

Benefits Overview - 2022



Blue Cross Blue Shield Medical: FHR offers 4 medical plans; two PPO Plans and an HSA Plan to All Employees, and an HMO-like Plan to our New England employees. Each plan has an extensive network of healthcare providers offering comprehensive coverage for preventative healthcare services, specialist programs, and prescription coverage. Employees may choose between Individual, 2-Person, Family, and Domestic Partner coverage.

Fellowship Health Resources, Inc. Health Plan Comparison	Blue Cross Blue Shield of RI	Blue Cross Blue Shield of RI	Blue Cross Blue Shield of RI	Blue Cross Blue Shield of RI
	HMC2C Coinsurance Custom 3000	HMC2C Coinsurance Custom 2000	Network Blue Custom 2500	Blue Solutions for HSA Plan 62
	Company Plan	Company Plan	Company Plan	Company Plan
Annual Deductible	\$3,000 / \$6,000	\$2,000 / \$4,000	\$2,500 / \$5,000	\$3,000 / \$6,000
Out of Pocket Maximum	\$6,850 / \$13,700	\$6,000 / \$12,000	\$7,150 / \$14,300	\$6,000 / \$12,000
Primary Care Provider Necessary	No	No	Yes	No
In Network Services				
HOSPITAL SERVICES:				
Inpatient Semi-private Room, Related Services & Supplies	20% After Deductible	20% After Deductible	20% After Deductible	\$0 After Deductible
Outpatient Procedures & Surgery	20% After Deductible	20% After Deductible	20% After Deductible	\$0 After Deductible
Emergency Room Services	\$0 After Deductible	\$0 After Deductible	\$0 After Deductible	\$150 After Deductible
OFFICE VISITS:				
Urgent Care Treatment Centers	\$50 Co-payment	\$50 Co-payment	\$50 Co-payment	\$50 After Deductible
Preventative Care (Well Visits, Labs & X-Rays)	\$0 Co-payment	\$0 Co-payment	\$0 Co-payment	\$0 Co-payment
Primary Care Physician	\$30 Co-payment	\$30 Co-payment	\$25 Co-payment	\$25 After Deductible
Specialty Physician	\$50 Co-payment	\$50 Co-payment	\$40 Co-payment	\$40 After Deductible
Physical / Speech / Occupational Therapy	\$50 Co-payment	\$50 Co-payment	20% After Deductible	\$0 After Deductible
INDEPENDENT LAB, X-RAY, CLINICS				
Lab and X-Ray Services (Diagnostic)	\$0	\$0	\$25 Labs / \$75 X-rays & Imaging Co-payment	\$0 After Deductible
Machine Tests (MRI, MRA'S, CT Scans & Nuclear)	20% After Deductible	20% After Deductible	20% After Deductible	\$0 After Deductible
PHARMACY SERVICES:				
Prescription Drugs (30 Day Supply) Tier 1	\$15	\$15	\$2 Rx Drug List \$15	Preventative Drug List \$15 After Deductible
Prescription Drugs (30 Day Supply) Tier 2	\$50	\$50	\$50	\$50 After Deductible
Prescription Drugs (30 Day Supply) Tier 3	\$100	\$100	\$100	\$100 After Deductible
Prescription Drugs (30 Day Supply) Tier 4	\$200 / \$400	\$200 / \$400	\$200 / \$400	\$200 / \$400 After Deductible
Mail Order (90 Day Supply)	\$37.50 / \$125 / \$300 / N/A	\$37.50 / \$125 / \$300 / N/A	\$37.50 / \$125 / \$300 / N/A	\$37.50 / \$125 / \$300 After Deductible
OUT OF NETWORK SERVICES:				
Annual Deductible	\$6,000 / \$12,000	\$4,000 / \$8,000	None	\$6,000 / \$12,000
Copayment After Deductible	40%	40%	None	40%
Out of Pocket Limit	\$13,700 / \$27,400	\$12,000 / \$24,000	None	\$12,000 / \$24,000

*Note: \$2 Copays for Asthma, COPD or Diabetes

*Note: Preventive Drug list: commonly prescribed maintenance medications available at copy and not subject to deductible

❖ **Wellness Program / Discounted Rates:**

Through the end of 2022 new employees will pay the regular rate for health and dental. However, you may be eligible for the wellness discount rate effective January 2023, so long as you complete the criteria for the 2022 wellness program. You may begin earning points in the wellness program as soon as your insurance starts. Wellness points are earned during the current plan year through a continuous engagement platform with a deadline of 10/31/22. HR sends monthly email blasts re. the wellness plan so stay tuned to your emails! Wellness rates are a huge savings – currently 20% discount bi-weekly!

❖ **Delta Dental:** Employees may choose between a Standard and High-Option plan. Delta provides the largest national network of participating dentists. Delta's carry-over provision allows unused portions of your annual maximum to be carried over to following plan year, provided you use your preventative care benefits. Employees may choose Individual, Family (2 enrollees=Family coverage), or Domestic Partner coverage.

❖ **Vision Service Plan:** Eye care and eyewear discounts are available through this supplemental vision plan.

❖ **Short-term Disability:** (excludes RI employees) 60% of weekly salary to a maximum of \$500 after 7 days on injury/illness.

- ❖ **Flex Spending Accounts:** Convenient debit card available to pay for eligible out-of-pocket health care and dependent care through pre-tax deductions. Cannot elect with HSA Plan.
- ❖ **403(b) Ascensus Retirement Plan:** Opportunity to save for retirement thorough an array of investment vehicles with investment advice from a Merrill Lynch Advisor. Employees are eligible to join date of hire, or the first of any month thereafter.
- ❖ **Holidays:** All benefit eligible employees will be immediately entitled to receive Holiday pay for the following 6 major holidays: New Year’s Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving, Christmas. Employees and managers working in 24 /7 programs, providing direct care and scheduled to work the holiday will receive Holiday pay **and** straight time for all hours worked.
- ❖ **100% Company Paid Benefits:**
 - ✓ Life Insurance: One times annual salary to a maximum of \$100,000
 - ✓ Long-term Disability: 60% of monthly salary to a maximum of \$5,000 after 6 months of disability.
 - ✓ Employee Assistance Program: Confidential source for employees and their family members facing a wide variety of personal concerns such as grief, anger, legal issues, childcare/eldercare, financial worries, etc. Experienced, compassionate consultants are available 24 hours a day, 365 days a year to provide immediate support as well as referral and follow-up services.
- ❖ **Additional Benefits:**
 - ✓ Tuition Reimbursement: With one year of service, 75% of eligible expenses may be paid up to \$1500 per fiscal year.
 - ✓ Referral Bonus: \$300 for qualified candidates
 - ✓ Auto & Home Insurance discounts through Liberty Mutual and Pet Insurance through VPI
 - ✓ Voluntary benefits such as Supplemental Life, Accident and Critical Illness through Lincoln Financial Group
 - ✓ TicketsatWork offers exclusive discounts, special offers and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels and much more.
- ❖ Paid-Time Off & Extended Sick Leave Accruals (ESL) is as follows. Additional details available upon hire.

Level	Non ELT	PTO Accrual	PTO Max	ESL Accrual	ESL Max
1	0 to end of 4 th year benefit eligibility	15.34	147	4	200
2	5 th year to end of 9 th year benefit eligibility	18.67	179	4	200
3	After 10 th year benefit eligibility	22.67	218	4	200