

Benefits Enrollment Guide





BENEFIT	CHOICES	COST
Medical	Base HMO Plan POS Option	Shared between you and the Medical Center
Dental	Allows you to see the dental provider of your choice	You purchase through payroll deduction
Basic Employee Life/ AD&D Insurance	One and one-half times your base annual earnings to a maximum of \$250,000	Paid for by the Medical Center
Supplemental Life/ AD&D Insurance	One, two or three times your base annual earnings to a maximum of \$250,000	You purchase through payroll deduction
Dependent Life	\$10,000 benefit increments for your spouse, to a maximum of \$120,000 \$5,000 or \$10,000 benefit for child(ren)	You purchase through payroll deduction
Permanent Life Insurance	Simplified issue. Allows you to cover all of your family members	You purchase through payroll deduction
Short-Term Disability	You choose either a 15 or 30 day elimination period. Provides you with up to 60% of your income for 90 days	You purchase through payroll deduction
Long-Term Disability	60% of base monthly earnings, after 90 days of continuous disability. Limits apply.	Paid for by the Medical Center
Employee Assistance Program	Confidential assistance with various life issues	Paid for by the Medical Center
Vision Benefits	Co-pay for annual eye exam. In and out of network benefits	You purchase through payroll deduction
Retirement Plan	Allows you to defer income on a before and after tax basis for your retirement	You contribute through payroll deduction
Pre-Paid Legal	Allows you to access legal representation on many different matters, at discount rates	You purchase through payroll deduction
Cancer/Critical Illness Insurance	Pays benefits to you upon diagnosis of cancer or a covered critical illness	You purchase through payroll deduction
Long-Term Care	Assists with covering the cost associated with home health care or facility expense	You purchase through payroll deduction
Flexible Spending Accounts	Medical and Dependent accounts	You purchase through payroll deductions
Educational Savings Plans	Assist with qualified higher Education expenses	You purchase through payroll deduction or ACH

Your Dental Benefits...

Dental health care is important for you and your family. For that reason, we provide you with the opportunity to participate in the following dental benefits:

Choice of Dentist	You choose your own dental provider
Annual Deductible	\$50 per person/\$150 per family
Preventive Treatment	Paid at 100%, no deductible or waiting period applies. Includes semi-annual cleanings and basic x-ray services
Basic Services	Paid at 80%, no waiting period applies. Includes basic fillings, oral surgery and anesthesia, non-routine and emergency exams
Major Services	Paid at 50%, no waiting period applies. Includes inlays, onlays, crowns, supplies for and installation of prosthodontics and anesthesia
Orthodontia	Paid at 50%, with an annual benefit of \$500. Lifetime maximum benefit of \$1,000 or \$1,500. No Orthodontia benefits are available for the first year of plan coverage. Beginning in year two, benefits are provided for comprehensive full-banded treatment and fixed or cemented appliances, correction of malocclusion of jaws or teeth irregularities by mechanical means. Adult orthodontia available
Calendar Year Benefit Maximum	\$1,000 per person

Your Vision Benefits...

Valley Baptist Health System provides you with the opportunity to participate in our vision program. This plan provides benefits for a seventeen-point wellness eye exam, along with coverage for glasses and contact lenses.

Some of the plan features are:

	<u>In-Network</u>	<u>Out-of-Network</u>
Wellness Eye Exam (every 12 months)	\$10 copay	\$25 reimbursement
Materials Benefit (every 24 months)	\$100 allowance	\$100 reimbursement
Eye Exam Fitting Fee Contact Lenses (every 24 months)	\$125 allowance	\$125 reimbursement
Eyewear Discount (anytime)	10%-60% off retail	not available

In addition to the above benefits, our plan also offers a lump sum payment of \$2,500 for the accidental loss of one eye and \$5,000 for the accidental loss of both eyes.

Our dental and vision plan provider is LifeRe. You can find a list of providers on the web at www.LifeRe.net or by calling them at 1-888-357-3939.

PHONE NUMBERS/WEB ADDRESSES

Just in case you need more information or assistance....

We know that there are always questions that may arise. To assist you, we have listed below the telephone numbers and Web addresses of the administrators and insurance companies that work with us to provide benefits to you and your family members.

Medical Plan Valley Health Plans	1-956-389-2273
Dental Plan LifeRe	1-800-229-1024
Vision Plan LifeRe	1-800-229-1024
Employee Assistance Program	1-956-389-6876
Life Insurance SunLife Assurance Company of Canada	1-800-247-6875
Long-Term Care Unum	1-800-227-4165
Cancer/Critical Illness UnumProvident Philadelphia American Life Insurance	1-800-635-1049 1-800-554-0092
Retirement Plan GuideStone Financial Resources of the Southern Baptist Convention	1-800-262-0511
Flexible Spending Accounts Conexis	1-877-279-8385
VBHS Office of Human Resources Telephone Fax	1-956-389-1702 1-956-389-6884
Long-Term Disability Boston Mutual	1-800-669-2668
Short-Term Disability Boston Mutual	1-800-320-4445
Pre-Paid Legal	1-800-654-7757
Education Savings Plan UESP	1-800-418-2551

IMPORTANT NOTE: Whenever you call one of our providers, make sure that you identify yourself as an employee of Valley Baptist Health System.

Or if you would rather use the Web...

Valley Health Plans	www.valleyhealthplans.com
LifeRe	www.LifeRe.net
SunLife	www.sunlife-usa.com
GuideStone Financial Resources of the Southern Baptist Convention	www.guidestone.org
Conexis	www.conexis.org

This Benefits Enrollment Guide is designed to provide you with an overview of the benefits available through your employment with Valley Baptist Health System. If you enroll, your Summary Plan Documents will provide you with the details of the features, benefits, limitations and exclusions for all the available plans. The actual benefits and benefit descriptions are governed solely by the relevant plan documents and contracts. Valley Baptist Health System retains the right to amend, change or modify benefits at any time.

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