



2023 Benefits at a Glance

Thank you for your interest with LifeCenter Northwest. We are proud to offer a competitive benefits package to our employees. Benefits are effective as of date of hire once enrolled.

IN NETWORK MEDICAL BENEFITS		
Regence	Base QHDHP	Buy Up PPO
Calendar Year Deductible	\$1,500 Individual \$3,000 Family	\$750 Individual \$1,500 Family
Coinsurance	70% after deductible	
HSA – Employer Contributions <i>(through Navia)</i>	\$1,000 Employee Only \$2,000 Employee + Dep(s)	NA
Calendar Year Out-of-Pocket Maximum <i>(includes deductible, office visit copays, Rx copays & coinsurance)</i>	\$6,000 Individual \$7,350 Family	\$6,000 Individual \$12,000 Family
Preventative Care <i>(includes preventative labs/x-rays, immunizations, screenings)</i>	Covered at 100% (deductible waived)	
Office Visits (Primary & Specialists)	70% after deductible	\$35 copay
Diagnostic Labs & X-Ray		70% after deductible
Inpatient & Outpatient Hospital Care		
ER (copay waived if admitted)	\$250 copay, then 70% after deductible	
Urgent Care Services	70% after deductible	\$35 copay
PRESCRIPTIONS		
Participating Retail (30-day supply)		
Generic	\$10 copay after deductible	\$20 copay <i>(deductible waived)</i>
Brand	\$35 copay after deductible	\$45 copay <i>(deductible waived)</i>
Non-Preferred	\$70 copay after deductible	\$65 copay <i>(deductible waived)</i>
Mail Order (90-day supply) pricing available at reduced copay		

DENTAL BENEFITS	
Delta Dental Washington	PPO Provider
Calendar Year Deductible	\$50 per member \$150 max per family
Class 1: Preventative	100% (deductible waived)
Class 2: Basic	90% after deductible
Class 3: Major	50% after deductible
Calendar Year Max	\$2,000 per member
Orthodontia	50% up to \$1,500 lifetime maximum, children only

FLEXIBLE SPENDING ACCOUNT			
Navia Benefit Solutions	Limited Purpose FSA	Healthcare FSA	Daycare FSA
Employee Contribution Max	\$3,050	\$3,050	\$5,000

VISION BENEFITS

VSP: Vision Service Providers

All benefits are available once every calendar year

Eye Exam	\$10 Copay
Lenses	\$25 Copay
Frames	\$150 Allowance, 20% any additional costs
Contact Lenses (in lieu of glasses)	\$130 Allowance

MONTHLY PREMIUMS	Employee	Employee & Spouse	Employee & Children	Family
Medical QHDHP	\$22.64	\$235.20	\$208.05	\$425.34
Medical PPO	\$98.13	\$323.30	\$287.75	\$572.16
Dental	\$0	\$22	\$24	\$46
Vision	\$0	\$0	\$0	\$0

Premium Rates shown are the monthly subsidized premiums the employee pays dependent on the plan option selected. All LifeCenter employees hired midyear are grandfathered into the Wellness Discount (\$50 per month reduction of premiums) The reduced wellness premiums are what is listed above. The employee will have to participate in the Wellness program to qualify for the discount upon any new enrollment period.

This document is meant to be a summary document of the benefits available to you this plan year. It is not meant to provide the full details of each plan. In the event that information in this summary differs from the Plan Documents, the Plan Documents will prevail.

SCHEDULE	LifeCenter office staff work a 37-hour workweek, the office closes at 12:30 pm every Friday.		
HOLIDAYS	The office closes for 11 holidays, and employees are granted 1 additional paid holiday to take for a day that is meaningful to them.		
PAID TIME OFF	<u>Months of Service</u>	<u>Accrual per hours worked</u>	<u>Max Annual Accrual</u>
	0-24 24-48	0.0619 0.0884	119 hours 170 hours
PTO CHOICE TIME	Employees have the option to cash out a select number of their PTO hours twice annually, or transfer hours to the Extended Illness Bank or Compassionate Leave Bank, subject to eligibility.		
EXTENDED ILLNESS BANK	Accrue up to 444 total hours of EIB. Employees earn .025 hours per hour, up to 48 hours per year.		
BEREAVEMENT LEAVE	5 days paid time in the event of the death of an immediate family member		
JURY DUTY LEAVE	Up to 2 weeks of paid leave for Jury service after 6 months of service		
PAID PARENTAL LEAVE	3 weeks of paid parental leave for full time employees after 1 year of service		

ADDITIONAL BENEFITS

- 403(b) Retirement Plan (LCNW matches employee contributions up to 7% after 1 year). Employees are auto enrolled at 3% upon hire, employees may change contribution amounts at any time.
- Travel Accident & ID Theft Protection
- Group Life Insurance
- Voluntary/Supplemental Life & AD&D
- Long Term Disability
- Quarterly Wellness Reimbursement
- Compassionate Leave Program
- Tuition reimbursement
- Professional Development opportunities
- Employee Resource Groups (ERG's)
- Vaccination costs

WELLNESS & RESILIENCY SUPPORT BENEFITS

- Employee Assistance Program (EAP)
- BurnAlong Membership
- ACES Program – real time support following high stress events
- Guest speakers
- Additional resources as identified are listed on internal site