

Health Insurance

Union associates may choose Kaiser Permanente Select Health Maintenance Organization (HMO), Kaiser Permanente Point of Service (POS), MedStar Select or CareFirst PPO.

The Kaiser HMO program allows members to obtain medical services from a network of participating providers located in Maryland, the District of Columbia and Northern Virginia and also allows you to see partners out of network. Many in-network services are paid at 100% with the remainder calling for a minimal co-payment. The plan requires the selection of a primary care physician (PCP).

The POS program has both in-network benefits and out-of-network benefits. With the exception of emergency services and out-of-area urgent care services, in-network services must be authorized and arranged by your primary care physician (PCP).

For out-of-network benefits, members may seek care from any out-of-network provider. However, the annual out-of-network deductible must be satisfied before Kaiser Permanente will provide the out-of-network benefits.

The CareFirst PPO (or Preferred Provider Organization) allows you to see any provider you choose, but you save money on care when you see providers within the CareFirst PPO Network.

The MedStar Select Plan offers comprehensive medical coverage through the MedStar Select Provider Network and also allows you to see providers out of network. Many medical services provided by MedStar facilities and physicians are paid at 100% or require minimal co-pay. You do not need to select a primary care physician (PCP) to coordinate your care.

- Single or Family coverage is available for Union associates working 30+ hours a week. Single-only coverage is available to those working 16-29 hours a week.
- Coverage starts on the first day of the month following the hire date, as long

Associate biweekly cost:

Kaiser POS	Full-time Associates	Part-time Associates
Associate only	\$115.46	\$129.59
Associate + family	\$311.77	N/A

Kaiser Select HMO	Full-time Associates	Part-time Associates
Associate only	\$48.93	\$109.83
Associate + family	\$131.47	N/A

MedStar Select	Full-time Associates		Part-time Associates	
	MyHealth Questionnaire Participant Cost	Non-Participant Cost	MyHealth Questionnaire Participant Cost	Non-Participant Cost
Associate only	\$35.75	\$49.60	\$130.03	\$143.88
Associate + child	\$77.96	\$91.80	N/A	N/A
Associate + spouse	\$105.39	\$119.24	N/A	N/A
Associate + family	\$146.54	\$160.39	N/A	N/A

CareFirst PPO	Full-time Associates		Part-time Associates	
	MyHealth Questionnaire Participant Cost	Non-Participant Cost	MyHealth Questionnaire Participant Cost	Non-Participant Cost
Associate only	\$49.66	\$63.50	\$151.06	\$164.91
Associate + child	\$101.77	\$115.62	N/A	N/A
Associate + spouse	\$136.52	\$150.36	N/A	N/A
Associate + family	\$188.64	\$202.48	N/A	N/A

as the associate has completed enrollment within 30 days after the date of hire.

Note: *If you are hired on the first day of the month, your benefits are effective on the date of hire.*

- The cost of the plan will be shared by the associate and MedStar.
- If enrolling in medical coverage and you are a tobacco user, there is a tobacco surcharge. The tobacco surcharge will be taken out of each paycheck, and equates to \$50 per month or \$600 a year.

MyHealth Questionnaire

MyHealth Questionnaire is a personal health assessment that provides a snapshot of your overall wellness, complete with personalized results and interactive tools to help you preserve or improve your health. Completing a

MyHealth Questionnaire earns you a \$360 annual savings on your medical premiums for 2018, if you elect the MedStar Select or CareFirst medical plans. Visit www.MedStarMyHealth.org to complete your MyHealth Questionnaire online within 60 days of hire to be eligible for savings.

Vision Care

Associates may choose to participate in the Group Vision Services Plan. The plan provides comprehensive vision benefits from a network of providers.

Associate biweekly cost:

Associate only	\$1.71
Associate + child	\$2.75
Associate + spouse	\$2.75
Associate + family	\$3.54

Dental Insurance

Two benefit plans are available: Delta Dental Preferred Provider Organization (PPO) Plus Premier Plan and DeltaCare USA, a Dental Health Maintenance Organization (DHMO).

- Associate, Associate + child, Associate + spouse, and Associate + family coverage is available for associates working 30+ hours a week.
- The cost of the plan will be shared by the associate and MedStar.
- Coverage starts on the first day of the month following the hire date, as long as the associate has completed enrollment within 30 days after the date of hire.

Note: *If you are hired on the first day of the month, your benefits are effective on the date of hire.*

Associate biweekly cost:

Delta Dental PPO Plus Premium	Full-time	Part-time
Associate only	\$7.19	N/A
Associate + child	\$13.07	N/A
Associate + spouse	\$14.94	N/A
Associate + family	\$20.83	N/A

DeltaCare USA	Full-time	Part-time
Associate only	\$2.29	N/A
Associate + child	\$5.02	N/A
Associate + spouse	\$4.62	N/A
Associate + family	\$7.82	N/A

Life Insurance

MedStar provides eligible associates with Basic Life Insurance equal to one times your annual base pay. Your coverage will be rounded up to the next higher \$1,000. This coverage is provided at no cost to the associate.

- Supplemental Life Insurance coverage is available in amounts equal to one, two or three times your base pay, up to a combined (basic and supplemental) maximum of \$1,500,000.
- If you do not enroll when first eligible you may be required to provide evidence of insurability (EOI), which is a health questionnaire.



Disability Benefits

Short-Term Disability (STD)

- Union associates working 16+ hours a week are automatically covered under this plan on the first day of the month following the 90th day of employment.
- Benefits are payable when you are unable to work due to illness, non-work related injury or other medical reasons.
- The plan pays 60% of base salary for up to 23 weeks after an initial 14-calendar day waiting period.
- The entire cost of the plan is paid by MedStar.
- Associates should contact their supervisor to apply for STD.

Long-Term Disability (LTD)

- Full-time Union associates working 30+ hours a week are enrolled in this plan.
- The plan provides a benefit of 60% of the base salary.
- The benefit begins after a six-month waiting period that coordinates with the STD plan.

MedStar Health Retirement Savings Plan

- Newly hired associates may begin contributing to this plan immediately.
- 12 months and 1,000 hours of service are required to receive an employer match.
- The associate must be employed on the last day of the plan year and have worked for 1,000 hours during the year to receive a match.
- MedStar will match contributions up to 50% on the first 6% of associate contributions.
- Associates are 100% vested in their own contributions immediately.
- MedStar's matching contributions will be vested after three years of service.

“Guide and Thrive (Employee Assistance Program)”

Professional counseling is available for personal or health problems including: stress, family conflicts, grief, alcohol or substance abuse, financial, depression, anxiety, chronic illnesses and legal problems. You may contact Business Health Services at 1-866-765-3277, 24 hours a day, seven days a week.

Flexible Spending Accounts

The MedStar program includes two flexible spending accounts (FSAs) that let you use tax-free dollars to pay for certain medical and dependent care expenses.

HealthCare FSA

For 2018, associates may put aside up to \$2,650 of pre-tax pay to cover out-of-pocket health and dental care expenses, such as co-pays and deductibles. When you enroll in the HealthCare FSA you will receive a Healthcare FSA Mastercard® to use to pay for your eligible expenses.

Dependent Care FSA

For 2018, eligible associates may put aside up to \$5,000 of pre-tax salary to cover dependent and elder daycare expenses.

Education Assistance

Education assistance is available for continuing education through EdAssist.

Full-time associates are eligible to receive a maximum of \$2,500 (part-time associates are eligible to receive \$1,250) per calendar year.

Covered Course Work Includes:

- Graduate and undergraduate courses at academic institutions.
- Trade or technical courses at accredited or certified institutions offering postsecondary or professional education.
- Courses toward a general education diploma (GED).
- Courses toward a Master's thesis or Doctoral dissertation credit.
- Certification and/or recertification courses and examinations to meet job requirements or the needs of the Hospital.
- Courses, seminars and workshops that award CEUs.

Not Covered:

- Seminars, workshops and conferences that do not award CEUs.
- Courses at non-accredited institutions.
- On-the-job training or in-service education programs.
- Fees, other than instructional fees that are charged by a credit hour and required lab fees, are not reimbursable under the policy. This includes fees for registration, parking, student activities or student health and textbooks.

Paid Leave

Paid leave can be used for vacation, illness or other situations that require you to be away from work. Accrued paid leave can be carried over to the following calendar year up to a maximum based on seniority.

Paid leave accrues based on hours paid

Staff Years of Service	Paid Leave Accrual	Maximum Balance (.75 to 1.0 FTE)	Maximum Balance (.5 to .74 FTE)
0-2 years	Up to 20 days or 160 hrs/ 6.15 hours per period	160 hours	80 hours
2-7 years	Up to 25 days or 200 hrs/ 7.69 hours per period	240 hours	120 hours
7+ years	Up to 30 days to 240 hrs/ 9.23 hours per period	320 hours	160 hours

per pay period for all associates. Hours paid includes worked hours and other eligible leave taken.

Note: All eligible associates accrue Paid Time Off on a bi-weekly basis and are eligible to use accrued PTO hours following the completion of a 90-day eligibility waiting period.

Holidays

MedStar recognizes a number of paid holidays for full-time associates (36-40 hours).

- Seven designated holidays per year
- Two personal holidays per year

Note: Each year, the first personal holiday is available in January and the other is available in July. To be eligible, associates must be in an active status when the holiday is available.

Legal Resources

Associates may elect group legal coverage, which provides access to a network of attorneys who deliver legal services via telephone or office visit. Examples of covered services are: will preparation, tenant/landlord disputes, sale and purchase of real estate and traffic court representation. To learn more, please call (800) 728-5768.

Bank of America

Associates can enroll in Bank of America at Work benefits. Services include checking accounts and discounts, online banking, fixed rate IRAs and CDs, mortgages, and more. To learn more, please call (800) 622-8731.

Credit Union

Associates are eligible for membership in the Georgetown University Credit Union upon employment. The Credit Union has an on campus location. Direct deposit and low interest loans are available. The Credit Union can be reached at (202) 687-4841.

Yates Field House

An on-site athletic and recreational complex is available to staff and their families with a low-cost membership fee. For more information you can contact Yates Field House at (202) 687-2400.

Metro Check

The Metro Check program has been established to assist associates who commute to and from work by public transportation. This voluntary benefit is offered on a pre-tax basis, and associates may deduct a minimum of \$20 per month and a maximum of \$250 per month for commuting expenses.

What is covered?

- Metro Rail and Metro Bus
- Marc Train
- Transfers

The Parking Office can be reached at (202) 444-3802. They can assist you with Metro Check, as well as pre-tax parking rates and lot assignments.

The Benefits Department

Please Note: This information is based on official plan documents and summary plan descriptions. However, if there is a difference between this overview and the official plan documents, the official plan documents are the governing source and supersede any information contained in this overview.

For more information, contact:

By phone: (855) 256-7426
By fax: (410) 933-2921