PIONEERS
MEMORIAL HEALTHCARE DISTRICT

Affiliate of the
SCRIPPS HEALTH NETWORK

2018 Benefits Open Enrollment
April 23 – May 9, 2018

This brochure provides a highlight of the plans offered by Pioneers Memorial Healthcare District and in no way serves as the Summary Plan Description or plan document for the plans. If any discrepancies exist between this brochure and the plan documents or your new company policy, the plan documents or policies shall govern. All Summary Plan Descriptions are available through Human Resources. We reserve the right to modify any of these plans at anytime.

What's Inside

We're here to help! If you have any questions at all, please contact the Human Resources Department at **760.351.3299** or **echavarin@pmhd.org**.

Welcome

At Pioneers Memorial Healthcare District, we strive to offer a robust benefits package that gives you peace of mind in knowing that the most important things in life are protected—your family, your finances, and your future. This benefit summary highlights the many benefit options available to you during this year's open enrollment.

Benefits open enrollment will be held Monday, April 23 – Wednesday, May 9, 2018 for all benefit-eligible employees. This year will be an active enrollment, meaning that it is important that you meet with a benefit counselor to enroll in benefits or waive coverage for 2018.

What's New for 2018

To ensure we are offering the best available benefits to our employees, we are excited to announce the following changes:

- **MetLife** will be the new provider of your Vision and Dental coverage.
- This year, you have the option of electing Vision coverage, depending on what's best for you and your family.
- **Reliance Standard** will be the new provider of your Basic and Supplemental Life Insurance, Short and Long Term Disability coverage, Critical Illness Insurance, and Accident Insurance.
- New coverage will be offered this year: **Whole Life Insurance with Long Term Care from Transamerica.**
- Hyatt Legal Plans will be the provider of a new benefit, **MetLaw (Legal Services)**.

During this enrollment period only, you have the option to enroll in voluntary benefit plans without being required to answer any medical questions. If you don't enroll now, you may be asked to answer medical questions before enrolling in coverage.

Eligibility

If you are an employee regularly working a minimum of 32 hours per week, you are eligible to enroll in benefits. Eligible employees may also choose to enroll family members, including a legal spouse/registered domestic partner (as legally defined under state and local law) and/or eligible children.

How to Enroll

Meet with a Benefit Counselor During Open Enrollment

To enroll in your benefits, you must participate in a one-on-one meeting with a benefit counselor. During your meeting, the counselor will answer your questions, give you more information, and help you enroll in benefits that best meet your needs.

Benefit counselors will be on-site in some departments during open enrollment. Please check with your manager to learn when a counselor will visit your department. Open enrollment is your only opportunity to meet with a benefit counselor in person to discuss your benefit options.

Medical Coverage

Pioneers Memorial Healthcare District medical plans offer flexibility in managing care for you and your family. You have the option to choose between two plans from **Blue Shield**: Freedom Medical PPO and Independence Medical PPO. Although you may see any doctor you like, you will receive greater benefits and lower costs when you choose a Pioneers Memorial Healthcare District or in-network provider.

The table on the next page provides a general summary of your medical benefits and shows the amount you pay; please refer to your Summary Plan Description (SPD) for additional details.

Prescription Drug Coverage

Many FDA-approved prescription medications are covered through the benefits program. The Blue Shield plans have 3 tiers of coverage; Tier 1 offers greatest value compared to other drugs that treat same conditions and are often the lowest cost, Tier 2 generally are brand name with a moderate copayment, and Tier 4 covering specialty medications or higher cost drugs. For a current version of the prescription drug list, go to **www.blueshieldca.com**.

Flexible Spending Accounts (FSA)

A Flexible Spending Account allows you to set aside some of your income on a pre-tax basis to pay for certain health or day-care expenses that may not be covered as part of your benefit plans. Pioneers Memorial Healthcare District offers two types of accounts, a Healthcare Flexible Spending Account and a Dependent Care Account. Both plans have *Use It or Lose It* provisions, meaning that any money left in the account at the end of the plan year will be forfeited.

A **Healthcare FSA** allows you to pay for eligible medical, dental, and vision expenses not covered by your benefit plans. This includes deductibles, copays, orthodontia, glasses, and contact lenses. The annual maximum is $2,650.

A **Dependent Care Account** can help fund the care of children under the age of 13 or a disabled spouse or parent while you work. The account can be used for day care, preschool, after-school care, summer day camp, or elder care. The annual maximum is $5,000.

At the time of enrollment, you must establish an annual contribution amount within the maximum limit. Once enrolled, you will have online access to view your FSA balance, check on a reimbursement status and more. Visit **www.goigoe.com** to access Igoe's online portal.

Your Medical Plans

Below is a comparison of your medical plan options.

	Freedom PPO Plan			Independence PPO Plan		
Benefit	**Tier I: PMHD**	**Tier II: In-Network**	**Tier III: Out-of-Network**	**Tier I: PMHD**	**Tier II: In-Network**	**Tier III: Out-of-Network**
Deductibles and Maximums						
Annual Deductible						
Individual	None	$500	$1,000	None	$1,000	$2,000
Family	None	$1,000	$2,000	None	$2,000	$4,000
Annual Out-of-Pocket Maximum *Including Deductible*						
Individual	None	$3,000	$6,000	None	$4,000	$8,000
Family	None	$6,000	$12,000	None	$8,000	$16,000
Covered Services						
Preventive	N/A	No Charge	Not Covered	N/A	No Charge	Not Covered
Physician	N/A	$20 Copay*	50%	N/A	$20 Copay*	50%
Specialist	N/A	$40 Copay*	50%	N/A	$40 Copay*	50%
X-Ray/Lab	No Charge	No Charge	50%	No Charge	No Charge	50%
Inpatient Hospital	No Charge	$250/Admit + 25%	$250/Admit + 50%	No Charge	$250/Admit + 40%	$250/Admit + 50%
Emergency Room	$250/Visit*	$250/Visit*	$250/Visit*	$250/Visit*	$250/Visit*	$250/Visit*
Prescription Benefit						
30-Day Retail Supply						
Tier 1	N/A	$10	Not Covered	N/A	$10	N/A
Tier 2	N/A	$30	Not Covered	N/A	$30	N/A
Tier 4	N/A	10% up to $200	Not Covered	N/A	10% up to $200	N/A
90-Day Mail Order Supply						
Tier 1	N/A	$20	Not Covered	N/A	$20	N/A
Tier 2	N/A	$60	Not Covered	N/A	$60	N/A
Tier 4	N/A	10% up to $400	Not Covered	N/A	10% up to $400	N/A

*Not subject to calendar year deductible.

Dental – *New Carrier (MetLife)*

This year, you and your eligible dependents have the opportunity to enroll in a Dental Preferred Provider Organization (PPO) plan offered by **MetLife**.

The Dental PPO plan is designed to give you the freedom to receive dental care from any licensed dentist of your choice. This plan offers the same coinsurance rates for in- and out-of-network providers. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network dentist.

To find a provider, go to: **https://metlocator.metlife.com/metlocator/execute/Search**.

MetLife Dental Plan Features

Benefit	In-Network	Out-of-Network
Deductible *Individual / Family*	$50 / $150	$50 / $150
Annual Max	$2,000	$2,000
Preventive	0%	0%
Basic	20%	20%
Major	50%	50%
Ortho	50%	50%
Ortho Max	$3,000	$3,000

Vision – *New Carrier (MetLife)*

Vision coverage is offered by **MetLife** as a Preferred Provider Organization (PPO) plan. The MetLife Vision PPO network utilizes the VSP Choice network as a foundation, however they have expanded their network with additional and unique providers. When you visit a Vision Provider, be sure to reference your MetLife vision insurance plan.

You may take advantage of the highest level of benefit by receiving services from in-network vision providers and doctors. You would be responsible for a copayment at the time of your service. However, if you receive services from an out-of-network doctor, you pay all expenses at the time of service and submit a claim for reimbursement up to the allowed amount.

To view a complete plan summary, visit **http://mymetlifevision.com/find-eye-doctors.html**.

MetLife Vision Plan Features

Benefit	In-Network	Out-of-Network
Exam *Every 12 months*	$20 Copay*	$45 Copay
Frames *Every 12 months*	$120 + 20% Off Balance $65 at Costco	$55
Lenses *Every 12 months* *Single/Bi-/Tri-Focal*	Covered in full after copay	$30
Contacts	$120 Allowance	Up to $105

*Single copay applicable to exam and materials.

Accident Insurance *– New Carrier (Reliance Standard)*

Since accidents can happen at any time, it's important to be prepared. That is why we are happy to offer a voluntary Accident Insurance program from **Reliance Standard**. You have the option of customizing your coverage by selecting between two plans to best suit you and your family. **Please speak with a benefit counselor for your custom quote.**

This policy can help cover the out-of-pocket costs associated with an off-the-job accident by paying you a benefit depending on the injuries you suffer and the treatment you receive. You can use the money as you see fit, whether to pay for expenses associated with your accident, like an emergency room copay, or to pay for childcare so you can get to the doctor for a follow up visit. The policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

Critical Illness Insurance *– New Carrier (Reliance Standard)*

The voluntary Critical Illness program from **Reliance Standard** provides you with a lump sum cash benefit in the event you or a loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what's really important — getting better. **Please speak with a benefit counselor for your custom quote.**

You pick the level of coverage that provides the right protection for your family. During this enrollment period, you will have the opportunity to select up to $30,000 in coverage for yourself, up to $20,000 in coverage for your spouse, and up to 25% of your coverage for your child(ren) without answering any medical questions. Plus, the policy will pay you a $50 wellness benefit when you complete a qualified health assessment.

Disability *– New Carrier (Reliance Standard)*

Should you experience a non-work related illness or injury that prevents you from working, Disability coverage from **Reliance Standard** acts as income replacement to protect important assets and help you continue with a level of your earnings.

Short Term Disability

Pioneers Memorial Healthcare District provides you with the option of electing Short Term Disability coverage through **Reliance Standard**. The benefit amount is based on 60% of your income, up to a maximum of $2,100 per week. This amount may be offset by other income benefits, including any local or state disability. The plan begins paying these benefits at the time of disability, or after you have been absent from work for 7 consecutive days. This coverage can provide benefits for up to a maximum of 25 weeks if continuously disabled. **Please speak with a benefit counselor for your custom quote.**

Long Term Disability

As an added protection to provide you with financial stability, Pioneers Memorial Healthcare District provides you with the option of Long Term Disability coverage through **Reliance Standard**. If your disability extends beyond 180 days, this coverage can replace 65% of your earnings, up to maximum of $10,000 per month. Your benefits may continue to be paid until you reach normal retirement age as long as you meet the definition of disability.

Life Insurance *– New Carriers (Reliance Standard, Transamerica) & New Benefits*

Basic Life Insurance and Accidental Death and Dismemberment Insurance (AD&D)

Basic Life Insurance and AD&D through **Reliance Standard** is available at no cost to you and is paid for by Pioneers Memorial Healthcare District. In the event of your death, this coverage will provide your family members or other beneficiaries with financial protection and security. Eligible employees are covered in the amount of $50,000. The benefits outlined below are provided by Reliance Standard:

- Board Members: $50,000
- Executives, Officers, Managers & Directors: 2x basic annual salary up to $400,000
- All other Employees: $50,000
- Spouse: $2,000
- Dependent Child(ren): birth up to 6 months - $1,000; 6 months up to 26 - $2,000

Voluntary Life Insurance and AD&D

Voluntary Life Insurance and AD&D is available for purchase through **Reliance Standard** in addition to your employer-provided basic coverage. **Please speak with a benefit counselor for your custom quote.** The benefits outlined below are available through Reliance Standard:

- For employees: Increments of $10,000 up to the lesser of 5x salary or $500,000, with the opportunity to enroll in up to $150,000 of coverage without answering medical questions (guarantee issue), if you enroll in the plan within 30 days of your initial eligibility
- For your spouse: Increments of $5,000 up to a $500,000 maximum with a guarantee issue benefit of $25,000 if you enroll in the plan within 30 days of your initial eligibility
- For your child(ren): birth to 6 months of age, $1,000; 6 months old up to 26, increments of $2,000 up to $10,000
- Optional AD&D: Coverage is available for purchase in the same amounts as optional life insurance amounts above

Whole Life Insurance with Long Term Care – New Benefit

Whole Life Insurance with Long Term Care through **Transamerica** is available for purchase to provide you with even greater financial security. This coverage offers protection beyond your working years, potentially for your lifetime. With a guaranteed death benefit that will never decrease, level premiums that will never increase, cash value accumulation, living benefits, and other options, Whole Life goes beyond typical term life insurance. This coverage also offers you benefits should you need Long Term Care after becoming chronically ill and confined to a nursing or assisted living facility, or if you need to receive home health or adult day care. During this enrollment period, you will have the opportunity to select up to $150,000 in coverage for yourself, up to $15,000 in coverage for your spouse, and up to $25,000 of your coverage for your child(ren) without answering any medical questions. **Please speak with a benefit counselor for your custom quote.**

Legal Services *– New Benefit*

The MetLaw legal plan from **Hyatt Legal Plans** provides easy, direct access to a national network of attorneys who provide telephone advice and office consultations on personal legal matters. Examples of covered legal services include: preparation of wills and trusts, real estate matters, debt matters, consumer protection, document preparation and review, traffic and juvenile matters, and family law. This plan is available at the cost of $21.00 per month for employees. **Please speak with a benefit counselor to enroll.**

Additional Benefits

Pioneers Memorial Healthcare District offers a robust package of benefits, including an Employee Assistance Plan (EAP) through Cigna, Retirement Plan through OneAmerica, Paid Time Off, and more. For more details on these benefits, contact the Human Resources Department at **760.351.3299** or **echavarin@pmhd.org**.

Benefit Contact Information

Benefit and Group Number	Provider	Contact
Medical Coverage	Blue Shield of California	888.256.1915 www.blueshieldca.com
Flexible Spending Account	Igoe Administrative Services	800.633.8818, Option 1 www.goigoe.com
Dental	MetLife	800.638.5433 www.metlife.com
Vision	MetLife	800.638.5433 www.metlife.com
Accident	Reliance Standard	800.351.7500 www.reliancestandard.com
Critical Illness	Reliance Standard	800.351.7500 www.reliancestandard.com
Disability	Reliance Standard	800.351.7500 www.reliancestandard.com
Life Insurance	Reliance Standard	800.351.7500 www.reliancestandard.com
Whole Life Insurance	Transamerica	888.763.7474 www.transamericaemployeebenefits.com
Legal Services	Hyatt Legal Plans (A MetLife Company)	800.821.6400 info.legalplans.com
Employee Assistance Program	Cigna	877.622.4327 www.cignabehavioral.com
Retirement Plan	OneAmerica	800.858.3829 www.oaretirement.com
	NFP Retirement Advisors	800.959.0071 www.nfp.com/retirement

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