

Take a Closer Look

Sentara Healthcare Benefits 2016

Information provided in this document is an overview of benefits provided by Sentara Healthcare. Benefits eligibility is determined by employment status and division at which you are employed.

The information provided is only a summary of the benefit plans and other employee programs offered to employees of Sentara Healthcare. In the event of any discrepancies between the information provided and official plan documents the plan documents supersede.



RxFlex Benefits - Benefits are effective the 1st of the month following one month of employment.

Benefit	Plans Available	Level of Coverage
Medical (includes vision coverage)	<ul style="list-style-type: none"> Standard Point of Service (POS) Premium Point of Service (POS) Equity High Deductible Health Plan (HDHP) 	Employee, Employee + Child, Employee + Children, Employee + Spouse, Employee + Family
Health Savings Account (HSA)	Employee must elect the Equity HDHP medical plan in order to contribute. Sentara will front load \$600 for employee and \$1200 for family for full-time employees; \$300 for employee and \$600 for family for part-time employees	Employee Only Employee + Family
Dental	<ul style="list-style-type: none"> DHMO PPO Traditional 	Employee, Employee + Child, Employee + Children, Employee + Spouse, Employee + Family
Vision	<ul style="list-style-type: none"> Basic Premier 	Employee, Employee + Child, Employee + Children, Employee + Spouse, Employee + Family
Employee Life Insurance	1 x salary (core*), 2 x salary, 3 x salary, 4 x salary	Employee Only
Accidental Death & Dismemberment Insurance	1 x salary (core*), \$25,000, \$50,000, \$100,000, \$150,000, \$200,000, \$500,000	Employee Only Employee + Family
Long Term Disability	<ul style="list-style-type: none"> 50% of monthly salary (core*) 60% of monthly salary 	Employee Only
Flexible Spending Accounts (FSA)	Healthcare FSA Dependent Day Care FSA	Healthcare FSA = \$2,550 Dependent Care FSA = \$5,000
Child Life Insurance	\$1,000 increments up to 10K	All eligible children
Spouse Life Insurance	\$10,000 increments up to 250K	Legal spouse
Whole Life Insurance	Age rated and based on level of coverage	Employee, Spouse, Children, Grandchildren
Critical Illness	Lump sum payment for certain serious illnesses	Employee Spouse, Children
Legal Resources	Legal representation for covered services with buy up Identity Theft Protection option	Employee Spouse, Children

*Core benefits paid for by Sentara.

2016 Bi-Weekly Premiums

Bi-Weekly Medical Plan Premiums

Options	Employee Only	Employee + Child	Employee + Children	Employee + Spouse	Family
Full-Time with Mission:Health Premiums					
Standard POS	\$ 41.08	\$ 95.54	\$ 162.01	\$ 170.31	\$ 189.70
Premium POS	\$ 82.16	\$ 162.00	\$ 271.84	\$ 280.16	\$ 312.46
Equity HDHP	\$ 23.08	\$ 70.62	\$ 125.08	\$ 130.62	\$ 139.85
Full-Time without Mission:Health Premiums					
Standard POS	\$ 71.54	\$ 126.00	\$ 192.47	\$ 200.77	\$ 220.16
Premium POS	\$ 112.62	\$ 192.46	\$ 302.30	\$ 310.62	\$ 342.92
Equity HDHP	\$ 53.54	\$ 101.08	\$ 155.54	\$ 161.08	\$ 170.31
Part-Time with Mission:Health Premiums					
Standard POS	\$ 117.24	\$ 206.77	\$ 355.39	\$ 366.93	\$ 410.77
Premium POS	\$ 149.54	\$ 256.16	\$ 438.46	\$ 447.23	\$ 502.62
Equity HDHP	\$ 89.08	\$ 160.62	\$ 282.92	\$ 293.08	\$ 328.15
Part-Time without Mission:Health Premiums					
Standard POS	\$ 147.70	\$ 237.23	\$ 385.85	\$ 397.39	\$ 441.23
Premium POS	\$ 180.00	\$ 286.62	\$ 468.92	\$ 477.69	\$ 533.08
Equity HDHP	\$ 119.54	\$ 191.08	\$ 313.38	\$ 323.54	\$ 358.61
Flexi-pool with Mission:Health Premiums (Eligibility Requirements Apply)					
Equity HDHP	\$ 24.27	\$ 160.62	\$ 282.92	\$ 293.08	\$ 328.15
Flexi-pool without Mission:Health Premiums (Eligibility Requirements Apply)					
Equity HDHP	\$ 54.73	\$ 191.08	\$ 313.38	\$ 323.54	\$ 358.61

If your spouse has access to medical coverage through another employer, even if not enrolled, you will be charged the Working Spouse Premium of \$46.15 bi-weekly if you cover them under a Sentara medical plan. Exceptions may apply.

Bi-Weekly Dental Plan Premiums

Full-Time Employee Premiums

Options	Employee Only	Employee + Child	Employee + Children	Employee + Spouse	Family
DHMO	\$ 5.89	\$ 10.19	\$ 16.26	\$ 10.52	\$ 16.77
PPO	\$ 9.14	\$ 18.06	\$ 29.09	\$ 20.51	\$ 32.62
Traditional	\$ 13.54	\$ 25.99	\$ 41.82	\$ 29.43	\$ 46.20

Part-Time Employee Premiums

Options	Employee Only	Employee + Child	Employee + Children	Employee + Spouse	Family
DHMO	\$ 7.90	\$ 13.16	\$ 20.69	\$ 13.28	\$ 20.88
PPO	\$ 11.68	\$ 21.99	\$ 34.90	\$ 24.26	\$ 37.51
Traditional	\$ 16.01	\$ 29.90	\$ 47.47	\$ 32.97	\$ 50.80

Bi-Weekly Vision Plan Premiums

Employee Premiums

Options	Employee Only	Employee + Child	Employee + Children	Employee + Spouse	Family
Full-Time and Part-Time					
Basic	\$ 0.57	\$ 0.86	\$ 1.54	\$ 0.86	\$ 1.54
Premier	\$ 4.77	\$ 6.88	\$ 12.27	\$ 6.88	\$ 12.27



Mission:Health is a program designed to encourage members of the Sentara team to maintain or begin living healthier lifestyles and improving the quality of their health.

New hires will be asked to complete a Personal Health Profile when first eligible to enroll in their benefits and again each November for open enrollment. Your responses will determine what rate you will pay for your medical insurance.

Employees not electing to complete the PHP during their initial enrollment or during Open Enrollment, regardless of employment status, will not be eligible to enroll during the plan year. The next opportunity will be Open Enrollment of the following year.

You will be asked to enter the following information when you access your online enrollment:

- Blood Pressure
- Total Cholesterol Values and HDL
- Height and Weight
- Tobacco use within past 3 months
- Frequency of Weekly Exercise

The information you enter in the PHP will result in determining your number of health risk factors, if any. If your responses indicate:

- 0 or 1 risk factor = You are eligible for lower medical premiums or Mission:Health credits
- 2 or more risk factors = You agree to participate in health coaching = you are eligible for lower medical premiums or Mission:Health credits
- 2 or more risk factors = You choose not to participate in health coaching = You keep regular medical rates for current year or you cannot earn Mission:Health credits

Employees have the option to complete web-based or telephonic based coaching. Coaches from WebMD will be your resource for programs available through Mission:Health related to your health risks and suggestions on improving health. If you agree to meet with a health coach, have 2+ risks on your PHP, you are responsible for scheduling and meeting the required telephonic coaching contacts or logging into the digital health assistant area of our coaching portal and complete your activities for the predetermined amount of time. Failure to meet the requirements will result in removal from the program, including incentives, for the remainder of the year.

If you subscribe to a Sentara medical plan and/or have a covered spouse enrolled under your medical plan and have been diagnosed with or participate in the Diabetes, Coronary Artery Disease, Congestive Heart Failure, Weight To Win, Tobacco Cessation or Partners in Pregnancy programs you can earn incentives. Incentives are in the form of contributions to a Flexible Spending Account or Health Savings Account, if enrolled the Equity HDHP, and in some cases free medications.

Employees that are located in a Sentara RMH Medical Center cost center are required to maintain contact through the HealthStat Clinic as defined by that program.

Healthcare Reform 30 Hour Rule

Healthcare Reform mandates that large employers (50+ full-time equivalent employees working within the US) offer affordable, minimum essential medical coverage to all full-time employee and their dependents.

A full-time employee is defined as an employee that works an average of 30 hours a week or 130 hours a month during the measurement period. The measurement period is the time frame used for employers to track paid hours.

Sentara defines Full-time employees as those that are regularly scheduled to work at least 36 hours a week and Part-time employees as those regularly scheduled to work between 16 and 35 hours a week. Therefore only PRN/ Flexi employees will be offered an opportunity for medical insurance under the 30 hour rule. Eligibility will be determined after one year of employment and will be based on the average hours worked during that year.

Eligibility will be tracked by the Benefits Resource Center and employees that meet the hourly requirements will be notified through Sentara email and provided the opportunity to enroll through RxFlex.

Those employees who meet the 30 hour rule will be offered the Equity HDHP. Participation in Mission:Health will reduce premiums by \$30.46 biweekly.

Equity HDHP Biweekly Rates				
Employee Only	Employee + Child	Employee + Children	Employee + Spouse	Family
Biweekly Premium without Mission:Health				
\$54.73	\$191.08	\$313.38	\$323.54	\$358.61
Biweekly Premium with Mission:Health				
\$24.27	\$160.62	\$282.92	\$293.08	\$328.15

Facility Discounts

Eligible Division(s)

All Sentara Healthcare

Eligible Employment Status

Full-time / Part-time / Flexi Pool

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 spouse 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. *Except for services provided at Sentara Life Care. Employees may also receive discounts in SHC cafeterias.

WorkPerks

Eligible Division(s)

All Sentara Healthcare

Eligible Employment Status

Full-time / Part-time / Flexi Pool

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.

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 Basics

Paid Annual Leave (PAL) is used for vacations, holidays, personal days, etc. and is accrued for each hour paid (up to a maximum of 80 hours) per pay period, for all regular full-time and part-time employees, beginning on the first day of work.

PAL Accrual

Accrual amounts vary depending on the hours paid each pay period, your status (band), where you work and years of service with Sentara Healthcare. The maximum PAL balance is 280 hours. Please see the chart on the following page for accrual details.

Selling PAL

With a PAL balance of 120 hours you can sell back time at 100% of your hourly rate. Check your Sentara email for quarterly opportunities.

Eligible Division(s)

Sentara Healthcare (Corp), Sentara Enterprises, Sentara Home Health, Sentara Hospitals, Sentara Medical Group, Medical Transport, Optima Health, Halifax Regional Health System, Martha Jefferson Medical Enterprises, Albemarle Physician Services

Eligible Employment Status

Full-time/Part-time

Classification	Years of Service	Hourly Accrual	Max Annual Accrual	
			Hours	Days
Full-time accrual	1 – 5	0.0885	184	23
	6 –10	0.10775	224	28
	11 +	0.126875	264	33
(job bands 5 and above)	1 – 5	0.10775	224	28
	6 +	0.126875	264	33

Eligible Division(s)

Sentara Life Care, Meadowview, Woodview

Eligible Employment Status

Full-time/Part-time

Classification	Years of Service	Hourly Accrual	Max Annual Accrual	
			Hours	Days
Full-time accrual	1 – 5	.0615	128	16
	6 +	.0808	168	21
Part-time accrual	1 – 5	.038		
	6 +	.050		

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 are eligible after 90 days of employment to use accumulated sick leave for absences caused by their own bona fide medical problems. 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.

Eligible Division(s)

Sentara Healthcare (Corp), Sentara Enterprises, Sentara Home Health, Sentara Hospitals, Sentara Medical Group, Medical Transport, Optima Health, Halifax Regional Health System, Albemarle Physician Services, Martha Jefferson Medical Enterprises

Eligible Employment Status

Full-time / Part-time

Sick Time Usage

If you have less than 200 hours of sick leave, you must use the first 16 hours as PAL when an absence from work is due to your own illness. Once you have used up to 16 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 200 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.

Sick Time Accrual

All full-time and part-time employees working a minimum of 32 hours per pay period accrue sick leave at the rate of .0192/per hour paid. Employees may accumulate up to a maximum of 960 hours of sick leave.

Hourly Accrual	Maximum Annual Accrual		Sick Bank Maximum	
	Hours	Days	Hours	Days
.0192	40	5	960	120

Eligible Divison(s)

Sentara Life Care, Meadowview, Woodview

Eligible Employment Status

Full-time / Part-time

Hourly Accrual	Maximum Annual Accrual		Sick Bank Maximum	
	Hours	Days	Hours	Days
.0380	80	10	240	30

Sick Time Usage

At Life Care, if you have less than 150 hours of accrued sick leave, the first scheduled shift is unpaid unless you are hospitalized, or are having surgery. Life Care employees may use PAL for an illness after you have exhausted your sick leave. After you have accumulated 150 hours of sick leave, you will be paid the first one-quarter hour of absence from work due to illness from their accumulated sick leave bank.

Sick Time Accrual

At Sentara Life Care and Halifax Long Term Care, all full-time and part-time employees working a minimum of 32 hours per pay period accrue sick leave at the rate of .0380/hour up to a maximum of 80 hours per year. Sick leave benefits are payable starting with the first day of absence if illness or accident requires hospitalization and/or surgery. You may accumulate up to a maximum of 240 hours of sick leave.

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.

Eligible Division(s)

All Sentara Healthcare

Eligible Employment Status

Full-time / Part-time

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.

Annual Available Amounts

Years of Service	Full-time Employees	Part-time Employees
6 months to 3 years	\$1,300.00	\$700.00
3–10 years	\$1,800.00	\$1,000.00
10 or more years	\$2,300.00	\$1,300.00

Short Term Disability

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). 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.

Eligible Division(s)

All Sentara Healthcare

Eligible Employment Status

Full-time / Part-time

Payment and Eligibility

Sentara pays 60% of base salary starting after 21 days of disability, up to the 180th 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 FMLA/LOA.

Employee Assistance Program

We all have day-to-day problems in living. Usually we can cope. There may be times, however, when these problems reach a level that negatively affects home and family lives, relationships with co-workers, job performance or satisfaction, and a general sense of well being. When this happens, help is available through the Employee Assistance Program for you, your spouse, eligible dependent children and parents.

Provided Services

The EAP deals with a broad range of life issues including but not limited to: marital or family difficulties, job performance problems, financial concerns, emotional or mental health issues, legal problems, parenting issues, sexual problems, alcohol and drug abuse and dependency, eating disorders, elder care concerns, depression, grief and loss, stress, and personal growth and development.

Optima EAP provides Sentara Healthcare Employees with: CONFIDENTIAL services at NO COST to you or your dependent family members; Up to 8 counseling sessions, per incident with a licensed mental health provider per presenting problem for you and for your dependents; Telephone access to Optima EAP, 24 hours a day, 365 days a year; Convenient office locations and evening appointments; Educational and motivational information; and Informative online resources.

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

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 on a pre-tax basis through your biweekly pay.

Eligible Division(s)

Sentara Healthcare (Corp), Sentara Enterprises, Sentara Home Health, Sentara Hospitals, Sentara Medical Group, Medical Transport, Life Care, Optima Health, Sentara Albemarle Physician Services, Martha Jefferson Medical Enterprise, Meadowview, Woodview

Match Eligible Employment Status

Full-time / Part-time
Non-Match Eligible Employment Status
FlexiPool

Contributions

Full-time or Part-time employee you are automatically enrolled at 6% after completion of one month of employment. Flexi (non-benefit eligible) employee will not be automatically enrolled. All employees are eligible to contribute and can change these amounts as often as you would like.

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 and 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.

Sentara's Contributions

Full-time or Part-time employees will receive a match of \$.50 on the dollar up to the first 6% of contributions after 1 year of service / 832 hours. The vesting period for the employer matching dollars is 3 years/832 hours

each year. The maximum matching is based on the compensation limit set by the IRS.

Pension Plan

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 other savings.

Eligible Division(s)

Sentara Healthcare (Corp), Sentara Enterprises, Sentara Home Health, Sentara Hospitals, Sentara Medical Group, Medical Transport, Optima Health, Sentara Albemarle Physician Services, Martha Jefferson Medical Enterprise

Eligible Employment Status

Full-time / Part-time / Flexi Pool
(See hourly requirement)

Ineligible Divisions(s) Life Care, Meadowview, Woodview

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. Sentara Life Care Corporation has not adopted the Plan.

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.