

# Take a Closer Look...



## Paid Time Off, Tuition Assistance, Facility Discounts, Work Perks, Short Term Disability, and Retirement Savings Plans – 403(b)/401(k), Pension Plan

Information provided in this document is an overview of benefits provided by Sentara Healthcare. Benefit eligibility is determined by employment status and division at which you are employed. For details please go to the Benefits Page on WaveNet, contact HR Solutions-Benefits at 757-455-7744 (option 2) or Toll-Free: 1-844-455-7744 (Option 2) or email [BOB@sentara.com](mailto:BOB@sentara.com).

### Paid Annual Leave

Sentara Healthcare recognizes the need for time off by our employees. In order for our employees to take time off without impacting their pay, Sentara Healthcare provides a Paid Annual Leave (PAL) program. This leave time may be used for vacations, holidays, brief illnesses, unforeseen circumstances or personal appointments. PAL may be used with prior approval of the employee's manager/supervisor, and always in consideration of the needs of the department.

#### **PAL Accrual**

Full-time and Part-time employees begin accruing Paid Annual Leave (PAL) beginning on the first day of work. With the exception of Sentara recognized company holidays, the waiting period to use PAL is 90 days. Accrual amounts vary depending on the hours paid each pay period, your status (band), where you work and years of service with Sentara Healthcare. Please see the charts below.

Eligible Division(s): All divisions <u>except</u> Sentara Life Care, Meadowview, Woodview and Managed Care Services			Max Annual Accrual		PAL Bank Max	
EE Classification	Years of Service	Hourly Accrual	Hours	Days	Hours	Days
Job bands 2 - 4	0 – 5	0.0885	184	23	280	35
	6 –10	0.10775	224	28	280	35
	11 +	0.126875	264	33	280	35
Job bands 5 and above	0 – 5	0.10775	224	28	280	35
	6 +	0.126875	264	33	280	35

Eligible Division(s): Sentara Life Care, Meadowview, Woodview			Max Annual Accrual		PAL Bank Max	
EE Classification	Years of Service	Hourly Accrual	Hours	Days	Hours	Days
Full-Time accrual	0 – 5	.0615	128	16	280	35
	6 +	.0808	168	21	280	35
Part-Time accrual	0 – 5	.038	128	16	280	35
	6 +	.050	168	21	280	35

Eligible Division(s): Managed Care Services			Max Annual Accrual		PAL Bank Max	
EE Classification	Years of Service	Hourly Accrual	Hours	Days	Hours	Days
Job bands 2 - 4	0 – 5	.0615	128	16	280	35
	6 – 10	.0808	168	21	280	35
Job bands 5 and above	11 +	.1001	208	26	280	35
	0 – 5	.0808	168	21	280	35
	6 +	.1001	208	26	280	35

### Selling PAL

**New for 2018!** During Open Enrollment 2018 you will have the opportunity to choose your PAL Cash Out election that will occur in 2018. Eligible employees may elect to cash out PAL up to 4 times per year. New regulations require that you make your PAL Cash Out election in the year prior to it being paid to you. This election may not be changed during the year.

- All Full-Time and Part-Time employees will be eligible for the program regardless of years of service.
- Please note that the amount of PAL that you may cash out has changed.

All employees **except** MLTSS, Woodview, Meadowview Terrace and Life Care (See Chart Below):

Employees may elect up to 35 hours for each cash out (Max 140 Hours Annually). Any cash out election less than 35 hours will roll over to the next available cash out.		
Cash Out	Pay Date	Hours to Elect Each Cash Out
1	03/22/2018	Up to 35
2	06/14/2018	Up to 35
3	08/09/2018	Up to 35
4	10/18/2018	Up to 35

All employees **at** MLTSS, Woodview, Meadowview Terrace and Life are (See Chart Below):

Employees can elect up to 25 hours for each cash out (Max 100 Hours Annually). Any cash out election less than 25 hours will roll over to the next available cash out.		
Cash Out	Pay Date	Hours to Elect Each Cash Out
1	03/22/2018	Up to 25
2	06/14/2018	Up to 25
3	08/09/2018	Up to 25
4	10/18/2018	Up to 25

### Sick Time

Sentara Healthcare's sick leave plan provides protection from loss of income due to the employee's own bona fide medical problems. All regular full-time and part-time employees may use Sick Time after 90 days of employment. Employees may be requested by their supervisor to bring a physician's statement in order to receive payment for sick leave. Accumulation begins on the employee's first day of employment.

## Sick Time Accrual

Full-time and Part-time employees begin accruing Sick leave beginning on the first day of work. Accrual amounts vary depending on the hours paid each pay period, your status (band), where you work and years of service with Sentara Healthcare. Please see the charts below.

<b>Eligible Division(s):</b> All divisions <u>except</u> Sentara Life Care, Meadowview, Woodview		Maximum Annual Accrual		Sick Bank Maximum	
	<b>Hourly Accrual</b>	<b>Hours</b>	<b>Days</b>	<b>Hours</b>	<b>Days</b>
All Employees	0.0192	40	5	960	120
<b>Eligible Division(s):</b> Sentara Life Care, Meadowview and Woodview		Maximum Annual Accrual		Sick Bank Maximum	
	<b>Hourly Accrual</b>	<b>Hours</b>	<b>Days</b>	<b>Hours</b>	<b>Days</b>
All Employees	0.038	80	10	240	30

Sick Time Usage: **New for 2018!** If you have less than 40 hours of sick leave, you must use the first 8 hours as PAL when an absence from work is due to your own illness. Once you have used up to 8 hours of PAL for an illness and the same medical problem recurs within the next 16 scheduled hours of work, you will immediately use accrued sick leave. After you have accumulated 40 hours of sick leave, you will be paid beginning the first one-quarter hour of absence from work due to illness from the accumulated sick leave bank.

## Tuition Assistance

Sentara Healthcare provides tuition assistance for regular full-time and part-time employees who are scheduled to work at least 16 hours a week and who have completed six (6) months of continuous service. Eligible full-time employees, and eligible part-time employees working at least 16 hours per week, may receive a maximum reimbursement based on length of service, per calendar year, for qualifying courses as shown below. Reimbursement will be credited to the year in which the course started.

### New for 2018! Annual Available Amounts

<b>Eligible Division(s):</b> All divisions		
Years of Service	<b>Full-time Employees</b>	<b>Part-time Employees</b>
6 months to 3 years	\$2,600	\$1,400
3–10 years	\$3,600	\$2,000
10 or more years	\$4,600	\$2,600

### Tuition Assistance Options

Sentara offers three tuition assistance options: class reimbursement, book reimbursement and promissory note. Employees with less than 3 years of continuous employment, but with at least 6 continuous months of employment are eligible for the reimbursement program. Employees with over three years of continuous service are eligible for the promissory note program which pays tuition up-front. Book reimbursement is also available.

## **Facility Discounts**

**Eligible Division(s):** All divisions

Sentara employees, upon completion of the first 90 days of employment, and retirees may receive a 20% discount\* on the inpatient/outpatient service fees at SHC facilities. Employee discounts are not automatic. Each employee must apply for the discount at the time of payment through the cashier or finance office. Employee discounts extend to spouses and dependent children. The discount will also be extended to employee's parents, provided they are dependent on and live with the employee. Availability of benefits and the amount of discounts vary by location. Eligibility requirements may also vary. Employees may also receive discounts in SHC cafeterias.

\*Except for services provided at Sentara Life Care facilities.

Want to see a list of current vendor or need additional information?

Log into WaveNet, select "Employee Resources" and then select "WorkPerks"!

## **WorkPerks**

**Eligible Division(s):** All divisions

Sentara Healthcare provides a listing of discount programs offered by local and national businesses on WaveNet. Employees are encouraged to shop and compare prices and services before making purchases. Sentara Healthcare is not endorsing products or services offered by merchants through the program. Inclusion of a service or product in the program is not a guarantee of quality or performance.

Employees must consult the specific discount vendor for any proof of employment requirements. Sentara Healthcare is not responsible for agreements entered into between employees and service or product providers or resolving disputes arising between the parties. Specific products and services, as well as the program itself, are subject to change or discontinuation at any time.

## **Short Term Disability**

**Eligible Division(s):** All divisions

In order to help protect you and your family from the financial problems that often accompany illness or accident, Sentara Healthcare and its participating subsidiaries offer the Short Term Disability Plan (STD Plan) to regular full-time and part-time employees. Short Term Disability is a core benefit provided by Sentara at no cost to the employee. This benefit is for eligible employees who are unable to work due to a non-work related illness or injury, if medically approved.

### **Payment and Eligibility**

Sentara pays 60% of base salary starting after 21 days of disability, up to the 180<sup>th</sup> day and is payable upon approval for a non-work related illness or injury. This benefit is effective 3-months from hire date.

### **Applying for Short Term Disability**

Employees must complete a Short Term Disability application. The application is automatically sent to you via email or mail based on applying for Family Medical Leave or Medical Leave of Absence.

## **Retirement Savings Plan 403(b) / 401(k)**

**Eligible Division(s):** All divisions

The Retirement Savings Plan 403(b) and 401(k) (pre-tax) and Roth 403(b) and 401(k) (post-tax) are ways to help you save for your retirement by contributing a portion of your paycheck through your bi-weekly pay.

### **Your Contributions**

All employees are eligible to contribute. If you are a Full-time or Part-time employee you are automatically enrolled at 6% after completion of one month of employment. If you are a flexi-pool (non-benefit eligible) employee you will not be automatically enrolled.

If you would like to start or stop, increase or decrease your contributions, you can do so anytime by contacting Fidelity Investments at 1-800-343-0860 or by logging onto [www.Fidelity.com/atwork](http://www.Fidelity.com/atwork). You can change these amounts as often as you would like. Please be sure to include processing in the time it takes to complete these transactions. You can contribute up to 100% of your pay on a pre-tax basis not to exceed the maximum limit set by the IRS.

### **Sentara's Contributions**

If you are Full-time or Part-time, Sentara Healthcare will match \$.50 on the dollar up to the first 6% of your contributions effective after 1 year of service / 832 hours. The vesting period for the employer matching dollars is 3 years/832 hours each year.

#### **Match Eligible Employment Status**

Full-time / Part-time

#### **Non-Match Eligible Employment Status**

Flexi-pool

### **Your Investment Options**

Fidelity offers a variety of investment options suited to the whole range of investment styles - from conservative to moderate to aggressive. The options differ in their objectives, so you can choose investments that match your goals.

Sentara's default option is available if you do not wish to make your own fund choices. They are pre-assembled portfolios based on your retirement at age 65. These funds are made up of more aggressive fund choices at an earlier age and become more conservative as you move closer to retirement. This option provides the opportunity for growth in the early years of employment while providing protection of your accumulated balance as you move towards retirement.

## **Pension Plan**

**Eligible Division(s):** All divisions except Sentara Life Care, Meadowview, Woodview and Managed Care Services

The Sentara Pension Plan is designed to provide you with the opportunity for a regular monthly income when you retire. Other retirement income sources may include other plans sponsored by Sentara, Social Security, and your personal savings.

### **Pension Plan Basics**

Sentara pays the full cost of your Plan benefit – you make no contributions. You become fully vested in your benefits once you have completed five years of vesting service. Participation requires a minimum of 5 years of service, working at least 832 hours in each year.

## Participation

You are eligible to participate in the Plan if you are an employee of Sentara Healthcare, or an affiliated company which adopts the Plan.

Participation begins the January 1 closest to the date you complete your first 12 months of employment if you complete 832 hours of service during that period, or, if later, the January 1 following the calendar year in which you complete 832 hours of service. Please note that for purposes of eligibility, a few special rules apply (and your employment in this status will not count towards benefit accrual service): Your employment with an affiliate of Sentara may count towards your years of service. However, employment in certain situations listed below is excluded from participation in the Plan and will not count towards benefit accrual. You are excluded from the plan if you are classified as a leased employee, independent contractor, or consultant. Your earnings are paid by the Employer in conjunction with enrollment in a formalized course of study or training sponsored by the Employer alone or in conjunction with another institution.

## More about Vesting

You earn one year of vesting service for each calendar year in which you complete at least 832 hours of service. When you are vested, you have rights to the Plan benefit you've earned to date, even if you leave Sentara. Whether you are vested also determines whether your spouse or beneficiary has a right to a benefit if you die before you retire. These rights are subject to the Plan's provisions on eligibility for payment, payment date, form of payment and duration of payments. Vesting in the Plan is determined based upon your years of vesting service with Sentara. You become vested when you complete five years of vesting service.

## Payment Options

You will be entitled to receive a regular monthly payment when you retire at normal retirement age (the later of age 65 or your date of participation in the Plan). Once you have completed at least five years of credited service with Sentara, you can retire as early as age 55 (early retirement) and receive a reduced monthly payment. The Plan offers a number of payment options for your monthly benefit. If you are vested in your Plan benefit, are married, and die before retirement, your spouse is eligible for a benefit from the Plan (if you made the previous plan election, your spouse must live to the benefit payment date). If you are vested but are not married, your beneficiary is eligible for a benefit from the Plan unless you made the previous plan election.

### Special Points of Interest

- The Pension Plan is insured by the PBGC (Pension Benefit Guarantee Corporation).
- Pension benefits do not off-set social security payments.
- If you are 65 years old you can begin receiving your pension and still continue to work for Sentara without separating service!
- The Pension Plan is a piece of your Retirement. Sentara also provides matching, if eligible, to the 403 (b)/401(k) Plan!

## Benefit Formula

The benefit formula can be found on WaveNet under Employee Resources/Benefits. Additional information can be found by calling Sentara Retirement Service Center 1-877-208-0101 or [www.Fidelity.com/atwork](http://www.Fidelity.com/atwork) and selecting pension after logging on.



No matter where you are in planning for your financial future, Fidelity NetBenefits® is a great place to start. It's your one-stop online resource, designed so you can quickly and easily set up, monitor, and manage your retirement account.

- Go to [Fidelity.com/atwork](http://Fidelity.com/atwork) or download the Fidelity NetBenefits® Mobile app.
- Click on the *Register Now* link.
- Follow the instructions to set up your username and password.

## 2018 Medical, Dental and Vision Bi-Weekly Premiums

### Bi-Weekly Medical Plan Premiums

Plans	Employee Only	Employee + Child	Employee + Children	Employee + Spouse	Family
Full-Time with Mission:Health Premiums					
Equity HDHP	\$25.38	\$77.54	\$137.07	\$143.53	\$153.70
Standard POS	\$45.23	\$104.77	\$178.15	\$186.92	\$208.61
Premium POS	\$90.47	\$178.15	\$298.61	\$307.85	\$343.38
Full-Time without Mission:Health Premiums					
Equity HDHP	\$55.84	\$108.00	\$167.53	\$173.99	\$184.16
Standard POS	\$75.69	\$135.23	\$208.61	\$217.38	\$239.07
Premium POS	\$120.93	\$208.61	\$329.07	\$338.31	\$373.84
Part-Time with Mission:Health Premiums					
Equity HDHP	\$97.84	\$176.77	\$311.07	\$322.15	\$360.46
Standard POS	\$128.77	\$227.07	\$390.46	\$403.38	\$451.84
Premium POS	\$164.31	\$281.54	\$482.31	\$491.54	\$552.46
Part-Time without Mission:Health Premiums					
Equity HDHP	\$128.30	\$207.23	\$341.53	\$352.61	\$390.92
Standard POS	\$159.23	\$257.53	\$420.92	\$433.84	\$482.30
Premium POS	\$194.77	\$312.00	\$512.77	\$522.00	\$582.92
Flexi-pool with Mission:Health Premiums (Eligibility Requirements Apply)					
Equity HDHP	\$30.60	\$176.77	\$311.07	\$322.15	\$360.46
Flexi-pool without Mission:Health Premiums (Eligibility Requirements Apply)					
Equity HDHP	\$61.06	\$207.23	\$341.53	\$352.61	\$390.92

When enrolling for your benefits on the RxFlex Enrollment site, you will see the per pay period cost of your medical coverage "without" the Mission:Health credit.

If you complete your Personal Health Profile, and if required, agree to speak with a health coach, you will see the \$30.46 Mission:Health credit applied once you finalize your enrollment. This will be indicated on your enrollment summary under the column "Your Per Pay Period Net Cost" and you will see the reduction in your total medical premium, as shown above, on your 2018 pay stubs.

### Bi-Weekly Dental Plan Premiums

#### Full-Time Employee Premiums

Options	Employee Only	Employee + Child	Employee + Children	Employee + Spouse	Family
DMO	\$5.89	\$10.19	\$16.27	\$10.52	\$16.78
PPO	\$9.62	\$18.94	\$30.49	\$21.47	\$34.09
Traditional	\$14.18	\$27.16	\$43.66	\$30.70	\$48.13

#### Part-Time Employee Premiums

Options	Employee Only	Employee + Child	Employee + Children	Employee + Spouse	Family
DMO	\$7.90	\$13.16	\$20.70	\$13.28	\$20.89
PPO	\$12.16	\$22.87	\$36.30	\$25.22	\$38.98
Traditional	\$16.65	\$31.07	\$49.31	\$34.24	\$52.74

### Bi-Weekly Vision Plan Premiums

#### Full-Time and Part-Time

Options	Employee Only	Employee + Child	Employee + Children	Employee + Spouse	Family
Basic	\$0.57	\$0.86	\$1.54	\$0.86	\$1.54
Premier	\$4.86	\$7.00	\$12.49	\$7.00	\$12.49

# BOB'S QUICK REFERENCE TELEPHONE GUIDE



## HR Solutions - Benefits

**Local: 757-455-7744 (Option #2) Toll-Free: 1-844-455-7744 (Option #2)**

**Fax: 757-455-7568 E-Mail: [bob@sentara.com](mailto:bob@sentara.com)**

**Interoffice Address: HR Solutions – Benefits @ Corporate**

**Mailing Address: 6015 POPLAR HALL DRIVE, SUITE #100 Norfolk, VA 23502**

### **CIGNA Medical and Dental**

Dental-DHMO	800-367-1037
Dental-PPO & Traditional	800-244-6224
Medical	800-244-6224
Disease Management	855-246-1873

### **Employee Assistance Program (EAP)**

Hampton Roads	757-363-6777
Toll-Free	800-899-8174
TTD Relay Station	800-828-1140
Fax	757-363-6778
Toll-Free Fax	866-474-4342

### **H.O.P.E. Fund**

General Number	757-455-7976
The Planning Council – Application Process	757-622-9268

### **Optima Health**

Membership Services	757-552-7410
Sentara After Hours Nurse	757-552-7250
Sentara After Hours Nurse Toll-Free	800-394-2237
Behavioral Health Services	757-552-7174
Behavioral Health Toll-Free	800-648-8420
EyeMed	866-939-3633
Disease Management	866-239-0618
OptumRx Mail Order	866-244-9113

### **Workers Compensation**

Customer Service	757-261-5769
Fax	757-222-0122

### **Payroll**

Hampton Roads	757-455-7200
Toll-Free	844-801-1942
Fax	757-455-7703

### **Retirement**

Fidelity - 401k & 403b Plan	800-343-0860
Fidelity - Pension Plan	877-208-0101

### **Mission Health**

WEBMD	866-513-2507
Healthy Edge	757-552-7103
HR Solutions – Benefits (Option#2)	757-455-7744

### **TRION - Flexible Spending Account**

Customer Service	800-580-6854
Fax	800-595-4642

### **Health Savings Account**

Health Equity	866-346-5800
HSA Bank	800-357-6246

### **Voluntary Benefits**

Whole Life (Unum)	800-635-5597
Legal Resources	
Hampton Roads	757-498-1220
Toll-Free	800-728-5768
Critical Illness/Accident Insurance	800-955-7736
Claims Information	888-238-4840

### **Vision Service Plan**

Customer Service	800-877-7195
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