



2020 Active Enrollment  
Employee Benefits

# Realizing Care's Potential

At WellSky, we envision a world where care providers can do good for people and well in business. We are committed to designing solutions, using the power of data to improve outcomes, and partnering with passion and purpose to make this vision possible. Together with our clients, we are realizing care's potential and building communities that thrive.

WellSky offers the most comprehensive set of solutions and services available across the full continuum of care. We serve organizations that deliver health care to patients in hospitals, at home, in facilities, and in the community. We also serve organizations that provide human services that improve the quality of life of people in need. The industries we serve are growing and changing rapidly. They are looking for a technology and services partner to lead them.

**WellSky is that partner.**



"Our leadership team understands our company's success is a direct result of our people and their enthusiasm for making an impact on our communities. As such, we are driven to create programs that support you and your families."

**Dana Streck**

Sr. VP, People & Talent



## What's changing for 2020?

A few changes are occurring for the 2020 plan year, including a new pharmacy vendor, spending account (HSA, FSA and DCFS) administrator, and COBRA administrator. More information regarding your HSA/FSA accounts will come after open enrollment is concluded. We have a new tool called PLANselect that can help you pick the best value health plan option for your specific needs. Be sure to review this guide and the corresponding plan documents carefully as you decide what is best for you and your family!

### Important Reminders:

**Open enrollment:** WellSky is holding an active enrollment which means you must enroll or waive benefits for the 2020 plan year. Be sure to enroll by **November 22, 2019**.

**Review elections:** Carefully review your enrollment summary within ADP, ensuring your elections are correct. To find your elections in ADP visit ADP > Myself > Benefits > Enrollments > View Benefits > Update the date to 1/1/2020.

Take a look inside for more information and for details about the benefits available to you for the 2020 plan year. If you have any questions, please email [benefitsupport@wellsky.com](mailto:benefitsupport@wellsky.com) for help.

## We are here to help!

# Enrolling for 2020

## How to enroll

Log into ADP and follow the instructions to enroll. If you want coverage for the 2020 plan year, you must enroll or waive benefits through ADP.

### Remember

After your enrollment period closes, you cannot make changes to your elections during the year unless you experience a qualifying life event (QLE) such as:

- Loss or gain of coverage through your spouse
- Loss of eligibility of a covered dependent
- Death of your covered spouse or child
- Birth or adoption of a child
- Marriage or divorce
- Switch from part-time to full-time

**You have 31 days from a QLE to make changes to your current coverage, otherwise you will have to wait until next year!**

## Who's eligible?

All regular full-time employees scheduled to work 30 hours or more per week are eligible for benefits. You may also enroll your eligible dependents in some offerings.

Eligible dependents of employees include:

- Your legal spouse or domestic partner
- Your children who are younger than 26
- Your children with disabilities who meet certain criteria

## Effective date of coverage

The effective date for new coverage elected during open enrollment is January 1, 2020.

**Questions?** Please email [benefitsupport@wellsky.com](mailto:benefitsupport@wellsky.com) for answers!



# Choosing a health plan has **never been easier** with PLANselect

WellSky has partnered with PLANselect to provide a tool to help you select the best health plan to meet your unique needs and those of your family.

PLANselect helps you choose the health plan that will likely result in the lowest overall cost and best value given anticipated medical needs. After answering a few multiple-choice questions, the proprietary algorithms provide a personalized financial analysis and plan comparison, which considers premiums, HSA contributions and expected out-of-pocket costs (co-pays, deductibles).

## How it works

PLANselect results are based on credible, normative data from over 195 million claims, advanced statistical analysis and decades of medical and health insurance expertise. Our model incorporates what we've learned from helping thousands of employers, employees and individuals make value-based decisions in selecting a health plan, just like the analysis one would do in making any major purchase, like a car or home.

## Using PLANselect is easy!

### ➔ Visit the WellSky site

Visit the WellSky PLANselect page at <https://www.myplanselect.com/navigation/wellsky/>

### ➔ Answer four questions

After accepting the user agreement, the model will walk you through four simple, multiple-choice questions about your medical needs. You can finish in a couple minutes, no research required.

### ➔ Review analysis and recommendation

PLANselect provides a financial analysis that ranks the plans based on finding the highest value and providing the services you need for the lowest total cost.

### ➔ Enroll

Run multiple scenarios if you like. Once you make a decision, return to your enrollment system to make your selection.

# Medical and prescription benefits

WellSky offers you three medical plans to choose from which are highlighted below. Be sure to review the Summary of Benefits and Coverage (SBCs) for more details!

## Three plan options are available:

- **\$600 PPO** is primarily a copay plan. This means some medical services, such as an office visit, will require a copay only as they are not subject to deductible. This plan will cost you more out of your paycheck but you may pay less when you need care.
- **\$2,000 HDHP** is a qualified health plan, these benefits are subject to deductible plus coinsurance. Since it is a qualified plan, it is HSA eligible. Great news! WellSky will contribute to your HSA if you elect this plan: \$500 for employee only coverage and \$1,000 if you cover dependents. Your payroll deductions will be less than that of the \$600 PPO but you may have higher out of pocket cost for some medical and Rx services.
- **\$5,000 HDHP** is a qualified health plan, these benefits are subject to deductible without coinsurance. Since it is a qualified plan, it is HSA eligible. WellSky will contribute to your HSA up to \$2,000 (dependent on level of coverage).

## Each option includes Teladoc for your medical and behavioral health needs!

### Teladoc for Medical Reasons

All employees enrolled in the medical plan and their covered family members will have access to Teladoc. TelaDoc provides 24/7/365 access to a national network of U.S. board-certified physicians who can resolve many medical issues via phone or online video consultations. For employees enrolled in the PPO plan, this is a company paid benefit. Employees enrolled in the HDHP medical plan pay a \$45 copay for use of this service. The copay does apply toward the deductible and is an HSA reimbursable expense.

### Teladoc for Behavioral Health

The Teladoc membership also lets you establish an ongoing relationship with a licensed therapist through video or phone sessions, from wherever you are most comfortable. Get support for anxiety, eating disorders, depression, grief, family difficulties, and more. Appointments are available seven days a week. For employees enrolled in the PPO plan, this is a company paid benefit. Employees enrolled in the HDHP medical plan pay \$200 for the first consultation with a psychiatrist (average 45 minutes), \$95 for all subsequent consultations with a psychiatrist, and \$85 for each consultation with a therapist other than a psychiatrist. The copays do apply toward the deductible and are HSA reimbursable expenses.

Please visit [www.teladoc.com](http://www.teladoc.com) to learn more.

# Medical and prescription benefits

	\$600 PPO	\$2,000 HDHP*	\$5,000 HDHP
<b>Annual Benefit</b>			
Deductible (Individual/Family)	\$600/\$1,500	\$2,000/\$4,000	\$5,000/\$10,000
Coinsurance	20%	20%	0%
Out-of-Pocket Maximum (Individual/Family)	\$5,000/\$10,000	\$3,500/\$7,000	\$6,000/\$12,000
<b>Medical Services (in-network shown)</b>			
Preventive Care	0%	0%	0%
Primary Care Visit	\$20	Ded & Coinsurance	Deductible
Specialist Visit	\$35	Ded & Coinsurance	Deductible
Teladoc (Medical)	\$0	\$45	\$45
Hospital (Inpatient/Outpatient)	Ded & Coinsurance	Ded & Coinsurance	Deductible
Emergency Room	\$150; Ded & Coinsurance	Ded & Coinsurance	Deductible
<b>Prescription Drug Coverage (in-network; retail shown)</b>			
Generic	\$10	Ded then \$10	Ded then \$10
Formulary	50% (\$75 max)	Ded then \$25	Ded then \$35
Non-Formulary	50% (\$75 max)	Ded then \$60	Ded then \$60
Specialty	Coinsurance	As Above	As Above

\*Under this plan, if you cover family members, the overall family deductible must be met before the plan begins to pay – same goes for the out-of-pocket maximum. If you cover family members, the overall family out-of-pocket maximum must be met.

Please see the SBCs for additional details over benefits including out-of-network coverage and Rx mail-order benefits.

## Non-Tobacco User

Per Paycheck	\$600 PPO	\$2,000 HDHP	\$5,000 HDHP
Employee Only	\$73.30	\$55.08	\$23.54
Employee + Spouse	\$146.59	\$110.16	\$54.76
Employee + Child(ren)	\$131.94	\$99.15	\$49.28
Family	\$205.23	\$154.23	\$76.66

## Tobacco User

Per Paycheck	\$600 PPO	\$2,000 HDHP	\$5,000 HDHP
Employee Only	\$91.62	\$73.26	\$31.31
Employee + Spouse	\$183.24	\$146.51	\$72.83
Employee + Child(ren)	\$164.92	\$131.87	\$65.55
Family	\$256.53	\$205.13	\$101.96



# Spending Accounts

## Flexible Spending Accounts (FSA)

### Eligibility: FT Employees

Effective: First of the month after date of hire

Employees may set aside earnings on a pre-tax basis and be reimbursed for out-of-pocket medical expenses and/or dependent care expenses. Medical reimbursement limit is \$2,650. Dependent care limit is \$5,000.

## Health Savings Account (HSA)

### Eligibility: Employees Enrolled in either HDHP Medical Plan

Effective: First of the month after date of hire

HSA contributions are used to pay current and future medical expenses tax-free. Funds roll over from year-to-year. HDHP participants are eligible to receive a generous contribution from WellSky to their individual HSA based on the level of coverage selected. You can only contribute a limited amount to your HSA each year. The government decides how much, and for 2020, the limit is \$3,550 for singles and \$7,100 for families. If you and your spouse are 55 or older, you each can contribute an extra \$1,000, for a maximum of \$4,550 for singles and \$8,100 for families.

HSA Contribution	\$2,000 HDHP	\$5,000 HDHP
Employee Only	\$500	\$750
Employee + Spouse	\$1,000	\$1,000
Employee + Child(ren)	\$1,000	\$1,500
Family	\$1,000	\$2,000



**Discovery Benefits** is our Flexible Spending and Health Savings Accounts administrator for 2020. Online account and mobile app tools are available to make managing your benefit accounts simple!

New enrollment information for Discovery Benefits will be sent after open enrollment concludes.





## Health Advocate

**Eligibility: FT Employees**

Effective: Immediately

Struggling to resolve a claim issue with your provider? Looking for answers about a diagnosis and an upcoming surgical procedure? Need answers to your health questions and don't know where to turn?

Let Health Advocate assist you. At no cost to you, this service can save you time and help reduce stress by allowing you the energy to focus on your job and family.

The Health Advocate staff consists of registered nurses and is backed by health care directors and administrative experts. When you call, you will be assigned a Personal Health Advocate to assist you and your immediate family, as well as parents and parents-in-law, with:

- Sort out claims questions, billing and payment arrangements, and other administrative issues.
- Answer questions about test results, medications, and treatment recommendations.
- Finding the best doctors, health care providers, and facilities anywhere in the country.
- Arrange and schedule appointments with providers and hard-to-reach specialists.
- Assisting with elder care.
- Negotiating provider fees.

Health Advocate is available to you and your family at no cost. However, you will need to pay for services from your health care provider as required by your health insurance plan. All communication between you and your Personal Health Advocate is confidential. Call 1-866-695-8622 or visit the website at [www.healthadvocate.com](http://www.healthadvocate.com) for more information.

## Tobacco cessation program

Through UMR (a UnitedHealthcare company)

Quitting tobacco isn't easy, but it is possible! Whether you smoke cigarettes or use smokeless tobacco products, the tobacco cessation program provided by UMR can help you take control of your habit for good. You, your spouse, and eligible dependents 18 and over have access to this helpful resource at no cost to you!

Call 800-207-7680 to enroll.

# Vision Plan

## Eligibility: FT Employees

Effective: First of the month after date of hire

WellSky provides the opportunity for you to enroll in voluntary vision insurance through VSP for the up coming plan year. You may choose any provider you wish, but your benefits will be greater if you see an in-network option. For a full list of providers visit [www.vsp.com](http://www.vsp.com).

	In Network	Out of Network
<b>Copays</b>		
Exam Copay	\$10	Not Applicable
Material Copay	\$25	Not Applicable
<b>Eye Examination</b>		
Exam	100%	Up to \$45
<b>Lenses</b>		
Single Vision	100%	Up to \$70
Lines Bifocal	100%	Up to \$50
Lined Trifocal	100%	Up to \$65
Lenticular	100%	Up to \$100
<b>Frames</b>		
Retail Frame Allowance	Up to \$130	Up to \$70
Discounts	20%	Not Applicable
<b>Contact Lenses</b>		
Elective Contacts	Up to \$130	Up to \$105
Necessary Contacts (with approval)	100%	\$210

	Per Paycheck
Employee Only	\$3.57
Employee + Spouse	\$5.72
Employee + Child(ren)	\$5.84
Family	\$9.41





# Dental Plan

**Eligibility: FT Employees**

**Effective: First of the month after date of hire**

WellSky offers dental benefits through Delta Dental of Kansas, with two plan designs to allow you the choice to enroll in the plan that fits your personal needs.

You may see any dentist of your choice, however, by using a dentist that is in the Delta Dental network, you may pay less than if you seek care at an out-of-network provider. Please visit [DeltaDentalKS.com](http://DeltaDentalKS.com) for a list of in-network providers in your area.

	Base Plan	Buy-Up Plan
Annual Deductible (Individual)	\$50	\$50
Annual Deductible (Family)	\$150	\$150
Calendar Year Maximum	\$1,000	\$2,000
Out-of-Network R&C	90th	90th
Preventive Services	100%	100%
Basic Services	70%	80%
Major Services	50%	60%
Orthodontia	NA	50%
Orthodontia Maximum Lifetime	NA	\$2,000
Orthodontia Eligibility	NA	Adult & Covered Child(ren)

Per Paycheck	Base Plan	Buy-Up Plan
Employee Only	\$3.54	\$5.55
Employee + Spouse	\$7.10	\$11.10
Employee + Child(ren)	\$6.39	\$9.98
Family	\$9.94	\$15.53



## Vacation

**Eligibility: FT Employees/PT Employees**

**Effective: Upon hire**

Vacation accrues based on years of service. All vacation is rolled over to next calendar year. Vacation stops accruing after the maximum accrual is reached until it is used. Part-time employees are eligible at a pro-rated schedule.

Years of Service	Annual Accrual Rate	Max FT Accrual
0 - 1 year	10 days	10 days
1 - 2 years	15 days	15 days
3 or more years	20 days	25 days

## Holidays

**Eligibility: FT Employees/PT Employees**

**Effective: Upon hire**

WellSky offers 11 paid holidays annually. Float days may be taken anytime the employee chooses. Part-time employees are eligible for float holidays at a pro-rated schedule. Floating holidays are prorated for new hires hired during the last three months of the calendar year.

New Year's Day

Independence Day

Thanksgiving Day

Christmas Day

Memorial Day

Labor Day

Day After Thanksgiving

4 Float Days



## Sick Time

**Eligibility:** FT Employees/PT Employees

**Effective:** Upon hire

Each full-time employee is granted 5 days of sick leave on the 1st day of the calendar year.

## Bereavement Leave

**Eligibility:** FT Employees/PT Employees

**Effective:** Upon hire

Up to 3 days paid time off for death in immediate family. One paid day for non-immediate family members.

## Volunteer Time off

**Eligibility:** FT Employees/PT Employees

**Effective:** Upon hire

All regular full-time and part-time employees can take up to 16 hours (2 days) per calendar year off to volunteer with a church (religious institution), 501(c)(3) nonprofit or its U.S. equivalent. Part-time employees are eligible at a pro-rated schedule.

## Other Leave Benefits

Family medical leave, leave of absence, jury duty, and military leaves are available.



# Life & Disability Insurance

## Basic Life and AD&D

**Eligibility:** FT Employees

**Effective:** First of the month after date of hire

**Company paid benefit.** Amount equal to one times the employee's annual salary (up to a max of \$500,000),

## Life Insurance (Voluntary)

**Eligibility:** FT Employees

**Effective:** First of the month after date of hire

Employees may purchase additional life insurance for the employee, spouse, and children. Coverage is up to \$500,000 for employee, \$250,000 for spouse, and \$10,000 for children.

## Short Term Disability

**Eligibility:** FT Employees

**Effective:** Seven day waiting period for injury and illness.

**Company paid benefit.** Pays up to 60% of the base weekly wage up to \$2,500 while unable to work due to illness or injury.

## Long Term Disability

**Eligibility:** FT Employees

**Effective:** 90 day disability waiting period

**Company paid benefit.** Fully integrated with Social Security and pays up to 60% of the employee's monthly salary with a cap of \$10,000 per month.

## AFLAC Insurance (Voluntary)

**Eligibility:** FT Employees

**Effective:** First of the month after date of enrollment

Employees may purchase Critical Illness, Accident, and/or Hospital Indemnity at a group rate.



# 401(k) Retirement Plan

**Eligibility: All employees at least 19 years old**

**Effective: First of the month after date of hire**

All employees over the age of 19 are eligible to participate in the plan after the first day of the month following your hire date. You can contribute any percentage of your pay, subject to plan and IRS limits. You're always 100% vested in employee and employer contributions, and you can change your contribution rate at any time.

The company provides a generous total match of 4%. We will match 100% on employee contributions up to 3%, plus a 50% match on employee contribution amounts over 3% up to a maximum of 5%.

Employee Contribution	WellSky Contribution
1%	1%
2%	2%
3%	3%
4%	3.5%
5%	4%

# Educational Assistance

## **Eligibility: FT Employees**

**Effective: After 6 months of employment**

WellSky offers an educational assistance program to encourage employees to maintain and improve their job-related skills through formal education.

Regular full-time employees are eligible for the educational assistance program after six months of employment with WellSky. When you apply for educational assistance, you must continue to be an active employee and perform your job satisfactorily to stay in the program.

Up to \$2,500 per calendar year. Payable upon course completion with a B or better grade. Courses must be pre-approved by Supervisor and the People & Talent team.

# WellSky University Training (MedU)

## **Eligibility: All employees**

**Effective: Upon hire**

WellSky is committed to investing in our employees. We offer a variety of learning opportunities to enhance employee's knowledge and skill sets.

MedU has over 400 online courses to choose from.

# Other Benefits

## **Eligibility: All Employees**

**Effective: First of the month after date of hire**

**Company paid benefit.** Free confidential short-term counseling and referral program through The Standard to help employees. Employees also have access to the Life Services Toolkit for information and tools to help you make important life decisions.

- Employee Assistance Program
- Identity Theft Prevention
- Secure Travel Program
- Estate Planning
- Health and Wellness







The information in this Benefit Guide is presented for illustrative purposes and is based on plan contracts between the employer and carriers. The summaries included are not intended to be a complete description of the terms and the Company's insurance benefit plans. Please refer to the plan document for detailed information. In event of discrepancy between the Benefit Guide and the official plan document, the information in plan document will prevail. While WellSky maintains its benefits throughout the year, WellSky reserves the right to terminate or amend the plan in part or in entirety at any given time.