



2021  
BENEFITS  
GUIDE

EvergreenHealth

*Benefits to Support Your Healthiest Best.*

2021

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## Welcome to Your Benefits

At EvergreenHealth, we appreciate your commitment and contribution to our success. We are proud to offer a suite of quality benefits and resources that are comprehensive, flexible, and competitive to help you and your loved ones maintain and improve your health and financial wellbeing.

### Who is Eligible

Eligible employees are active employees who are designated to work at least 20 hours a week. Coverage begins the first of the month following or coincident with your date of hire.

### Your Dependents May Include:

- Spouse or domestic partner (same or opposite sex). A spousal/domestic partner surcharge in the amount of \$175/month will be applied for any spouse/domestic partner who is enrolled in an EvergreenHealth medical plan instead of enrolling in the coverage provided through his/her own employer. Your spouse/domestic partner who either does not have coverage available through another employer or is covered under both their own employer's plan and an EvergreenHealth plan will not be subject to this surcharge. Your, your spouse's or your domestic partner's children up to age 26 (children may include biological, adopted, step-children, and children for whom you have legal guardianship).
- Your, your spouse's or your domestic partner's children over (the child must have become incapacitated before age 26 and have been covered by this plan immediately before reaching the maximum age for dependent coverage) age 26 who are not able to support themselves due to a physical or mental disability.
- You are responsible for notifying Human Resources when your enrolled children reach the age limit of 26.



# Special Enrollment Periods

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) gives you special enrollment rights as described within this section.

## Change in Status

If you decline group health coverage through EvergreenHealth and later acquire a new dependent by marriage, birth, adoption or placement, you may be eligible to enroll yourself and your dependents into the group health plan if you request enrollment within 31 days after the marriage or 60 days after the birth, adoption or placement for adoption of a child. If you become eligible to participate in a premium assistance program under Medicaid or the Children's Health Insurance Program (CHIP) Reauthorization Act of 2009, you have 60 days to enroll in the plan.

In addition, a special enrollment period is available if a change in status occurs. A change in status includes:

- Legal marital status change; domestic partnership status change; beginning or ending employment; reduction or increase in hours of employment; a dependent satisfying or no longer satisfying eligibility requirements
- Significant increases in health plan cost or coverage (doesn't apply to the Health Care Flexible Spending)
- Leave of absence under the Family and Medical Leave Act of 1993
- Judgment, decree or court order required health coverage for your child
- Entitlement to Medicare or Medicaid
- Significant change in health care attributable to your spouse's/ domestic partner's employment

Any changes made in elections must be consistent with the change in status.

If you enroll in group health coverage through EvergreenHealth and you (and/or a covered dependent) become eligible for coverage from another source as the result of a change in status, you may drop coverage within 31 days of the event. If you or your dependent is terminating coverage due to eligibility of Medicare or Medicaid, you are provided up to 60 days to drop coverage.

## Involuntary Loss of Other Coverage

You may enroll for coverage under this Plan outside of Open Enrollment when some of the following requirements are met:

- You waived coverage under this Plan at the time this coverage was previously offered because you were already covered under another plan. (A waiver of group health plan benefits is required at Open Enrollment or when you become eligible for enrollment in the benefit plan; forms are available from the Plan Administrator.)
- Your coverage under the other health plan was terminated as a result of:
  - Loss of eligibility for the coverage (including as a result of legal separation, divorce, death, termination of employment or the reduction in the number of hours of employment)
  - Termination of employer contributions toward such coverage
- You were covered under COBRA at the time coverage under this Plan was previously offered and your COBRA coverage has been exhausted.
- You, or your dependent(s), were covered under Medicaid or CHIP but have since lost eligibility for either program.

## Choose Carefully

IRS rules place certain restrictions on when you can make changes outside the enrollment period. Once your elections go into effect, you may not make further changes for the calendar year unless you experience a qualifying event. Any change in coverage during the year must be in keeping with the type of change. If, for example, you are single and have medical coverage for yourself, then get married during the year, you can add your spouse to the medical plan. (You may not switch medical plans.) You'll need to fill out required enrollment forms and provide supporting documentation within the allowable time frame to add or drop dependents outside of Open Enrollment:

- Newborn or adopted child—within 60 days of the birth or adoption
- For most other qualifying events—within 31 days of the event date.

## When Health Benefits Are Taxable

If you cover an eligible family member who does not qualify under the IRS rules for tax-free benefits (such as a domestic partner), you may be required to pay their premiums after tax and the value of their coverage may be treated as taxable "imputed income" to you. (Imputed income is the value of a benefit or service that is considered income for the purposes of calculating your federal taxes.) This situation typically applies to domestic partners.

## Benefit Opt-Out (BOP) — Pay-in-Lieu of Benefits Premium Program

EvergreenHealth offers a pay-in-lieu of benefits premium option for hourly nonexempt employees who can provide proof of medical coverage through another group medical plan. This premium is in lieu of all benefits, including but not limited to: Health and Welfare benefits, Flexible Spending Account, PTO/EIB, Vacation and Sick Leave, and employer retirement contributions.

If you elect BOP, you may be eligible for unpaid leave time based on the annual accrual rate for your position.



# Your 2021 Medical Plan Summary

Medical coverage is one of the most important benefits available to you. We have a plan to help you achieve all of your health and wellness needs. Review the details of each plan carefully before making your choice. For detailed information, please go to the HR/Employee Benefits page on EverLink and review the 2021 Detailed Benefit Summary for each plan.

	2021 PPO PLAN				2021 HEALTH SAVINGS MEDICAL PLAN			
	EvergreenHealth EHN	Puget Sound High Value Network	First Choice Network	Swedish/ Providence & Out-of-Network	EvergreenHealth EHN	Puget Sound High Value Network	First Choice Network	Swedish/ Providence & Out-of-Network
Annual Deductible (Individual/Family)	\$500/\$1,500	\$700/\$2,100	\$900/\$2,700	\$900/\$2,700	\$1,800/\$3,600	\$1,900/\$3,800	\$2,000/\$4,000	\$3,250/\$6,500
Out-of-Pocket Maximum (Individual/Family)	\$3,000/\$9,000	\$4,000/\$12,000	\$5,000/\$15,000	\$5,000/\$15,000	\$3,700/\$7,400	\$3,800/\$7,600	\$3,900/\$7,800	\$4,100/\$8,200
Coinsurance	100%	85%	60%	50%	100%	85%	60%	50%
Preventive Care	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Primary Care Physician/Specialist	\$35 copay	\$40 copay	\$50 copay	50% after ded.	100% after ded.	85% after ded.	60% after ded.	50% after ded.
Diagnostic Test (X-ray, Blood Work)	100% after ded.	85% after ded.	60% after ded.	50% after ded.	100% after ded.	85% after ded.	60% after ded.	50% after ded.
Imaging (CT, PET Scans, MRIs) <i>Required to be conducted at EvergreenHealth unless medically emergent.</i>	100% after ded.	Not covered	Not covered	Not covered	100% after ded.	Not covered	Not covered	Not covered
Hospital Inpatient	\$150 copay then 100% after ded.	\$250 copay then 85% after ded.	\$350 copay then 60% after ded.	50% after ded.	100% after ded.	85% after ded.	60% after ded.	50% after ded.
Emergency Room	\$175 copay then 100% after ded.	100% after ded.	100% after ded.	100% after ded.	100% after ded.			

\*Puget Sound High Value Network includes CHI Franciscan, Edmonds Family Medicine, Everett Clinic, Mill Creek Family Practice, Polyclinic (including First Hill Surgery Center), Seattle Children's and Virginia Mason.

**Under the health plans: You will likely experience the greatest savings when your care is received at an EvergreenHealth facility.**

## There are five tiers within the two medical plans as follows:

- Tier 1:** EvergreenHealth (includes EvergreenHealth Monroe), Eastside Health Network and Mill Creek Family Practice
- Tier 2:** Puget Sound High Value Network, includes CHI Franciscan, Edmonds Family Medicine, Seattle Children's, Everett Clinic and Virginia Mason
- Tier 3:** First Choice Network
- Tier 4:** Swedish Medical Center, Providence Medical Group and Out-of-Network

For a full list of medical terms, go to [www.benefitsquest.com/terms-to-know](http://www.benefitsquest.com/terms-to-know).



# Prescription Plan

Evergreen Professional Center (EPC) Pharmacy is your on-site network provider for pharmacy services for prescription medications. Additionally, EPC Pharmacy is contracted with many prescription drug plans, which provides you with the convenience of filling prescriptions for family members not covered under your EvergreenHealth pharmacy benefit.

**NOTE:** You'll receive a significant discount on generic prescriptions when they are filled at the EPC Pharmacy.

	2021 PPO PLAN	2021 HEALTH SAVINGS MEDICAL PLAN
<b>Retail - 34-day limit</b>		
Generic	\$20 (\$5 at EPC)	\$20 (\$5 at EPC) after deductible
Preferred Brand	\$55	\$55 after deductible
Non-preferred Brand	\$80	\$80 after deductible
Specialty	\$125	\$125 after deductible
<b>Mail Order - 90-day limit</b>		
Generic	\$10 at EPC	\$10 at EPC after deductible
Preferred Brand	\$110	\$110 after deductible
Non-preferred Brand	\$160	\$160 after deductible
Specialty	Limited to a 34-day supply	Limited to a 34-day supply



**Use network providers.** You will receive a higher level of benefits if you use providers who participate in the network.



**Request generic rather than brand name prescription drugs.** Generic medications, while just as effective, are considerably less expensive.



**Consider seeing your family physician rather than a specialist.** Family physicians can often provide the same level of care for a variety of illnesses and conditions.



**Exercise and maintain a proper diet.** The healthier you are the less vulnerable you are to disease, reducing doctor's visits and prescription medicines.

**If we become more aware consumers, we can each do our part to lower the cost of health care!**

# 2021 Contributions

## Medical Rates (bi-weekly)

TIER 1 36-40 HOURS COVERAGE ELECTION	HSA PLAN	PPO PLAN
	EMPLOYEE DEDUCTION	EMPLOYEE DEDUCTION
Employee (EE) only	\$0.00	\$20.00
EE + Spouse or DP	\$73.00	\$125.00
EE + Child(ren)	\$33.00	\$60.00
EE + Family	\$105.00	\$165.00
EE + DP & NQ Child(ren)	\$105.00	\$165.00

TIER 2 24-35 HOURS COVERAGE ELECTION	HSA PLAN	PPO PLAN
	EMPLOYEE DEDUCTION	EMPLOYEE DEDUCTION
Employee (EE) only	\$0.00	\$26.00
EE + Spouse or DP	\$96.00	\$176.00
EE + Child(ren)	\$40.00	\$90.00
EE + Family	\$137.00	\$226.00
EE + DP & NQ Child(ren)	\$137.00	\$226.00

TIER 3 20-23 HOURS COVERAGE ELECTION	HSA PLAN	PPO PLAN
	EMPLOYEE DEDUCTION	EMPLOYEE DEDUCTION
Employee (EE) only	\$0.00	\$35.00
EE + Spouse or DP	\$131.00	\$305.00
EE + Child(ren)	\$118.00	\$275.00
EE + Family	\$246.00	\$545.00
EE + DP & NQ Child(ren)	\$246.00	\$545.00

## Dental Rates (bi-weekly)

COVERAGE ELECTION	CORE PLAN	BUY-UP PLAN
	EMPLOYEE DEDUCTION	EMPLOYEE DEDUCTION
Employee	\$0.00	\$5.57
EE + 1 Dependent	\$19.41	\$30.37
EE + 2 or More Dependents	\$53.44	\$72.72

## Vision Rates (bi-weekly)

COVERAGE ELECTION	CORE PLAN	BUY-UP PLAN
	EMPLOYEE DEDUCTION	EMPLOYEE DEDUCTION
Employee	\$0.00	\$2.76
EE + Spouse or DP	\$1.84	\$5.78
EE + Child(ren)	\$1.95	\$5.98
EE + Family	\$5.07	\$11.08



# EvergreenHealth Locations

## Advanced Imaging: CT Scans, MRIs, PET Scans and Mammograms

As a reminder, under either of the health plans, these procedures are required to be conducted at EvergreenHealth, unless it is a medically emergent situation (subject to First Choice review). If you are seeking care from a non-EvergreenHealth health care provider, you need to inform your physician that this service must be conducted at EvergreenHealth for it to be covered by the plan. To schedule an appointment, call 1-425-899-2831.

### Evergreen Imaging Center—Redmond

Redmond Medical Center  
8980 161st Avenue NE, Suite 300  
Redmond, WA 98052

### EvergreenHealth Diagnostic Imaging

12040 NE 128th Street, Suite Blue 1-122  
Kirkland, WA 98034

### EvergreenHealth Monroe

14701 179th Avenue SE  
Monroe, WA 98272

### Evergreen Radia Diagnostic Imaging

Totem Lake Medical Plaza  
11521 NE 128th Street, Suite 200  
Kirkland, WA 98034

### EvergreenHealth Breast Health Center

12303 NE 130th Lane, Suite Coral 100  
Kirkland, WA 98034

### EvergreenHealth Kenmore

18151 68th Ave NE, Suite 100  
Kenmore, WA 98028

## EvergreenHealth Primary and Urgent Care Locations

To find an EvergreenHealth Physician visit [www.fchn.com](http://www.fchn.com) or visit the Human Resources/Employee Benefits page on EverLink.

### PRIMARY CARE

#### Canyon Park

1909 214th Street SE, Suite 110  
Bothell, WA 98021  
1-425-488-4988

#### Duvall

14720 Main Street NE, Suite 109  
Duvall, WA 98019  
1-425-788-4889

#### Kenmore

18151 68th Avenue NE, Suite 100  
Kenmore, WA 98028  
1-425-485-6561

#### Kirkland

12333 NE 130th Lane, Suite 310  
Kirkland, WA 98034  
1-425-899-6700

#### Lakeshore, Bothell

10025 NE 186th Street  
Bothell, WA 98011  
1-425-486-9131

#### Lakeshore, Totem Lake

12710 Totem Lake Boulevard NE  
Kirkland, WA 98034  
1-425-821-4040

#### Monroe

14841 179th Avenue SE, Suite 210  
Monroe, WA 98272  
1-360-217-1155

#### Redmond

8980 161st Avenue NE  
Redmond, WA 98052  
1-425-899-2273

#### Sammamish

22850 NE 8th, Suite 103  
Sammamish, WA 98074  
1-425-898-0305

#### Sultan

615 W Stevens Avenue  
Sultan, WA 98294  
1-360-793-0201

#### Woodinville

16916 140th Avenue NE  
Woodinville, WA 98072  
1-425-481-6363

#### Signature Care

2303 NE 130th Lane, Suite 250  
Kirkland, WA 98034  
1-425-544-1000

### URGENT CARE

#### Kenmore

18151 68th Avenue NE, Suite 100  
Kenmore, WA 98028  
1-425-686-6710

#### Mill Creek

4220 132nd Street SE, Suite 103  
Mill Creek, WA 98012  
1-425-225-1210

#### Redmond

8980 161st Avenue  
NE, Suite 320  
Redmond, WA 98052  
1-425-883-3333

#### Sammamish

22850 NE 8th, Suite 103  
Sammamish, WA 98074  
1-425-898-1126

#### Woodinville

16916 140th Avenue NE  
Woodinville, WA 98072  
1-425-488-2273

#### Lakeshore, Totem Lake

12710 Totem Lake Boulevard NE  
Kirkland, WA 98034  
1-425-821-4040



# More Medical Plan Details

## Hip/Knee/Spine and Bariatric Surgeries

Under either of the health plans, hip, knee, spine, and bariatric surgeries are required to be conducted at EvergreenHealth for it to be covered by the plan.

## Is Signature Care Right for You?

EvergreenHealth Signature Care is an innovative model of primary care that partners you with your physician in a unique and personalized relationship. Together, you'll develop a plan to help you live your healthiest best. Signature Care allows you to make appointments at your convenience, have 24/7 communication with your physician, or send a quick email or text with a question. The Signature Care team works with patients individually — establishing a relationship that goes beyond treating illness and extends to wellness planning, disease prevention, healthy lifestyle coaching and regular diagnostic testing. It means you can connect with your physician any time, any place. To learn more about Signature Care, its fee structure, and whether it's right for you and your family, please call 1-425-544-1000 or visit the website at [www.evergreenhealthsignaturecare.com](http://www.evergreenhealthsignaturecare.com).

### WORKING SPOUSE/DOMESTIC PARTNER SURCHARGE

EvergreenHealth is committed to providing our employees with medical plan coverage that respects the needs of our employees and their families. We also wish to keep the cost to employees as low as possible. If you choose to enroll your spouse/domestic partner in your medical plan coverage with EvergreenHealth and he/she is eligible for another employer's group medical plan and does not enroll, the cost to you will be \$175 per month for the "Working Spouse/Domestic Partner Surcharge" in addition to any monthly premiums.

### TOBACCO USER SURCHARGE

In an effort to help our employees be their healthiest best and offset the cost of the medical plan for smoking-related illnesses, EvergreenHealth has implemented a \$75 per month Tobacco Surcharge. It will apply to any employee enrolled in a medical plan who is also a tobacco user.

If you make the decision to eliminate tobacco use, EvergreenHealth offers tobacco cessation programs to support this effort.



# NEW! Hospital Indemnity Insurance

Receive lump sum payments to help cover the cost of a hospital stay.

If you are admitted into a hospital, it doesn't take long for the out-of-pocket costs to add up. Hospital Indemnity Insurance pays lump sum benefits directly to you if you are admitted into a hospital for care due to an illness, injury or pregnancy. Benefits are paid even if you have other coverage.

You receive a benefit as soon as you are admitted and then an additional benefit based on the number of days you are confined to the hospital. The benefit increases if you are admitted and confined to an intensive care unit.

You also receive a benefit for the following:

- Inpatient Rehabilitation
- Emergency Room (if you are admitted)
- Health Screenings (\$50/calendar year/insured)

## Plan Features

-  **Additional Benefit Payouts:** Additional benefit payouts when hospitalized at an EvergreenHealth facility.
-  **Guaranteed Acceptance:** There are no health questions or physical exams required.
-  **Family Coverage:** You can elect to cover your spouse and children.
-  **Payroll Deduction:** Premiums are paid through convenient payroll deductions.
-  **Portable Coverage:** You can take your policy with you if you change jobs or retire.

*The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable.*

## How Hospital Indemnity Insurance Works

Cindy is injured in a car accident and is in the hospital for four days. Cindy's medical insurance carries a \$1,800 annual deductible and a \$3,700 out-of-pocket maximum.

Even with her medical plan, Cindy's deductible and coinsurance add up to more than \$2,000 just for hospital services.

Cindy has Hospital Indemnity Insurance. She receives a benefit for being admitted into the hospital and a benefit for each day of her inpatient stay.

### How Cindy's Hospital Indemnity Benefit Was Calculated:

Medical Service	Benefit	Total
Hospital Admission	\$1,500 per admission at EvergreenHealth facility	\$ 1,500
Four-day Hospital Stay	\$250 per day at EvergreenHealth facility	\$ 1,000

**CINDY'S TOTAL BENEFIT** **\$2,500**  
at EvergreenHealth facility

*The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.*

# Health Savings Account (HSA)

Save for future medical costs and reduce your tax bill with this special savings account.

As you get older, your out-of-pocket medical expenses rise. By the time you retire, health care likely will be your largest household expense, even with Medicare. A Health Savings Account allows you build up protection for future health care expenses. You can contribute money to your HSA and use it any time for qualified health care expenses.

Whatever you don't use rolls over for future years and earns interest. Better yet, HSAs provide tax advantages.

\$4,275

The average amount retirees spend out-of-pocket for health care yearly.

*The Center for Retirement Research at Boston College, 2017.*



## HSAs Deliver Triple Tax Savings

1. You don't pay federal income tax on the money you contribute
2. You don't pay taxes on the interest you earn in your account
3. You don't pay taxes when you use the money to pay for qualified medical services

## Keys to Growing Your HSA:

- Try not to use your HSA for routine expenses. If you can pay out-of-pocket, leave your HSA funds alone so that they can grow for when you need them in the future.
- Consider electing supplemental medical plans to cover big ticket expenses from unexpected serious injuries or accidents and ensure they don't wipe away the money in your HSA.
- Monitor your fund's growth. Your HSA funds earn interest through investments. Make sure your money is growing at an acceptable and safe pace.



Pay for qualified expenses out of your account

HealthEquity, 1-866-346-5800, [www.healthequity.com](http://www.healthequity.com)

HOW MUCH CAN YOU CONTRIBUTE?	ANNUAL IRS CONTRIBUTION LIMIT	ANNUAL EVERGREENHEALTH CONTRIBUTION	YOUR MAXIMUM CONTRIBUTION AMOUNT
Individual Coverage	\$3,600**	\$500*	\$3,100
Family Coverage	\$7,200**	\$1,000*	\$6,200

\* EvergreenHealth Employer Contribution will be prorated based on your benefit eligibility date.  
 \*\*Total IRS contribution limits for 2021 are cumulative of EvergreenHealth funding. Individuals age 55 or older can make an additional \$1,000 in "catch-up" contributions.

## Dental Benefits

The dental plan through Delta Dental of Washington provides access to the national Delta Dental Preferred (PPO) network. This plan allows you to receive care from a provider of your choice. However, you will have lower out-of-pocket expenses if you see a PPO dentist. EvergreenHealth pays 100% for employee-only coverage for the core plan; you would be responsible for covering your dependents. For more information about your dental benefits or to find a provider please visit [www.deltadentalwa.com](http://www.deltadentalwa.com).

	CORE PLAN		BUY-UP PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Maximum	\$2,000		\$3,000	
Annual Deductible (Individual/Family)	\$50 Individual / \$150 Family		\$0	
Preventive Services Exams, Cleanings, X-rays	100%	80%	100%	80%
Basic Services Fillings, Extractions, Oral Surgery	80%	70%	80%	70%
Major Restorative Services Crowns, Bridgework, Dentures	50%	50%	50%	50%
Orthodontia (Dependent children and adults)	Not covered		50% (limited to \$3,000/lifetime maximum)	

### What Does Preventive Dental Care Typically Cover?

Every dollar spent on preventive care can save you money later on procedures that are more urgent, complex, and costly.



**Routine dental checkups and cleanings** should be scheduled every six months. Your dentist may recommend more frequent or fewer visits, depending on your dental health history.



**Professional fluoride treatments** can be a key defense against cavities if you're at high risk for decay. Professional fluoride treatments have significantly more fluoride than tap water or toothpaste, and take only a few minutes to apply.



**Dental sealants** go a step beyond fluoride by providing a thin, plastic coating to the chewing surface of your teeth. Most dental plans cover sealants as preventive care for children under 18 on their first and second molars.



**X-ray images** of your mouth may be taken by your dentist or dental hygienist to better evaluate your oral health. These images go beneath the surface to provide a more detailed look inside your teeth and gums.

# Vision Benefits

VSP will continue to provide coverage for your eye care needs. EvergreenHealth pays 100% for employee-only coverage for the core plan; you would be responsible for covering your dependents. For more information about your benefits or to find a VSP provider, please visit [www.vsp.com](http://www.vsp.com).

	CORE PLAN	BUY-UP PLAN	OUT-OF-NETWORK
Eye Examination Copay (every 12 months)	\$10 copay (limit—1 every 12 months)	\$10 copay (limit—1 every 12 months)	Up to \$45
Lenses (every 12 months)			
Glasses (includes single vision, bifocal, trifocal and polycarbonate lenses for children)	\$25 copay (limit—1 pair every 24 months)	\$25 copay (limit—1 pair every 12 months)	Single Vision Lenses—Up to \$45 Bifocal Lenses—Up to \$65 Trifocal Lenses—Up to \$85
Frames (includes 20% off amount over allowance)	\$150 allowance (limit—1 frame every 24 months)	\$150 allowance (limit—1 frame every 12 months)	Up to \$47
Contact Lenses* (includes contact lens exam, fitting/evaluation)	\$150 allowance (limit—every 24 months)	\$150 allowance (limit—every 12 months)	Up to \$105
*Plan allows contact lenses in lieu of glasses and frames. Extra discounts include 20% off any out-of-pocket costs on your choice of frames, discounts on laser vision correction surgery, and additional savings on lens options such as scratch resistant and anti-reflective coatings and progressives.			



## 5 Tips for a Lifetime of Healthy Vision

- 1. Schedule yearly eye exams.** Visiting your ophthalmologist regularly helps you see your best, protect your sight and even detect serious health conditions such as diabetes.
- 2. Protect your eyes against UV rays.** No matter what the season, it is important to wear sunglasses. When selecting and purchasing sunglasses, be sure to confirm they offer 100% UVA/UVB protection.
- 3. Give your eyes a break from digital devices.** Digital screens emit a specific type of blue and violet light which can negatively impact eye health and cause digital eye strain.
- 4. Live a smoke-free lifestyle.** Smoking increases your risk of developing macular degeneration, optic nerve damage, and cataracts.
- 5. Practice safe wear and care of contact lenses.** Keep them clean and follow your optometrist's recommendations for use and wear.

# Health & Wellness Plans

Whatever your role at EvergreenHealth, you spend much of your time caring for others. And it's important to take care of yourself, too!

## Be Your Healthiest Best Employee: Wellness

EvergreenHealth provides you support and access to health and wellness resources around the three pillars of health: nutrition, physical activity, and stress management. Take advantage of:

- Classes and resources to share knowledge and ideas on a range of wellness topics.
- Relaxation recordings and other opportunities to help you manage stress.
- Continued access to experts who will help you understand your health numbers (cholesterol, blood sugar and blood pressure) while partnering with you to find a model of wellness that works for you. Visit [www.healthiestbest.com/healthiest-best](http://www.healthiestbest.com/healthiest-best).

## Employee Health—Keeping You Healthy

### Flu Vaccinations

EvergreenHealth employees are offered flu shots free of charge. To receive yours, visit Employee Health in Tan 450, between 8 a.m. and noon or between 1 p.m. and 4 p.m. For appointments outside those hours, contact the Employee Health Office at 1-425-899-2282.

### Employee Assistance Support

EvergreenHealth offers the Employee Assistance Program (EAP). Whether you need help finding care for a loved one or help with a work-related or personal problem, confidential counseling and referrals are available 24/7. Call 1-800-777-4114 or visit [www.firstchoiceeap.com](http://www.firstchoiceeap.com).

### Smoking Cessation Support

Quitting tobacco has many rewards, including improved health and saving money. EvergreenHealth supports your journey with two options:

#### *EvergreenHealth's Smoking Cessation Program*

A focused, intensive, one-on-one approach to assist you with your

efforts to stop smoking. The program's providers are pharmacists who focus on wellness programs and have specialized training in smoking cessation therapies. Find out more by calling 1-425-899-3796.

#### *Alere Wellbeing Program*

Includes counseling, support and replacement therapy. We cover the full cost of the program once per year with a lifetime maximum of three times. Find out more at [www.quitnow.net](http://www.quitnow.net) or call 1-866-784-8454.

### Physical Activity

To support your physical activity goals, we've partnered with these fitness centers to offer discounts to EvergreenHealth employees: 24 Hour Fitness, Gold's Gym, LA Fitness, 425 Fitness and the YMCA. EverLink > Human Resources > Employee Discounts for details and enrollment information.

**EMPLOYEE DISCOUNT:** Every employees receives a discount in the EvergreenHealth cafeteria and gift shop.



# Flexible Spending Accounts (FSAs)

Reduce your tax bill while putting aside money for health and dependent care needs.

Flexible Spending Accounts (FSAs) allow you to put aside money for important expenses and help you reduce your income taxes at the same time. EvergreenHealth offers two types of Flexible Spending Accounts — a Health Care Flexible Spending Account and a Dependent Care Flexible Spending Account.



Deductibles, copays, prescription and over-the-counter drugs, medical equipment, etc.

HEALTH  
CARE  
FSA

Go to [www.benefitsquest.com/fsa](http://www.benefitsquest.com/fsa) for a complete list of covered expenses.

HealthEquity, 1-866-346-5800, [www.healthequity.com](http://www.healthequity.com)

DEPENDENT  
CARE  
FSA

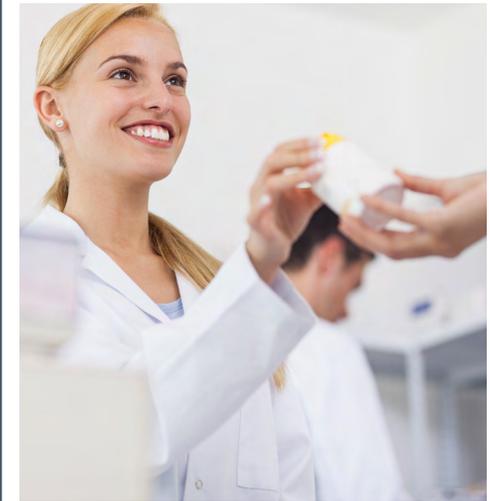


Babysitters, daycare, day camp, home nursing care, etc.

## How Flexible Spending Accounts Work

1. Each year during the Open Enrollment period, you decide how much to set aside for health care and/or dependent care expenses. Your full contribution amount will be available for use on your benefit effective date. Your contributions are then deducted as you use the funds to pay for qualified expenses.
2. Your contributions are deducted from your paycheck on a pre-tax basis in equal installments throughout the calendar year.
3. As you incur health care or dependent care expenses throughout the year, use your FSA card to pay for eligible expenses at the point of sale, or submit a claim form for reimbursement if necessary.

ANNUAL MAXIMUM CONTRIBUTION	
Health Care Flexible Spending Account	\$2,750
Dependent Care Flexible Spending Account	\$5,000 (\$2,500 if married and filing separate tax returns)



### Health Care Items You Might Not Realize are FSA Eligible:

- Sunscreen
- Heating and cooling pads
- First aid kits
- Shoe inserts and other foot grooming treatments
- Travel pillows
- Motion sickness bands

**Use It or Lose It:** Be sure to calculate your FSA contributions carefully. The funds won't roll over from year-to-year, and you will have to actively re-enroll on a yearly basis. You are not automatically re-enrolled.

**Please note that these accounts are separate.** You may participate in one, both, or neither. You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.

## Life Insurance

Always be there financially for your loved ones.

Your family depends on your income for a comfortable lifestyle and for the resources necessary to maintain their lifestyle and make their dreams a reality. You likely don't think of a scenario where you're no longer there for your family, but you need to ensure their future is financially secure.

EvergreenHealth knows how difficult it can be to provide this peace of mind on your own, which is why we have made it a priority to give you the ability to assemble a complete Life Insurance portfolio.

### How Much Life Insurance Do You Need?

Many financial experts recommend you have at least five to eight times your household income in Life Insurance. To calculate the level sufficient to cover your needs, you should consider your current income and how much it costs to maintain your family's standard of living. You should also consider your current expenses and your family's future financial needs such as the following:

#### Current Expenses

- Home Mortgage
- Car Payments
- Credit Card Debt
- Other Debt

#### Future Needs

- Child Care
- College Tuition
- Spouse's Retirement
- Routine Household Expenses

After you add your financial responsibilities, how does the sum compare with your current coverage?

## Basic Term Life and Accidental Death and Dismemberment Insurance

You are automatically insured for an amount equivalent to your annual base pay under the Basic Life Plan. The benefit is payable to your beneficiary(ies) upon your death while insured. AD&D coverage pays a lump sum to you or your designated beneficiary if you die or suffer certain injuries as the result of an accident. In the event of your death, your beneficiary(ies) receive an amount equivalent to your base pay in AD&D coverage. The amount paid for injuries varies by the type of injury.

## Supplemental Life Insurance

Supplemental Life Insurance is underwritten by Reliance Standard. Supplemental Life Insurance is made available to eligible employees, their spouse/DP, and their dependent children. You choose the protection that is right for you and your family.

EMPLOYEE	Increments of \$10,000 to a maximum benefit of \$350,000.
SPOUSE/DP	Increments of \$5,000 to a maximum of \$100,000, not to exceed 50% of your supplemental life benefit.
CHILDREN	Flat \$2,000 benefit.

Rates are determined by your age and the amount of supplemental insurance requested. All enrollments or increases outside of your initial new hire period are subject to a medical questionnaire.

## Supplemental Accidental Death & Dismemberment

Supplemental AD&D is made available to eligible employees, their spouse/DP and dependents. You choose the protection that is right for you and your family.

- You: Increments of \$10,000 to a maximum benefit of \$350,000.
- Your spouse/DP and child(ren): A % of your Supplemental AD&D:
  - Spouse/DP with NO child(ren): 50%; Spouse/DP with child(ren): 40%; Child(ren) with spouse/DP: 10%; Child(ren) with NO spouse/DP: 15%

# Disability Insurance

Your ability to bring home a paycheck is your most valuable asset. We help you protect it.

A disabling injury or illness that keeps you out of work could have a devastating impact on your income, jeopardizing your ability to cover normal household expenses. Disability Insurance protects a portion of your income, relieving you of the anxiety of depleting your savings to pay your bills.

## Voluntary Short-Term Disability Insurance

EvergreenHealth provides benefit-eligible employees the option of enrolling for short-term disability (STD) coverage through Reliance Standard. This plan will replace a portion of your income if you become disabled due to an illness or accidental injury and cannot work.

If enrolled, you are eligible to receive STD benefits after 30 days for a qualified accident or illness. The plan pays 60% of your eligible monthly earnings up to a maximum benefit of \$2,500 per week. Payments may continue as long as you remain disabled or until you reach long-term disability (LTD).

Rates are determined by your age and your weekly short-term disability benefit. Please note that STD payouts may be reduced as Washington State Paid Family Leave, effective 1/1/2020, will also provide a weekly benefit of up to \$1,000 for 12 weeks which will offset with STD payments.

## Long-Term Disability Insurance

A base long-term disability (LTD) benefit is provided to benefit-eligible employees. Long-term disability benefits will begin for any qualified disability after 90 days. For those that also elect short-term disability (STD), LTD benefits will begin as soon as STD ends with no break in disability benefits. LTD payments may continue as long as you remain disabled or until you reach social security normal retirement age.

EvergreenHealth covered benefits will be provided at the following levels:

Supervisors and above working a minimum of 20 hours a week:

- 60% of your eligible monthly earnings up to a maximum benefit of \$15,000 per month.

All other salaried and hourly employees working a minimum of 20 hours a week:

- 40% of your eligible monthly earnings up to a maximum benefit of \$3,000 per month.

Enrollment in this base LTD coverage is automatic; no action is needed.

## Voluntary Buy-Up Option

For any employee who will have a base benefit level of 40%, you have the opportunity to buy-up to a total of 60% of your monthly earnings up to a maximum benefit of \$10,000 per month. The rate for this benefit is 0.51% of covered payroll.

# Retirement Plans

Prepare for your future.

## Deferred Compensation Plan: 457(b)

EvergreenHealth offers a 457(b) Deferred Compensation Plan that is available to all full-time, part-time and per diem employees. Employees may defer up to 50% of their pre-tax compensation up to an amount pre-determined by the IRS (\$19,500 for 2021). Employees over age 50 have the opportunity to defer an additional amount up to an IRS limit (\$6,500 in 2021). EvergreenHealth encourages you to spread your contributions over the twenty-six (26) pay periods in order to maximize the employer 401(a) matching contributions.

## Deferred Compensation Match: 401(a)

This plan is available to all full-time and part-time employees designated to work at least 20 hours a week in a benefit-eligible status, upon completion of one year of continuous employment. Enrollment is the first of the quarter upon meeting the eligibility requirements. EvergreenHealth matches 50% of the first 8% of compensation that you defer (into the 457(b) plan), up to a total match of 4%. Employees hired into Supervisor and above classification, including physicians, prior to January 1, 2018 will receive an employer matching of 100% of the first 6% of compensation that you defer, up to a total match of 6%.

## Retirement Plan: 401(a)

EvergreenHealth contributes a percentage of compensation for all full-time and part-time employees designated to work at least 20 hours a week in a benefit-eligible status, upon completion of one year of continuous employment. Enrollment is the first of the quarter upon meeting the eligibility requirements. The contribution is based on years of service:

### CONTRIBUTION SCHEDULE (DEPOSITED QUARTERLY)

Years of Service	Contributions
1-3	1% of earnings
4+	2% of earnings
5+	3% of earnings
6+	4% of earnings

### VESTING SCHEDULE

Years of Service	Vesting %
0-1	0%
1-2	20%
2-3	40%
3-4	60%
4-5	80%
5+	100%

## Additional Benefits

### New! Identity Theft Insurance

Identity Theft Protection, through Norton LifeLock, delivers peace of mind. This proactive identity monitoring service sends alerts at the first signs of fraud and restores the misuse of personal information that puts your identity at risk; and is conveniently offered through payroll deductions. For more information, visit [www.nortonlifelock.com](http://www.nortonlifelock.com) or call 1-800-607-9174.

### New! Legal Insurance

LegalGUARD by LegalEASE: The LegalGUARD Plan is an unique and flexible insurance product, protecting employees against the high cost of legal fees. Members have access to a national network of attorneys with exceptional experience who are matched to meet specific legal needs. Members also get paid-in-full coverage on most legal matters, as well as personal guidance and coaching.

Participating attorneys assist with a wide range of legal matters, such as:

- Court Appearances
- Document Review and Preparation
- Debt Collection Defense
- Will Preparation
- Family Law
- Real Estate Matters

For more information visit [www.legaleaseplan.com](http://www.legaleaseplan.com) or call 1-800-562-2929.

### Commuter Benefits

Transit Pass for Commuters: All benefit-eligible employees may purchase an ORCA card for a discounted annual fee (paid via payroll deduction; sign up in Human Resources office). With the ORCA card, you can ride various public transportation systems, including buses and the Sounder train.

Other Commuter Benefits: Carpoolers, bikers, walkers, vanpoolers and motorcyclists may sign up for special transportation incentives in Human Resources.

### Telemedicine

98point6 is a new kind of on-demand health care which connects you with a physician via your smartphone—that means you can get diagnosis and treatment or simply consult on a health issue or question from anywhere. So whether you're on the go, home sick in bed or multi-tasking throughout your day, immediate care is available on your schedule.

Benefit-enrolled employees and their enrolled dependents ages 18 and older have unlimited access to 98point6 at low or no cost. Visits with 98point6 physicians are free for those on the PPO plan and only \$5 per visit for those with the Health Savings medical plan.

#### 98point6 Physicians can:

- Answer any medical questions you have (no question is too small).
- Diagnose and treat acute and chronic illnesses.
- Help you better understand any health conditions, including, but not limited to diabetes, asthma, back problems and high blood pressure.
- Outline care options.
- Order any necessary prescriptions or lab tests at Visit [www.98point6.com](http://www.98point6.com).

### EvergreenHealth Nurse Navigator and Healthline

Illnesses and injuries don't always keep office hours and sometimes you need a professional opinion right away. You have access to free professional advice 24/7 with the EvergreenHealth Healthline at 1-425-899-3000. (You may also register for classes and receive physician referrals at this number.)



# Contact Information

BENEFIT	CONTACT	PHONE NUMBER	WEBSITE
Medical	First Choice Health Network	1-888-896-1115	<a href="http://www.myfirstchoice.fchn.com">www.myfirstchoice.fchn.com</a>
Prescription Drug	MedImpact	1-844-513-6002	<a href="http://www.medimpact.com">www.medimpact.com</a>
Dental	Delta Dental of Washington	1-800-554-1907	<a href="http://www.deltadentalwa.com">www.deltadentalwa.com</a>
Vision	Vision Services Plan	1-800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
24-Hour Health Resource	EvergreenHealth Healthline	1-425-899-3000	—
Pharmacy	EvergreenHealth Professional Center Pharmacy	1-425-899-2790	—
Health Savings Account	HealthEquity	1-866-346-5800	<a href="http://www.healthequity.com">www.healthequity.com</a>
Flexible Spending Accounts	HealthEquity	1-866-346-5800	<a href="http://www.healthequity.com">www.healthequity.com</a>
Life Insurance	Reliance Standard	1-800-351-7500	<a href="http://www.rsli.com">www.rsli.com</a>
Voluntary STD/LTD (or to report a leave)	Matrix / Reliance Standard	1-888-445-4462	<a href="http://www.MatrixAbsence.com">www.MatrixAbsence.com</a>
Hospital Indemnity Insurance	Aflac	1-888-433-3036	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>
Identity Theft Insurance	NortonLifeLock	1-800-607-9174	<a href="http://www.nortonlifelock.com">www.nortonlifelock.com</a>
Legal Insurance	LegalEASE	1-800-562-2929	<a href="http://www.legaleaseplan.com">www.legaleaseplan.com</a>
Employee Assistance Program	First Choice EAP	1-800-777-4114	<a href="http://www.firstchoiceeap.com">www.firstchoiceeap.com</a>
Retirement Plans	Fidelity Investments	1-800-343-0860	<a href="http://www.fidelity.com/atwork">www.fidelity.com/atwork</a>
Smoking Cessation Program	Alere Wellbeing or EvergreenHealth Smoking Cessation Program	1-866-784-8454 1-425-899-3796	<a href="http://www.quitnow.net">www.quitnow.net</a> <a href="http://www.evergreenhealth.com/smoking-cessation">www.evergreenhealth.com/smoking-cessation</a>
On-Demand Health Care	98point6	—	<a href="http://www.98point6.com">www.98point6.com</a>

For any other inquiries, contact Human Resources at 1-425-899-2511.





*NOTE: This statement is intended to summarize the benefits you receive from EvergreenHealth. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Human Resources department.*