

2024 Benefits at a Glance

Thank you for your interest in 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 <i>Regence</i>	Base QHDHP	Buy Up PPO
Calendar Year Deductible	\$1,600 Individual \$3,200 Family	\$750 Individual \$1,500 Family
Coinsurance	70% after deductible	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)	Covered at 100% (deductible waived)
Office Visits (Primary & Specialists)	70% after deductible	\$35 copay
Diagnostic Labs & X-Ray	70% after deductible	70% after deductible
Inpatient & Outpatient Hospital Care	70% after deductible	70% after deductible
ER (copay waived if admitted)	\$250 copay, then 70% after deductible	\$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		

FLEXIBLE SPENDING ACCOUNTS <i>Navia Benefit Solutions</i>	Limited Purpose FSA	Healthcare FSA	Daycare FSA
Employee Contribution Max	\$3,200	\$3,200	\$5,000

DENTAL BENEFITS <i>Delta Dental Washington</i>	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

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 depending 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.

SCHEDULE Schedules vary by department and business needs. LifeCenter office staff work a 37-hour workweek, the office closes at 12:30 pm every Friday.

HOLIDAYS 11 paid holidays per year. Employees are granted 1 additional Personal Holiday to be taken on a day meaningful to them.

PERSONAL TIME OFF	Months of Service	Accrual per hours worked	Max Annual Accrual
	0-24	0.0619	119 hours
	24-48	0.0884	170 hours

PTO CHOICE TIME Employees have the option to cash out a select number of their Personal Time Off (PTO) hours or donate to our Compassionate Leave Bank twice annually, subject to eligibility.

HEALTH TIME OFF Earn 1 hour per 30 hours worked to use for health-related absences, up to 444 hours.

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

LIVING DONOR LEAVE Up to 30 days paid for organ donation, or 7 days for bone marrow donation.

ADDITIONAL BENEFITS

- 403(b) Retirement Plan (LifeCenter 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.
- Employee Assistance Program (EAP)
- Wellness & Resiliency guest speakers
- Travel Accident & ID Theft Protection
- Group Life Insurance & Long-Term Disability
- Voluntary Life and AD&D, Critical Illness, Hospital Indemnity, Short Term Disability & Accident Insurance
- Quarterly Wellness Reimbursement
- Compassionate Leave Program
- Tuition Reimbursement
- Professional Development Opportunities
- Employee Resource Groups (ERG's)

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 the summary differs from the Plan Documents, the Plan Documents will prevail.