



HealthPartners®

2018 Summary of Benefits

Health and Wellness

Benefit	Contribution By	Description of Benefit																						
Medical Insurance	Regions Hospital and Employee	Available to all regular and probationary employees working 40-80 hours per pay period (.5 FTE or greater). Insurance coverage begins first day of employment.																						
		Choose from three plans:																						
		HealthPartners First Plan: First three office, urgent care or convenience care visits are free. Open access network; providers are tiered. Choose from two benefit levels.																						
		HealthPartners Empower HRA: choose what benefit level you want and get full benefit coverage with a deductible plan and a health reimbursement account (HRA)																						
		HealthPartners Empower Health Savings Account (HSA): Lower premiums and high-deductible health plan. The dollars put into your HSA are through payroll deduction and are tax free.																						
		2018 Monthly Rates																						
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Dental Insurance	Regions Hospital and Employee	Benefit Level 1 – Visit any dentist at HealthPartners Dental Group clinics																						
		Benefit Level 2 – Includes Park Dental clinics																						
		Benefit Level 3 – You'll pay more with a Benefit Level 3 dentist, but you'll have the largest regional network of dentists to choose from.																						
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Flexible Spending Accounts	Employee	Set pretax money aside to pay for eligible health care or dependent care costs.																						
virtuwell®	Regions Hospital	virtuwell® is your 24/7 online clinic. Get a treatment plan and prescription if you need one, right from your home, office, or even when you're traveling. With your HealthPartners FirstPlan and HRA Plan, you get three free visits per family member per year!																						

Time Away From Work	Contribution By	Description of Benefit																																																	
Paid Time Off	Regions Hospital	<ul style="list-style-type: none"> • Paid time off is for holidays, vacation, illness, family need or personal business. • Time is accrued each pay period based on length of service, employment status, and FTE. • Employees may trade back a portion of their PTO accrual allowance each year. • Below are examples of PTO schedules that are most commonly used. <i>(Some positions may have unique accrual schedules. Employees who are a member of a local bargaining unit should refer to the bargaining unit agreement for the schedule of PTO accrual.)</i> 																																																	
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Short-Term Disability	Employee	<ul style="list-style-type: none"> • Income protection plan covers illness, accident or injury. Benefit amount available cannot exceed 2/3 monthly income up to a maximum of \$3,000/month. 																																																	
Long-Term Disability	Regions Hospital	<ul style="list-style-type: none"> • Benefit payable on 181st day of disability. • 50% of monthly income to a maximum benefit of \$7,000/month. 																																																	
Personal Enrichment	Contribution By	Description of Benefit																																																	
On-site Fitness Center	Regions Hospital and Employee	Fee is \$20/month. Get 24/7 access to fitness equipment, personal training and classes such as yoga, cardio workouts, core conditioning, meditation, etc. Part of frequent fitness program to receive \$20/month reimbursement when workout at least 12 times a month.																																																	
Tuition Reimbursement	Regions Hospital	Promotes life-long learning by offering up to \$2,000 annual reimbursement for tuition expenses.																																																	
Computer Purchase Program	Employee	Once a year employees are able to purchase a new computer or other electronic device at a discounted rate and through payroll deduction.																																																	
Social Club and Discounts	Regions Hospital and Employee	Use your HealthPartners Member ID card to get discounts at popular local and national retailers of health and well-being products and services. (For a list of participating companies and details go to healthpartners.com/discounts). Social Club is a \$20 annual registration, giving you further discounts to events, concerts, shows, etc. throughout the year.																																																	

Support	Contribution By	Description of Benefit
Employee Assistance Program	Regions Hospital	Provides confidential short-term assessment, counseling and referral services. Available for all employees and their families.
On-site Employee Clinic	Regions Hospital and Employee	Offers convenient care for acute conditions, work-related and non-work related injuries, and preventive care and wellness checks. Same day appointments available.
Financial and Retirement	Contribution By	Description of Benefit
Salary Program	Regions Hospital	Regions Hospital administers a salary program that is market-competitive and which allows for annual increases based on satisfactory employee and organization performance.
401(k) Plan		<ul style="list-style-type: none"> The 401(k) plan is a pre-tax, tax-deferred payroll deduction retirement savings program. All employees may elect participation immediately after employment date. Your contributions are vested immediately.
Employer Contributions to the 401(k) Plan	Regions Hospital	<ul style="list-style-type: none"> Eligibility: Completion of 1 year of service, working 1000 hours during the year, and at least 21 years of age. <p>Regions Hospital Employer Contributions have two parts:</p> <ul style="list-style-type: none"> Employer Match: Employees that participate in the 401(k) plan will receive a matching contribution of 50% up to the first 4% of their contributions. <ul style="list-style-type: none"> Match dollars are 100% vested as soon as they are credited to the employee's account. Annual Employer Contribution (Allocation): 4% of employee's total earnings every year a plan participant works a minimum of 1000 hours and is employed on December 31st. <ul style="list-style-type: none"> Employer contribution 100% vested after 3 years in which you have worked 1000 hours in each year.
Basic Life Insurance	Regions Hospital	<ul style="list-style-type: none"> Equivalent to 1 times annual salary with maximum of \$400,000.
Optional Life	Employee	<ul style="list-style-type: none"> Employee may purchase up to the greater of \$300,000, or five times annual salary up to \$500,000 (evidence of insurability may be required). Premium based on age of employee and amount of coverage selected.
Spouse Life Insurance	Employee	<ul style="list-style-type: none"> Employee may purchase up to \$250,000 (evidence of insurability may be required). Premium based on age of employee and amount of coverage selected.
Child Life Insurance	Employee	<ul style="list-style-type: none"> Covers \$10,000 for each eligible dependent.

NOTE: This summary reflects benefits available as of January 2015. The hospital reserves the right to modify, revoke, suspend, terminate, or change any or all benefits in whole or in any part at any time with or without notice. If there ever should be any difference between the information in this summary and the benefit descriptions in the governing documents, the documents will be the final authority. For further information, please call the Regions Hospital HR Service Center at 651-254-4700.