

SALUSCARE, INC.

BENEFITS AT A GLANCE

Effective December 1st, 2019 – November 30th, 2020

MEDICAL

Florida Blue – High Deductible Health Plan w/ Health Savings Account (HSA): Regular employees who work 30+ hours a week are eligible for this benefit. **SalusCare pays 100% of the cost of the monthly premium for eligible employees.** Employees may elect dependent coverage and will be responsible for the additional premium costs. This nontraditional health care coverage is designed to fund health care expenses in conjunction with a high deductible health plan. Once enrolled in the plan, employees may open a health savings account (HSA), preferably with Suncoast Schools Federal Credit Union. This HSA is intended to secure pre-tax dollars in a fund for future medical needs and may assist in meeting the deductible for the plan. The, in-network, Plan Year Deductible (PYD) \$2,500.00 for an individual and \$5,000.00 for families. This plan covers 90% of costs from in-network physicians once the PYD has been met. *This plan does not include out-of-network benefits.* Members *must* choose a Primary Care Physician (PCP), from within the network, who will provide your primary health needs. Preventive care (ex: annual adult physical exams, well child exams, immunizations) is covered at 100% and the deductible is waived. Prescription co-pays are \$10.00 - generic, \$50.00 - preferred brand and \$80.00 - Non-Preferred brand drugs. **SalusCare will contribute \$40.00 to an employee's HSA 24x each year for a grand total of \$960.00 a year!**

Florida Blue HMO (HMO 46): Regular employees who work 30+ hours a week are eligible for this benefit. **SalusCare pays 100% of the cost of the monthly premium for eligible employees.** Employees may elect dependent coverage and will be responsible for the additional premium costs. As a member of this Health Maintenance Organization (HMO) an employee must choose a Primary Care Physician (PCP), from within the network, who is responsible for providing your primary health needs. There is a \$2,000.00 deductible for an employee and \$6,000.00 for families. This plan covers 90% of costs from in-network physicians once the PYD has been met. *This plan does not include out-of-network benefits.* \$35.00 co-pay for PCP visits and \$65.00 for Specialists. Prescription co-pays are \$10.00 - generic, \$60.00 - preferred brand and \$100.00 - Non-Preferred brand drugs.

Florida Blue HMO (HMO 68) – Buy-up: Regular employees who work 30+ hours a week are eligible for this benefit. **SalusCare pays 94% of the cost of the monthly premium for eligible employees.** Employees may elect dependent coverage and will be responsible for the additional premium costs. As a member of this HMO an employee must choose a Primary Care Physician (PCP), from within the network, who is responsible for providing your primary health needs. There is a \$1,000.00 deductible for an employee and \$3,000.00 for families. This plan covers 80% of costs from in-network physicians once the PYD has been met. *This plan does not include out-of-network benefits.* \$35.00 co-pay for PCP visits and \$60.00 for Specialists. Prescription co-pays are \$10.00 - generic, \$60.00 - preferred brand and \$100.00 - Non-Preferred brand drugs.

DENTAL

Principal PPO: Regular employees who work 30+ hours a week are eligible for this benefit. **SalusCare pays 100% of the cost of the monthly premium for eligible employees.** Employees may elect dependent coverage and will be responsible for the additional premium costs. Members may choose an in-network or out-of-network dentist. Deductibles are \$50.00/individual and \$150.00/family with an annual plan maximum of \$1,500.00. Preventive care (i.e.: check-up, cleanings) is covered at 100%.

TELADOC

Regular employees who work 30+ hours a week are eligible for this benefit. Teladoc provides a fast and convenient way for members (including eligible family members) to get medical care over the phone or by video. It is not a replacement for health insurance but a wonderful additional option. When using Teladoc employees do not pay any premiums, office visit co-pays or deductibles! This valuable benefit is **FREE to eligible employees.**

GROUP LIFE and AD&D

Florida Blue / USABLE: Regular employees who work 30+ hours a week are eligible for this benefit. **SalusCare pays 100% of the cost of the monthly premium for eligible employees.** Eligible employees are covered for 1x annual salary or a minimum of \$30,000.00 for Life and 1x annual salary or a minimum of \$30,000.00 for AD&D.

**SUPPLEMENTAL
LIFE & AD&D**

Florida Blue / USABLE: Regular employees who work 30+ hours a week are eligible for this benefit. Employees may choose to purchase additional life and accidental death/dismemberment coverage over and above what SalusCare provides (see above). This voluntary benefit covers employees at a minimum of \$10,000.00 up to a maximum of 5x salary. Dependent coverage is also available. Rates are determined by the member's age.

VISION

Principal: Regular employees who work 30+ hours a week are eligible for this voluntary benefit. (This uses the VSP provider network.) The employee pays the full cost of coverage under this program. Eye exams - \$10.00 co-pay; eyeglass lenses - \$10.00 co-pay; frames - up to \$130.00 retail; contact lenses - \$10 co-pay for evaluations and fittings and up to \$130.00 for the lenses. Dependent coverage is available.

**SHORT TERM
DISABILITY**

Aflac: Regular employees who work 30+ hours a week are eligible for this voluntary benefit. The employee pays the full cost of coverage under this program. In addition to Short Term Disability, Aflac offers Accident, Cancer and Hospital/Critical Care plans. The goal is to help members with salary replacement if an illness or accident should prevent them from working. The coverage amount is determined by the age and salary of the member. *For Short Term Disability only:* At time of enrollment, the member chooses the timeframe for availability of benefits (i.e.: 7 days, 14 days) once medically disabled.

**LONG TERM
DISABILITY**

UNUM: Regular employees, who are eligible for this voluntary benefit, pay the full cost of coverage under this program. The coverage amount is determined by age and salary. UNUM helps members with salary replacement if an illness or accident should prevent them from working. Benefits become effective 90 days after member is out on medical disability.

**SAVINGS/
RETIREMENT
PLAN**

403b: Employee contributions - After one hour of employment, regular employees who work 20+ hours/week are eligible to participate in this retirement plan. Employees can elect to contribute a fixed dollar amount or a % of salary. Through 12/31/19, maximum allowable annual contribution amount for employees below age 50 is \$19,000.00 and \$25,000.00 for employees age 50+. These limits are expected to increase in 2020. Each year SalusCare will determine how much we will contribute based upon the financial performance of the organization as a whole with a fixed contribution not to exceed 4% of base salary and a matching percentage not to exceed 3% of base salary.

CREDIT UNION

Suncoast Credit Union: \$5.00 is all it takes for SalusCare employees to open an account with the SCU. With locations throughout the State of FL, employees can benefit from low interest loans, personal lines of credit, direct deposit, and a variety of trust and investment service options.

**EMPLOYEE
ASSISTANCE
PROGRAM**

SalusCare recognizes the challenges employees may face in their personal lives. We support the needs of our employees and their families by offering this confidential service. Offered through a separate organization, this service consists of an assessment, counseling and/or referral for a myriad of personal issues. At no cost to themselves, employees and their families are eligible for up to 3 sessions per event. There is no limit to the number of events per year, per employee.

CEUs

Our valued part-time/full-time Licensed Clinicians, RNs, LPNs, CAPs, MCAPS, CACs and others can enjoy a convenient way to earn continuing education units (CEU's). Through SalusCare's contract with *myLearningPOINTE*, eligible employees can gain access to FREE web-based training!

**HODGES
UNIVERSITY**

As per our current agreement with Hodges University if the requisite amounts of eligible employees register for classes, they each receive a \$100.00 discount (per credit hour) on cost of tuition. Hodges University has locations in Ft. Myers, Naples and Sarasota.

**TUITION
REIMBURSEMENT**

SalusCare offers financial assistance towards the cost of tuition for regular part time (20+ hrs/wk) and full time employees who have successfully completed 90 days of employment. This is available for undergraduate, graduate and specialized/technical-training classes related to the employee's position or for career advancement at SalusCare. SalusCare will reimburse a maximum of 2 classes per semester (up to the equivalent of 8 credits) at 100% of the State University rate for credit hours. See company procedures for details.

QUALIFIED SUPERVISION

Employees who work on a PT or FT basis, are registered interns in either Mental Health Counseling or Social Work *or* who seek certification as a Certified Addiction Professional can receive free assistance from a qualified SalusCare employee who may provide needed supervision hours towards attainment of their professional goal.

EDUCATION INCENTIVE

Employees who have worked 20+ hours a week for at least one year may be eligible for a salary increase upon completion of a relevant (to the position held) degree/certification/licensure. Specific criteria are outlined in company procedures.

PET INSURANCE

(Offered through Nationwide) Regular employees who work 30+ hours a week are eligible for this benefit. We know pets become important members of a family and they also need good health care in order to live a long and happy life. This assists employees in providing helpful coverage for their beloved pets. The employee pays the full cost of coverage under this program.

PRIVACY ARMOR

(Offered by InfoArmor) Regular employees who work 30+ hours a week are eligible for this voluntary benefit intended to add a level of security for employees. This is identity theft protection which monitors employee/family information and credit activity on the dark web. Breaches are reported to members immediately. The employee pays the full cost of coverage under this program.

PAID TIME OFF

PTO is a combination of vacation, sick, personal and “unpaid” holiday (those not identified as SalusCare close dates) leave. All full-time (FT “A” and FT “B”) and part-time “B” (20 – 29 hrs/wk) employees are eligible for PTO. PTO accrues on all hours paid up to an annual maximum accrual. The accrual rate is dependent on the employee’s lifetime hours of service/work. *Please see Operational Procedure #1300-052 for details.*

HOLIDAYS

Days SalusCare is typically closed (with the exception of 24/7 programs) are as follows:

- | | |
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| <input type="checkbox"/> New Year’s Day | <input type="checkbox"/> Labor Day |
| <input type="checkbox"/> Dr. Martin Luther King’s Day | <input type="checkbox"/> Veteran’s Day (<i>Full time “A” excluded</i>) |
| <input type="checkbox"/> President’s Day (<i>Full time “A” excluded</i>) | <input type="checkbox"/> Thanksgiving Day |
| <input type="checkbox"/> Memorial Day | <input type="checkbox"/> Day after Thanksgiving |
| <input type="checkbox"/> Independence Day | <input type="checkbox"/> Christmas Day |

Full time “B” (40 hrs a week) employees are eligible to be paid for the full 10 days listed above
Full time “A” employees (30-39 hrs/per week) are eligible for 8 days (Full time “A” employees will not be paid for President’s day or Veteran’s day).
Part time “B” (20-29 hrs/wk) employment status will receive up to 4 hours of pay on a Holiday/Close date.
Please see PTO & Holiday/SalusCare Close Date procedure for details.

DIRECT DEPOSIT

From the first day of employment, an employee may complete paperwork to begin receiving their pay directly deposited into as many as three bank accounts. This can be applied to any bank of the employee’s choosing. Implementation is typically achieved by the second pay date following receipt of the signed Authorization Agreement for Direct Deposit.

SANIBEL-CAPTIVA COMMUNITY BANK

SalusCare employees who open up an account and maintain a banking relationship with Sanibel-Captiva Community Bank are eligible for the following:

- NO Monthly Service Fees; NO minimum required balance; Personal checking, with optional direct deposit
- Mobile wallet capability through Apple Pay, Google Pay and Samsung Pay
- Online and mobile banking, with mobile deposit capability
- CardValet feature – controls and monitors debit card use 24/7
- Access to hundreds of surcharge-free ATMs in Lee County, including Publix Presto and Allpoint ATMs