



**Catholic Health
Initiatives**

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Your Benefits at a Glance

**CHI St. Luke's Health
Employees**

Effective January 1, 2017



Taking care of patients is what you do. Taking care of you — it's what we do!

You want to come to work every day knowing you're entering a healthy and safe environment. We want you to go home every day with the same peace of mind — knowing you and your family's total well-being is protected. Your benefits, from affordable health care to a robust retirement plan, help to take care of you — physically, mentally, financially, socially and spiritually.

Use this guide to better understand all the benefits available to you and your family. If you'd like to see more of the details about the plans, refer to your summary plan descriptions located at **Inside CHI > HR/Payroll Connection > Find An Answer Menu**. Under Browse Policies, click on the Health and Welfare Plan Documents folder.

Questions? We Can Help

Call the HR/Payroll Connection Support Center
1-844-450-9450
8 a.m.-8 p.m. EST, Monday-Friday

Visit My Healthy Spirit

My Healthy Spirit is a robust website which supports the well-being of you and your family. It's also the place to go to learn about and manage the various aspects of your benefits — from retirement, medical, dental and vision to spending accounts, life insurance, wellness and time off. Go online to <http://home.catholichealth.net/myhealthyspirit>.

Our mission to create healthier communities extends to our workplace and you!



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What You Need to Know

Candidate

Just Imagine Yourself at CHI

Taking Care of Your Health and Well-being

With our medical plan, great benefits await you! We work with an extensive network of doctors, hospitals and pharmacies across the country to make comprehensive medical and prescription drug coverage readily available to you. Even better, if you use our CHI facilities, you receive an enhanced benefit.

We also offer comprehensive dental and vision plans that cover an array of services — ensuring optimal health for you and your family's well-being.

Going a Step Further

Your health is about more than routine trips to your doctor — it's also about the small everyday choices you make. We have a Healthy Spirit Wellness Program to guide and support you as you make those choices.

Having Peace of Mind

While no one can prevent bad things from happening, you can be prepared. We offer life and disability plans to help protect your family if the unforeseen happens. We also think about your financial future. So we offer a 401(k) retirement savings plan with company-matched funds and an additional company contribution.

Finding Time to Recharge

Sometimes you need a break. Maybe you're taking your family on vacation, or you have the flu and need time to rest. We know that time away from work is important. That's why we provide vacation, personal time and holidays so you can balance your personal needs with your work life.

Flip through this guide to see what awaits you at CHI.

New Hire

You Have Choices Here at CHI

Your Benefits Provide Valuable Protection for You and Your Family

Every day you make important decisions. Decisions that help you protect and care for you and your family. Together we can help you choose the right benefits to meet your needs. Review this guide to learn about your benefits and the options available to you.

Act Quickly So You're Covered

If you're benefits eligible, you have 31 days from your date of hire to enroll for coverage. Please don't miss this opportunity so you and your family have the benefits that you need.

New hire continues on next page.



What You Need to Know

Continued

New Hire Continued

Keep an eye out for Annual Enrollment each fall. This is your next chance to enroll or make changes to your coverage unless you have a qualifying life event, such as a marriage or birth of a child.

It's Easy to Enroll!

You enroll online at **HR Payroll Connection > Workday**. If you're looking for more information, the My Healthy Spirit website is available 24/7 for you to learn all about your benefit options.

After you enroll, you can:

- Use the interactive tools, including a prescription-pricing tool and retirement planning tool, to help you make the most of your benefits and save money.
- Participate in well-being challenges, workshops and lifestyle coaching to earn incentives to help pay for medical expenses.
- Designate a primary care provider for you and your family.

Current Employee

Considering Your Benefits during Annual Enrollment?

Annual Enrollment is the time of year to review your current coverage and the options available. Make sure your coverage still provides the best possible care at the best value for you and your family.

Get Started: My Healthy Spirit

During Annual Enrollment, you will learn about any changes to your benefits for the coming year and start the enrollment process on the My Healthy Spirit website. You can also find resources and tools to help you make the most of your benefits. It's secure, easy-to-use and available 24/7.

Your Next Step: Take Action

Review your online enrollment materials. This is the best way to make sure you and your family understand your benefit options. If you choose to keep your current plans, your only other opportunity to make changes throughout the year is if you have a qualifying life event.

Don't forget, you have to take action and enroll every year to contribute to a flexible spending account or a health savings account.

Questions? We Can Help

Call the HR/Payroll Connection Support Center
1-844-450-9450

8 a.m.-8 p.m. EST, Monday-Friday

Visit My Healthy Spirit at <http://home.catholichealth.net/myhealthyspirit>

Things to Consider Along the Way

If your life changes, your benefits may need to change

If you have a major life event, such as a marriage, you can change some benefits and add your new spouse within 31 days after the life event. When the life event includes the birth or adoption of a child, you can make benefit changes and add the child within 60 days after the event.

For a list of qualifying life events, go to **My Healthy Spirit > HR/Payroll Connection > My Benefits**. You can also contact the HR/Payroll Connection Support Center at **1-844-450-9450**.

Don't forget to name a beneficiary... and keep it up to date

Be sure to name a beneficiary for the following:

- 401(k) retirement savings plan — go to **NetBenefits.com/atwork**
- Life insurance — go to **My Healthy Spirit > HR/Payroll Connection > My Benefits**
- Health savings account — go to **healthequity.com/ed/chi**

We are paperless!

You can access your summary plan descriptions and annual legal notices online at **Inside CHI > HR/Payroll Connection > Find An Answer Menu**. Under Browse Policies, click on the Health and Welfare Plan Documents folder.

Just one more way we are simplifying benefits for you.

Who's Eligible for Benefits?

Great benefits await you and your family. Read below to find out which benefits you're eligible for and when coverage begins.

<ul style="list-style-type: none"> ■ CHI Medical Plan ■ CHI Dental Plan ■ Vision Plan ■ Health Care Flexible Spending Account (FSA) ■ Dependent Care FSA ■ Employee Basic Life and Accidental Death and Dismemberment (AD&D) Insurance ■ Employee Supplemental Life and AD&D Insurance ■ Spouse and Child Life Insurance ■ Adoption Assistance 	<p>You're eligible if you are a:</p> <ul style="list-style-type: none"> ■ Full-time employee regularly scheduled to work 72+ hours per two-week pay period ■ Part-time employee regularly scheduled to work 40+ hours per two-week pay period <p>Your coverage begins on the first day of the month following 30 days of employment.</p> <p>You can also enroll your eligible family members, including:</p> <ul style="list-style-type: none"> ■ One adult family member — Your spouse or a legally domiciled adult (LDA). You can only purchase supplemental life insurance for you and your spouse. ■ Dependent children up to age 26 ■ Disabled children of any age who are unmarried and financially dependent on you and were covered under the plan prior to age 26 <p>Adding a new dependent to the CHI medical, dental or vision plans? If so, you'll need to provide documentation (e.g., birth certificate, signed LDA affidavit) confirming eligibility. You will be notified if documentation is needed. Unconfirmed dependents will not have coverage.</p>
<ul style="list-style-type: none"> ■ Healthy Spirit Wellness Program ■ CHI 401(k) Retirement Savings Plan ■ Employee Assistance Program ■ Military Leave 	<p>You're eligible on your date of hire. You and your spouse can start using the wellness program tools and resources once your medical benefits begin.</p>
<ul style="list-style-type: none"> ■ CHI 457(b) Plan 	<p>If you're a highly compensated employee whose current annualized base pay exceeds last year's compensation guidelines of \$120,000 (as defined by the IRS), you are eligible on your date of hire. (IRS compensation guidelines are subject to change.)</p>
<ul style="list-style-type: none"> ■ Family and Medical Leave Act (FMLA) 	<p>You're eligible after 12 months of service if you worked at least 1,250 hours in this time period.</p>
<ul style="list-style-type: none"> ■ Vacation, Personal Time, Holidays 	<p>You receive vacation, personal time and holidays if you're a:</p> <ul style="list-style-type: none"> ■ Full-time employee regularly scheduled to work 72+ hours per two-week pay period ■ Part-time employee regularly scheduled to work 40+ hours per two-week pay period <p>You can immediately use your accrued vacation, personal time and holidays. Vacation time is accrued per pay cycle and may be used once you've accumulated enough time.</p>

Please refer to the appropriate plan documents or contracts for full benefit details, exclusions and limitations. This Benefits at a Glance document only provides a summary of the applicable provisions of the benefit plans described herein. The plans are governed by the terms of written plan documents. If the terms in this Benefits at a Glance conflict with or are inconsistent with the plan documents or contracts, then the plan documents or contracts will prevail.

Who's Eligible for Benefits? *Continued*

<ul style="list-style-type: none">▪ Short-Term Disability	<p>You're eligible if you are a:</p> <ul style="list-style-type: none">▪ Full-time employee regularly scheduled to work 72+ hours per two-week pay period▪ Part-time employee regularly scheduled to work 40+ hours per two-week pay period <p>Your coverage begins on the first day of the month following 90 days of employment.</p>
<ul style="list-style-type: none">▪ Long-Term Disability	<p>You're eligible if you are a full-time employee regularly scheduled to work 72+ hours per two-week pay period. Your coverage begins on the first day of the month following 90 days of employment.</p>
<ul style="list-style-type: none">▪ Business Travel Accident Insurance▪ Tuition Assistance	<p>You're eligible if you are a:</p> <ul style="list-style-type: none">▪ Full-time employee regularly scheduled to work 72+ hours per two-week pay period▪ Part-time employee regularly scheduled to work 40+ hours per two-week pay period <p>Your coverage begins on your date of hire.</p>



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Your Benefits...at a Glance

Health and Welfare Plans

CHI Integrated Medical Plan

We understand that your health is a priority. To help you care for you and your family, we offer three Integrated Medical Plan options to choose from: Integrated Core, Integrated Basic and Integrated HDHP/HSA. Each includes an extensive network of doctors, hospitals and pharmacies across the country to give you exceptional medical care and prescription drug coverage.

You also have the option to elect the KelseyCare Plan that provides you local comprehensive coverage. The KelseyCare Plan does not include out-of-network coverage.

All medical plan options cover preventive care at 100%, so services like physicals and mammograms are free as long as you see a network provider. For most other services, you pay a percentage of the cost and the plan pays its share. For some services, you have to meet the deductible before the plan starts to pay.

You have options for your care under the Integrated Medical Plan

There are three levels of coverage: enhanced, in-network and out-of-network.

- The enhanced network includes our facilities throughout the country that have partnered with local doctors to create what we call clinically integrated networks, or CINs. You receive the highest level of benefits when you go to providers in our enhanced network listed below.
- You may choose to see a provider outside of the enhanced network and still receive an in-network benefit by selecting providers from the Cigna network.
- The medical plan will cover services if you go to an out-of-network provider, but you may pay more out-of-pocket.

The following pages show a comparison of the enhanced and in-network benefit levels and your costs. Out-of-network services are not shown in the charts. You can see the Integrated Medical Plan out-of-network benefit levels and costs in the Medical Comparison Charts on the My Healthy Spirit website.

Terms to know

- **Deductible:** the amount you pay for certain covered services before the plan begins to pay its share.
- **Copay:** a fixed dollar amount you pay each time you receive certain covered services, such as emergency room visits.
- **Coinsurance:** the percentage you pay for most other covered health care services.
- **Out-of-pocket (OOP) maximum:** the most you pay for covered expenses in a year, including deductibles, copays and coinsurance.
- **Enhanced network (integrated plans):** CHI Texas Health Network
- **In-network (integrated plans):** Cigna Network
- **KelseyCare Plan:** KelseyCare Network

A note about tobacco use

If you or a family member uses tobacco, you will pay more for your medical coverage. When you enroll, you will be asked your tobacco user status.

Medical plan continues on next page.

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Your Benefits...at a Glance Continued

Health and Welfare Plans Continued

CHI Integrated Medical Plan Continued

These charts show the enhanced network and in-network amounts. For out-of-network coverage (integrated plans), see the Medical Plan Comparison Charts on the My Healthy Spirit website.

These are the amounts you pay.	Integrated Core		Integrated Basic		Integrated HDHP/HSA		KelseyCare
	Enhanced (CIN) Network	In-Network	Enhanced (CIN) Network	In-Network	Enhanced (CIN) Network	In-Network	Enhanced and In-Network
Employer Account Funding	No employer funding		No employer funding		Employer HSA Funding* (spread across all pay periods): \$500 Individual/\$1,000 Family Employee may also defer before-tax dollars into this account up to IRS limits		No employer funding
Annual Deductible							
Individual	\$0	\$1,500	\$0	\$2,500	\$2,600		\$2,000
Family	\$0	\$3,000	\$0	\$5,000	\$5,200		\$4,000
Calendar Year Out-of-Pocket (OOP) Maximum							
Individual	\$3,000	\$6,000	\$4,000	\$6,600	\$4,000	\$6,450	\$4,200
Family	\$6,000	\$12,000	\$8,000	\$13,200	\$8,000	\$12,900	\$8,400
Preventive Care Services	100% covered		100% covered		100% covered		100% covered
Primary Care Physician Office Visit	\$10 copay (no deductible)	20% coinsurance (no deductible)	\$20 copay (no deductible)	30% coinsurance (no deductible)	15% coinsurance (after deductible)	20% coinsurance (after deductible)	\$25 copay (no deductible)
Specialist Office Visit	\$25 copay (no deductible)	25% coinsurance (no deductible)	\$35 copay (no deductible)	35% coinsurance (no deductible)	20% coinsurance (after deductible)	25% coinsurance (after deductible)	\$40 copay (no deductible)
Emergency Room Visit	\$175 copay then 100% covered Waived if admitted	\$175 copay then 100% covered Waived if admitted	\$200 copay then 100% covered Waived if admitted	\$200 copay then 100% covered Waived if admitted	\$200 copay then 100% covered (after deductible) Waived if admitted	\$200 copay then 100% covered (after deductible) Waived if admitted	\$175 copay then 100% covered Waived if admitted
Urgent Care	\$50 copay (no deductible)	\$75 copay (no deductible)	\$75 copay (no deductible)	\$100 copay (no deductible)	\$75 copay (after deductible)	\$100 copay (after deductible)	\$75 copay (no deductible)
Ambulance (medically necessary)	100% covered		100% covered		100% covered (after deductible)		100% covered
Inpatient Care/ Services							\$250 copay per admission, then 10% (after deductible)**
Outpatient Care/ Services	10% coinsurance (no deductible) for facility and physician charges	25% coinsurance (after deductible)	15% coinsurance (no deductible) for facility and physician charges	35% coinsurance (after deductible)	15% coinsurance (after deductible)	25% coinsurance (after deductible)	\$100 copay per visit, then 10% (after deductible)
Home Health Care							100% covered
Hospice							10% coinsurance (after deductible)

* The Integrated HDHP/HSA Plan includes the health savings account feature which allows you to save before-tax dollars toward your medical expenses. You can learn more about the health savings account later in this document.

** For the KelseyCare Plan, you will pay the \$250 copay listed in the above chart if you use a CHI facility. If you use any other in-network facility, you will have a \$1,000 copay per admission, then 10% (after deductible).

Medical chart continues on next page.

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Your Benefits...at a Glance Continued

Health and Welfare Plans Continued

CHI Integrated Medical Plan Continued

These charts show the enhanced network and in-network amounts. For out-of-network coverage (integrated plans), see the Medical Plan Comparison Charts on the My Healthy Spirit website.

These are the amounts you pay.	Integrated Core		Integrated Basic		Integrated HDHP/HSA		KelseyCare
	Enhanced (CIN) Network	In-Network	Enhanced (CIN) Network	In-Network	Enhanced (CIN) Network	In-Network	Enhanced and In-Network
Durable Medical Equipment							100% covered
Chiropractor (20 visit limit per person per year)							
Therapy — Physical, Occupational, Speech and Massage (30 visit limit per person per year, does not apply to enhanced network)	10% coinsurance (no deductible) for facility and physician charges	25% coinsurance (after deductible)	15% coinsurance (no deductible) for facility and physician charges	35% coinsurance (after deductible)	15% coinsurance (after deductible)	25% coinsurance (after deductible)	\$40 copay (no deductible) 60 visit limit, combined with cardiac rehab and/or rehab services
Mental and Nervous (inpatient or outpatient)		25% coinsurance (no deductible)		35% coinsurance (no deductible)			\$250 per admission, then 10% (after deductible)* \$40 per visit
Other Covered Services		25% coinsurance (after deductible)		35% coinsurance (after deductible)			Depends on the service
Lifetime Maximum	Unlimited		Unlimited		Unlimited		Unlimited

* For the KelseyCare Plan, you will pay the \$250 copay listed in the above chart if you use a CHI facility. If you use any other in-network facility, you will have a \$1,000 copay per admission, then 10% (after deductible).

Medical chart continues on next page.



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Your Benefits...at a Glance Continued

Health and Welfare Plans Continued

CHI Integrated Medical Plan Continued

Prescription Drugs	Integrated Core	Integrated Basic	Integrated HDHP/HSA	KelseyCare
These are the amounts you pay.	No deductible, applies to in-network OOP max		After deductible, applies to in-network OOP max	No deductible, applies to OOP max
CVS/CAREMARK PHARMACY NETWORK* Retail 30-day Prescription				
Generic	\$10 copay			
Preferred Brand Formulary	30% coinsurance (\$40 min/\$110 max)			
Non-Preferred Brand Non-Formulary	50% coinsurance (\$65 min/\$160 max)			
CVS/CAREMARK PHARMACY* Mail Order 90-day Prescription				
Generic	\$25 copay			
Preferred Brand Formulary	30% coinsurance (\$100 min/\$175 max)			
Non-Preferred Brand Non-Formulary	50% coinsurance (\$160 min/\$325 max)			

* If you fill a brand-name prescription when there is a generic equivalent available, you will pay the brand-name prescription coinsurance plus the difference between the generic and brand-name amount. Maintenance prescriptions, such as blood pressure medication, must be filled using the mail order pharmacy.

Healthy Spirit Wellness Program

Health is about more than routine trips to your doctor — it's also about the everyday choices you make about nutrition, physical activity and lifestyle. To help you make the best possible choices, we offer the Healthy Spirit Wellness Program.

The Healthy Spirit Wellness Program is a free, voluntary program. It includes a variety of wellness tools and activities so you can achieve great health. The Healthy Spirit Wellness Program is available to you and your spouse if enrolled in the CHI Medical Plan.

With the wellness program, you can:

- **Connect to tools and resources:** From lifestyle coaching and wellness workshops to health trackers, fitness club discounts and health challenges, the Healthy Spirit Wellness Program helps you stay motivated as you work toward your goals.
- **Earn rewards and gain support:** Beyond the benefits of great health, you can earn rewards and health plan premium discounts. You can track your progress toward your goals on the wellness website, which is provided by Preventure, our wellness partner.

You do have to enroll in one of our medical plans to participate in some wellness activities, including onsite biometrics screenings. But, you can reap the benefits of other Healthy Spirit programs, such as local wellness activities and some tools and resources, if you don't enroll.

For more information about the wellness program, go to the My Healthy Spirit website.



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Your Benefits...at a Glance Continued

Health and Welfare Plans Continued

CHI Dental Plan

You can choose from two comprehensive dental plan options through MetLife: PPO and Core. Both options cover preventive and diagnostic services at 100%. You can go to any dentist, but your costs are lower when you see a Preferred Dentist Program Plus (PDP Plus) network provider.

For more information or to find a PDP Plus network provider, go to metlife.com or the My Healthy Spirit website.

These are the amounts you pay.	PPO Option		Core Option
	MetLife Dentist	Non-MetLife Dentist	MetLife and Non-MetLife Dentist
Deductible — The amount you pay before the plan begins to pay its share.			
Annual Deductible (only applies to basic and major services)	\$50 per Individual/ \$150 per Family		\$50 per Individual/ \$150 per Family
Coinsurance — The percentage you pay for an eligible service — the plan pays the balance.			
Preventive and Diagnostic Services	100% covered	100% covered*	100% covered*
Basic Restorative Services	10% coinsurance (after deductible)	20% coinsurance* (after deductible)	50% coinsurance* (after deductible)
Major Restorative Services	40% coinsurance (after deductible)	50% coinsurance* (after deductible)	50% coinsurance* (after deductible)
Orthodontia Services	50% coinsurance	50% coinsurance*	50% coinsurance*
Temporomandibular Joint (TMJ)	50% coinsurance	50% coinsurance*	50% coinsurance*
Maximum Benefits — The most the plan will pay per covered person — annually or in a lifetime.			
Annual Maximum (per person)	\$1,500		\$1,000
Orthodontia Lifetime Maximum (per person)	\$1,500		\$1,000
Temporomandibular Joint (TMJ) Lifetime Maximum (per person)	\$500		\$500

* The coinsurance for a non-MetLife dentist is applied to the reasonable and customary (R&C) fee which is based on the community average fees for a dentist's typical charges, as determined by MetLife. MetLife's reimbursement to the dentist may be lower than what the dentist charges. The dentist may bill you for the remaining balance.



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Your Benefits...at a Glance Continued

Health and Welfare Plans Continued

Vision Plan

Our vision plan, administered through EyeMed, ensures optimal eye health for you and your family. Coverage is available for services received out-of-network, but you receive the greatest benefit when you go to an EyeMed SELECT network provider.

For more information or to see out-of-network benefits, see the vision chart on the My Healthy Spirit website. To find an EyeMed network provider, go to eyemedvisioncare.com and choose the SELECT network.

These are the amounts you pay.	In-Network
Exam (with dilation, as needed)	\$10 copay
Retinal Imaging	Up to \$39
Frames	\$150 allowance; 80% of charge over \$150
Standard Plastic Lenses	
Single Vision	\$15 copay
Bifocal	\$15 copay
Trifocal	\$15 copay
Standard Progressive Lens	\$80 copay
Premium Progressive Lens	\$80 copay; \$120 allowance; 80% of charge over \$120
Lens Options	Additional Costs
UV Treatment	\$15
Tint (solid and gradient)	\$15
Standard Plastic Scratch Coating	\$0
Standard Polycarbonate	\$40
Standard Polycarbonate (kids under age 19)	\$0
Standard Anti-Reflective Coating	\$45
Polarized	20% off retail price
Other Add-ons and Services	20% off retail price
Contact Lens Fit and Follow-up (after comprehensive eye exam)	
For Standard Contact Lens	Up to \$40
For Premium Contact Lens	10% off retail
Contact Lenses	
Conventional	\$130 allowance; 85% of charge over \$130
Disposable	\$130 allowance; 100% of charge over \$130
Medically Necessary	\$0
Laser Vision Correction (Lasik or PRK from U.S. Laser Network)	15% off retail price or 5% off promotional price
Additional Pairs Benefit (after funded benefit has been used)	40% off complete pair eyeglass purchase 15% off conventional contact lenses
Frequency	
Exam	Once every 12 months
Lenses or Contact Lenses	Once every 12 months
Frames	Once every 24 months

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Your Benefits...at a Glance Continued

Health and Welfare Plans Continued

CHI Spending Accounts

Making the most of your money is important. To help you save for eligible health care and dependent care expenses, we offer a variety of spending accounts through HealthEquity.

The IRS determines what is considered an eligible expense under these accounts. Please refer to Publications 502 and 503 on irs.gov.

Health Savings Account (HSA) — available if enrolled in the Integrated HDHP/HSA Medical Plan

We automatically enroll you in an HSA when you enroll in the Integrated HDHP/HSA Medical Plan.

An HSA grows through contributions. We contribute to your account and you can contribute to your account, too. Your contributions are before-tax dollars, saving you money. You can earn additional contributions if you take part in the Healthy Spirit Wellness activities.

You can use the money in your account to pay for eligible health care expenses. The money in the account is always yours, even if you leave CHI.

The IRS limits the amount that can be contributed to HSAs (including your contributions, our contribution and any wellness contributions you may receive). For 2017, the combined annual limit is \$3,400 (employee only coverage) and \$6,750 (all other coverage levels). Keep this in mind as it's your responsibility to monitor your account and stay within the limit.

Want to contribute to the HSA each year? Make sure you make that election during each Annual Enrollment period. This benefit election doesn't carry over year-to-year.

Health Incentive Account — available if enrolled in the Integrated Core Medical Plan, Integrated Basic Medical Plan or KelseyCare Plan

When you take part in the Healthy Spirit Wellness Program, you can earn incentive dollars for making healthy choices. We'll deposit your incentive dollars into a health incentive account for your use. You can use this money to help pay for eligible health care expenses. The money in your account will roll over year-to-year.

Health Care Flexible Spending Account (FSA)

If you enroll in the health care FSA, you can set aside up to \$2,550 in before-tax dollars annually to pay for eligible health care expenses for you and your family.

Don't Forget! This is a use-it-or-lose-it account, so you must use all of the funds in your account each year or you will lose the remaining money. Good news is you have an extended "grace period" to use your money. Eligible expenses incurred between January 1 of the current year and March 15 of the following year can be applied to your current year FSA. (So for 2017, you can use your FSA for expenses incurred January 1, 2017, through March 15, 2018.) You must file all claims for reimbursement by March 31, 2018.

Special note for Annual Enrollment: If you are enrolling in the Integrated HDHP/HSA Medical Plan for 2017 and you currently have a health care FSA, make sure you use all the money in your FSA by December 31, 2016. If you have an FSA balance on January 1, you won't have access to your FSA until April 1, 2017.

Limited Purpose Health Care FSA — available if enrolled in the Integrated HDHP/HSA Medical Plan

You can combine the power of your HSA with a limited purpose FSA to gain additional before-tax benefits and savings!

The same limits and rules apply to this type of account as to the traditional health care FSA. The one exception: You can reimburse yourself for eligible medical expenses only after you meet your medical plan deductible. But, you can pay for dental and vision expenses immediately from your account.

CHI Spending Accounts continue on next page.

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Your Benefits...at a Glance Continued

Health and Welfare Plans Continued

CHI Spending Accounts Continued

Similar to the traditional health care FSA, this FSA has a grace period for using your money. You must submit your 2017 claims by March 31, 2018. You will forfeit any funds that remain in your account after that.

Dependent Day Care FSA

When you enroll in the dependent day care FSA, you can set aside up to \$5,000 (\$2,500 if married and filing separately) in before-tax dollars annually. Per IRS guidelines, you can use the money in your account to help pay for eligible dependent day care expenses for dependent children under age 13 or dependents of any age who are unable to care for themselves. Eligible expenses can include day care and before-school/after-school care costs.

If you make more than \$120,000 in base pay, you can contribute up to \$3,000 to a dependent day care FSA tax free (per IRS guidelines).

Convenience of one debit card for multiple accounts

You'll receive a HealthEquity debit card to use with your spending account(s). Because some spending accounts share the same debit card and funds either roll over year-after-year or are forfeited at the end of the year, HealthEquity applies expenses to your spending accounts in the following order:

- 1 Health care assistance plan (if applicable)
- 2 Health care FSA
- 3 Health incentive account (if applicable)

The HSA has its own debit card. You can learn more about spending accounts on the My Healthy Spirit website.

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

Business Travel Accident Insurance

To give your family peace of mind and help protect them from loss of income in the event something happens to you, we offer:

- **Basic life and AD&D:** one times your base pay, up to \$750,000
- **Business travel accident:** three times your base pay, up to \$750,000

Employee Supplemental Life and AD&D Insurance Spouse and Child Life Insurance

You can purchase additional life and AD&D for you and your family:

- **You:** increments of \$10,000 (combined basic and supplemental life maximum is \$750,000)
- **Spouse:** increments of \$10,000, up to \$200,000 (coverage over \$50,000 requires proof of good health, known as evidence of insurability)
- **Children:** increments of \$2,000, up to \$20,000

Newly eligible? This is the best time to enroll! You can select coverage for yourself up to three times your base pay or \$500,000 (whichever is less) without needing proof of good health (evidence of insurability).

After your initial eligibility, you will have to answer health questions to be approved for additional coverage for yourself or your spouse.

Disability Plans

Short-Term Disability

If you become ill or injured and are unable to work your regularly scheduled hours, short-term disability replaces 60% of your income for up to 26 weeks. Benefits begin after a seven consecutive day elimination period, up to 40 hours.

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Your Benefits...at a Glance *Continued*

Disability Plans *Continued*

Long-Term Disability

Long-term disability provides a monthly benefit if, after 26 weeks, you're still unable to work due to illness or injury. You'll receive monthly payments equal to 60% of your base pay, up to a maximum of \$10,000 per month.

Long-term disability doesn't pay benefits for a pre-existing condition if:

- You received medical treatment for that condition within three months of your coverage starting
- The condition causes a disability within 12 months after your coverage begins

Paid Time Off

Vacation, Personal Time, Holidays

Sometimes you need a break. Maybe you're taking your family on vacation, or you have the flu and need to rest. We know that time away from work is important. That's why we provide time off so you can balance your personal needs with work life.

We have three time-off categories:

- **Vacation** — Will be accrued based on your years of service and your position. You can use vacation time for an actual vacation, or any other reason you need time away from work. The maximum amount of annual vacation time that you are able to hold at any given time will be 125% of your annual vacation hours.
- **Personal time** — 24 or 32 hours annually, depending on location (please refer to your policy). Personal time will be prorated and provided based on your full-time equivalent status in the beginning of the year. These hours can be used when you are sick or need time away from work to attend to personal matters. Personal time will be forfeited at the end of the year if you do not use it all by December 31.
- **Holidays** — 48 or 56 hours annually, depending on location (please refer to your policy). Holiday hours are prorated based on your full-time equivalent status. You will receive holiday hours a few weeks prior to the holiday.

You can view the complete vacation, personal time and holiday policy by logging on to HR/Payroll Connection.

Retirement Program

CHI 401(k) Retirement Savings Plan

We designed the CHI 401(k) Retirement Savings Plan with your security and flexibility in mind. You have options in how you choose to save for your retirement:

- **Before-tax contributions** — You put off paying taxes until you withdraw your account balance at retirement.
- **Roth after-tax contributions** — You pay taxes now and have your earnings grow tax-free.

You choose if you want to make before-tax or Roth after-tax contributions, or both! The IRS limits the amount that may be contributed to your account each year. The current limit is \$18,000. If you are age 50 or older, you may make an additional contribution of up to \$6,000.

If you forget to enroll, we'll remember for you!

The 401(k) plan is one of your most important benefits. So, we'll automatically enroll you in the plan at a 4% before-tax contribution rate. Remembering to increase your contributions each year is also important. So, we'll automatically increase yours by 1% annually, up to a maximum of 10%. You may choose to opt out of the plan, increase or decrease your contributions or opt out of the annual auto increase feature at any time.

CHI 401(k) Retirement Savings Plan continues on next page.

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Your Benefits...at a Glance Continued

Retirement Program Continued

CHI 401(k) Retirement Savings Plan Continued

We'll add to your savings

After you've worked 1,000 paid hours in your first year (or any calendar year thereafter), we'll start to match your before-tax and Roth after-tax contributions with each payroll.

Our match equals:

$$\begin{aligned} &100\% \text{ on the first } 1\% \text{ of eligible pay you contribute} \\ &\quad \textit{plus} \\ &\underline{50\% \text{ on the next } 5\% \text{ of eligible pay you contribute}} \\ &= 3.5\%^* \text{ of eligible pay deposited into your account} \end{aligned}$$

Consider contributing at least 6% to receive the full company match.

We'll help you save even more

Each year, we'll make an additional contribution to your 401(k) equal to 2.5%* of your eligible pay (minimum contribution of \$1,000), regardless if you contribute or not.

To receive this contribution, you must be:

- Eligible for this portion of the plan
- Be paid for 1,000 hours in the calendar year
- Be employed on the last day of the year (December 31)

The annual employer contribution (including \$1,000 minimum) will only be paid to your account if you meet the eligibility requirements each year.

There's a waiting period for when the money becomes yours

Once you have three years of service (with at least 1,000 hours paid each calendar year), you are fully vested in the company matching contributions, annual employer contributions and any earnings on them. This means the money is fully yours.

You are always 100% vested in your own contributions to the 401(k), as well as any earnings on them.

* Your level of matching and annual employer contributions may vary based on your employer. Please review your specific enrollment guide or summary plan description for details.

CHI 457(b) Plan

Your financial security is important. To help you reach your goals, we offer another way to save — the CHI 457(b) Plan (if eligible). This is a tax-deferred savings plan where you can make additional salary deferrals over the current contributions to the CHI 401(k) Retirement Savings Plan.

We recommend that you only invest in the CHI 457(b) Plan after you contribute the maximum to your CHI 401(k) Retirement Savings Plan.

Important! The 457(b) plan is a non-qualified deferred compensation plan per IRS regulations. Any contributions you make to this plan are assets of the corporation, subject to potential claims by creditors of the corporation in the case of insolvency.

Additional Benefit Options

Tuition Assistance

To help you reach your career goals, we offer tuition assistance so you can learn new skills for your current position or a future one.

- **Full-time employees:** up to \$5,250 (per year)
- **Part-time employees:** up to \$2,625 (per year)

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Your Benefits...at a Glance Continued

Additional Benefit Options Continued

Adoption Assistance

If you're considering adoption, we want to help by reimbursing some of the costs you pay to adopt a child.

- **Full-time employees:** up to \$4,000 (per adopted child)
- **Part-time employees:** up to \$2,000 (per adopted child)

Employee Assistance Program

Life can get tough, even overwhelming at times. If you find yourself navigating a personal or work-related challenge, remember the EAP can help! It's a confidential service through Beacon Health Options.

You and your family can receive up to five free sessions per issue. You also receive unlimited access to online resources for help with issues, such as:

- Stress
- Parenting
- Adolescent behavioral problems
- Adolescent substance use disorder
- Marital difficulties
- Financial concerns
- Stage of life difficulty (early adult, midlife, retirement)
- Depression
- Anxiety
- Grief and loss
- Legal problems
- Substance use disorder
- Caregiving issues
- Accident or trauma

For more information, go to the My Healthy Spirit website.



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Benefits at a Glance_CHI St. Luke's Health Employees
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