



DE PAUL TREATMENT CENTERS BENEFIT SUMMARY

Plan Year: 01/01/2018 – 12/31/2018

Eligibility:

Full time (40 hours/week) and full time 75% (30-39 hours/week) employees are eligible for Medical and Flexible Spending (FSA) on the first of the month following 60 days of employment. Full time (40 hours/week) and full time 75% (30-39 hours/week) employees are also eligible for Dental Insurance, Long Term Disability Insurance, and Life and AD&D Insurance, following completion of the waiting period.

Dependent Coverage:

Dependent coverage may include a spouse, dependent children and/or domestic partners.

Medical:

Regence Innova Plan. Regence requires a \$20 co-payment for basic services. There is no co-pay for preventative care office visits and lab work. Generic prescriptions are a \$10 co-payment and brand name prescriptions are \$35 co-payment. Laboratory tests and X-rays require no charge for the first \$800; then are provided at 20% of cost (after deductible). Inpatient services and ambulance services are provided at 20% of cost (after deductible). There is a \$2,000 annual deductible associated with this plan for individuals and a \$6,000 annual deductible for families.

Dental:

Moda. Moda requires no co-pay for preventative and diagnostic services. Restorative services and simple extractions require a 20% co-pay. Prosthetic devices, gold and porcelain fillings/crowns, and bridgework/dentures require a 50% co-pay. There is a \$50 annual deductible associated with this plan.

Willamette Dental. Willamette requires a \$15 copay for office visits. Preventative services are covered at 100%. Co-payments for other services varies by procedure. There is no deductible associated with this plan. Plan is limited to Willamette Dental providers only.

Monthly Rates for Health Insurance Coverage:

<u>Full time staff (Medical & Dental Plan):</u>	<u>Full time 75% staff (Medical Plan):</u>
Employee only: \$182.76	Employee only: \$182.76
Employee & Child(ren): \$509.48	Employee & Child(ren): \$591.16
Employee & Spouse: \$714.66	Employee & Spouse: \$847.64
Employee & Family: \$1,162.34	Employee & Family: \$1407.24

Flexible Spending Account

Full time and full time 75% employees may participate in a Flexible Spending Account through **Discovery Benefits** with pre-tax payroll deductions for medical and dental premiums, scheduled childcare costs, and other non-reimbursable medical costs. There is also a Flexible Spending Account available for transportation costs (parking or transit passes).

Life and Accidental Death & Dismemberment Insurance, Long Term & Short Term

Disability: Full time and full time 75% employees are insured by **Lincoln Financial** with Life and Accidental Death and Dismemberment Insurance Policy provided in the amount of 2 times annual salary to a maximum of \$200,000. Full time employees are also eligible for Group Long Term Disability (LTD). Both Life and LTD coverage is offered **at no cost** to the employee. Voluntary short term disability and additional life insurance are also available for purchase by the employee through Lincoln Financial.

Additional:

De Paul observes **ten (10) holidays** per year. These are paid holidays for full time and full time 75% staff (*prorated for full time 75% staff*).

Our **Paid Time Off Plan** (PTO) allows paid time off for vacation, illness, and/or family purposes and is accrued on a pay period basis with an accrual of **20 days per year** for full time employees. Full time employees also earn **Extended Illness Benefit** (EIB) to be used for lengthy illness, with a maximum accrual of **seven (7) days per year**. *Amounts are prorated for full time 75% staff.*

Part time and On-call staff accrue **Paid Time Off (PTO)** at a rate of **1 hour per every 30 hours** worked.

All Employees also:

- may access an **Employee Assistance Plan** with **three visits per year per issue** available to all employees and/or their family members at no charge to the employee. This plan is provided through **Cascade Centers**.
- may access a **401(k)** plan through payroll deductions. After completion of six months of employment, De Paul will match up to 6% and employees are 100% vested upon enrollment. This plan is managed by **The Standard**.
- may eat lunch and/or dinner in the cafeteria at a charge of **\$2 per meal**.
- may receive a discounted membership to **24-Hour Fitness**.

This Benefit Summary is designed to provide you with an overview of De Paul's benefit options and is not meant to be a comprehensive plan summary. This document is not a guarantee of benefits. Every effort has been made to assure that the information provided is accurate. In all cases, however, the benefit plans will be administered in accordance with the governing plan documents, insurance contracts, or Company policies. Benefits are subject to change at the discretion of De Paul Treatment Centers. This Benefit Summary applies only to the plan year indicated on the document title.