverage is 100% portable so you can take your policy with you if you change job. To learn more, call MetLife at 1-800-GET MET 8 (1-800-438-6388).

## **LIFELOCK:**

In today's world of online shopping, using public Wi-Fi and giving out Social Security numbers as a form of ID, one in four people have their identities stolen every year.

Unfortunately, free credit monitoring simply alerts you to credit score changes so Riverside Healthcare offers employees an option to enroll in a LifeLock benefit plan. LifeLock not only has proprietary technology to detect a variety of identity threats, they notify members before damage is done. Employees have the choice between two

different LifeLock programs, LifeLock Benefit Elite and LifeLock Ultimate Plus.

## **BRIGHT START COLLEGE SAVINGS PLAN**

A Bright Start account can be used to pay for tuition, fees, room and board, books, and other required supplies at eligible schools nationwide and can be used for yourself, a child, a grandchild, another relative, or a family friend. If a child decides not to attend college, you may change the beneficiary to another family member of the original beneficiary without penalty, leave the account for future use, or make a non-qualified withdrawal. There are significant tax benefits of the BrightStart program:

- Earnings on the investments and qualified withdrawals are not subject to federal taxes
- Contributions are state income tax deductible
- You can invest as much as \$50,000 per student in one year without incurring gift taxes (\$100,000 for married couples)

You pick from one of three investment options for your account and the option you choose can be changed once per calendar year per beneficiary. For information about this great program or to enroll, contact the Human Resources Department.

Additional information on all of these options is available on the Benefit Information page on the Employee Self Service portal (Infor ESS).

**Enrollment and Plan Information**

- Employee Self Service portal (Infor ESS)
- Benefit Call Center 1-779-701-2092 or x.37270 (Monday-Friday 8 a.m. to 5 p.m.)

**Health Insurance - UMR and OptumRx (United Healthcare companies)**

- Claims Information: [www.UMR.com](http://www.UMR.com)
- Plan Advisor: 1-800-207-3172
- Nurse Line: 1-877-950-5083
- OptumRx 1-877-559-2955

**Health Savings Account (HSA) - OptumBank:**

- [www.UMR.com](http://www.UMR.com)
- 1-800-331-5455

**Flexible Spending Account (FSA) - OptumBank**

- [www.UMR.com](http://www.UMR.com)
- 1-800-243-5543

**Delta Dental of Illinois Dental Insurance**

- [www.DeltaDentalIL.com](http://www.DeltaDentalIL.com) or 1-800-323-1743

**VSP Vision Insurance**

- [www.VSP.com](http://www.VSP.com) or 1-800-877-7195

**Empower Retirement Plan**

- 1-800-701-8255 or [www.Empower-Retirement.com/participant](http://www.Empower-Retirement.com/participant)
- or Jennifer Frahm, Empower Representative, 312-758-3611