

# 2026 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 HDHP	Buy Up PPO
Calendar Year Deductible	\$1,700 Individual \$3,400 Family	\$750 Individual \$1,500 Family
Member Coinsurance Amount	30% after deductible	30% 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 &amp; 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)	30% after deductible	\$35 copay
Diagnostic Labs & X-Ray	30% after deductible	30% after deductible
Inpatient & Outpatient Hospital Care	30% after deductible	30% after deductible
ER (copay waived if admitted)	\$250 copay, then 30% after deductible	\$250 copay, then 30% after deductible
Urgent Care Services	30% after deductible	\$35 copay
<b>PRESCRIPTIONS</b>		
<b>Participating Retail (30-day supply)</b>		
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	\$3,400	\$3,400	\$7,500

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	Plan pays 90% after deductible
Class 3: Major	Plan pays 50% after deductible
Calendar Year Max	\$2,000 per member
Orthodontia	50% up to \$1,500 lifetime maximum for adults and children

## VISION BENEFITS

### Delta Vision (VSP Network)

Eye Exam	\$10 Copay
Lenses	\$25 Copay
Frames	\$200 Allowance, 20% any additional costs (every 24 months)
Contact Lenses (in lieu of glasses)	\$60 copay for fitting/\$200 Allowance for lenses (every 12 months)

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 & Vision	\$13.50	\$30.00	\$32.00	\$54.00

*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	<u>Months of Service</u>	<u>Accrual per hours paid</u>	<u>Max Annual Accrual</u>
	0-24	0.0619	119 hours
	24-48	0.0884	170 hours
	49-72	0.1154	222 hours
	73-96	0.1346	259 hours
	Over 97	0.1538	296 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, subject to eligibility.		
HEALTH TIME OFF	Earn 1 hour per 30 hours worked to use for health-related absences, carryover up to 380 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 Support
- Group Life Insurance & Long-Term Disability
- Voluntary Life and AD&D, Critical Illness, Hospital Indemnity, Short Term Disability & Accident Insurance
- Forma Lifestyle Spending Account
- 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.*