



**UR**  
MEDICINE

**THOMPSON**  
HEALTH

**Open Enrollment Benefits Guidebook**

*January 1, 2021*

*(updated 01/21)*

**Associate Services Main:**

**(585) 396-6655**

**Benefits Administrator:**

**(585) 396-6681**

**Internet:**

**<https://www.thompsonhealth.com/Careers/Compensation-Benefits>**

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On January 1, 2021, the Thompson Health Benefit plan year begins. Associates can develop a personalized benefit package. You will be able to choose the level of health coverage you want for yourself and your family (if you need any at all), and you will be able to elect from a combination of voluntary benefit options that provide additional benefits for you and your family members.

### **Your Benefits Guidebook**

Reviewing the summarized information contained within this guidebook will help you to make the benefit choices that best protect you and your family. Although Thompson Health cannot directly advise you on the benefit plans you should select, we have secured the services of Canandaigua Financial Group, Gallagher Benefit Services, Mercer, and Relph Benefit Advisors to provide you with information on most of the benefits contained in this guidebook to help you reach an informed decision.

#### **UR Medicine/Thompson Health Benefit Plans**

Excellus BC/BS Medical	Flexible Spending Account
Excellus BC/BS Dental	Health Savings Account
VSP Vision Care	Voluntary Short Term Disability Insurance
Group Term Life Insurance	Voluntary Long Term Disability Insurance
Carve Out AD&D	Voluntary Accident, Critical Illness, Whole Life w/ Long Term Care rider
Voluntary Life/AD&D Insurances	Met Life Auto/Homeowner's Insurance
AFLAC Cancer Insurance	The Thompson Health 403(b) Plan w/ match

### **Using the Internet and Intranet**

You can access benefit plan information anytime 24 hours/day, 7 days/ week:

**Internet:**

<https://www.thompsonhealth.com/Careers/Compensation-Benefits>

**Intranet:**

<http://sites.mc.rochester.edu/thompson-health/associate-services/benefits/>

## **Completing Your Personal Benefits Election Form**

**When you have decided on the benefits you want, you must:**

- 1. Complete an enrollment form (if applicable) for that benefit.**
- 2. Return your enrollment forms to John Paul Mlynar in Assoc. Services.**
- 3. You may want to save a copy of your enrollment form and this guidebook for your personal records.**

## **Eligibility Schedule**

In order to be an eligible Associate under the Plan, you must be an active regular full time Associate working 35+ hours per week or an active regular part time Associate working 20 – 34 hours per week.

### **First of the month following benefits eligible status, during open enrollment, or if you have a qualifying change:**

Medical Insurance  
Health Savings Account (H.S.A.)-coupled with HDHP Plan only  
Dental Insurance  
Vision Insurance  
Group Life (Thompson Health Paid)  
AD&D Insurance (Thompson Health Paid)  
Voluntary Life/AD&D Insurances  
Short Term Disability Insurance  
Long Term Disability Insurance

### **First of the month following 90 days of benefit eligible status:**

AFLAC Cancer Insurance

### **First of the month following 6 months of benefit eligible status, during open enrollment, or if you have a qualifying change:**

Flexible Spending Account (health & dependent care)

### **At next enrollment session by broker:**

Transamerica Accident Insurance  
Transamerica Critical Illness Insurance  
Transamerica Universal Life with Living Benefits/Long Term Care Rider

### **Upon Hire:**

Met Life Auto/Homeowners Insurance  
The Thompson Health 403(b) Plan (ALL associates are eligible to participate, regardless of status)

## **Changing Your Choices**

You will have an opportunity to make an election once every year during open enrollment. After you have enrolled, you may only change your election during the plan year if:

- You have a qualifying change of dependent status.
- You can prove you or a dependent has lost or gained coverage under another plan.
- Enrollment limitations may apply according to the Health and/or Dental carrier

# Medical Plan Premiums Per Pay (24 pay periods)

\*Medical premiums taken out 2 payrolls of each month

FT= Full-time (70+ hours/payroll period)

PT= Part-time (20-69 hours/payroll period)

Medical Insurance Eligibility:  
 1st of the month following your hire date as a FT/PT Associate, or a qualifying event (see reverse)  
 \*\*DURING YEAR END OPEN ENROLLMENT, CONFIRM ELECTIONS ON-LINE ULTIPTRO\*\*

If you earn \$15.70/hour or less  
 These are the 2021 Premiums

If you earn \$15.71/hour or more  
 These are the 2021 Premiums

(Associate semi-monthly premiums taken out during 2 payrolls each month)

## BLUE PPO- HDHP with H.S.A.; First dollar deductible of \$1,400 single/\$2,800 family with \$3,000 single/\$6,000 family max IN-OOP

High Deductible Health Plan with Health Savings Account-  
 Thompson funds an annual contribution to your H.S.A. of up to \$500 (\$19.23/pay x 26) for a single contract and up to \$1,000 (\$38.46/pay x 26) for a family contract (2 or more enrolled)

PLAN TYPE	1/1/2021	THOMPSON	ASSOC.	ASSOC.	EFFECTIVE	1/1/2021	THOMPSON	ASSOC.	ASSOC.	EFFECTIVE		
	PREMIUMS	MO. COST	MO. COST	SEMI-MONTHLY		PREMIUMS	MO. COST	MO. COST	SEMI-MONTHLY		COST	
				X 24 cycles/year	Thompson Health H.S.A. contribution x26 cycles/year				X 24 cycles/year	Thompson Health H.S.A. contribution x26 cycles/year		
Full time-Associate only	582.74	521.74	61.00	\$ 30.50	-19.23	\$ 9.67	582.74	501.74	81.00	\$ 40.50	-19.23	\$ 19.67
Full time-Assoc. & Spouse/DP only	1340.18	1078.18	262.00	\$ 131.00	-38.46	\$ 89.33	1340.18	1032.18	308.00	\$ 154.00	-38.46	\$ 112.33
Full time-Associate & Child(ren)	1503.15	1214.15	289.00	\$ 144.50	-38.46	\$ 102.83	1503.15	1166.15	337.00	\$ 168.50	-38.46	\$ 126.83
Full time-FAMILY	1581.77	1256.77	325.00	\$ 162.50	-38.46	\$ 120.83	1581.77	1205.77	376.00	\$ 188.00	-38.46	\$ 146.33
Part time-Associate only	582.74	466.74	116.00	\$ 58.00	-19.23	\$ 37.17	582.74	449.74	133.00	\$ 66.50	-19.23	\$ 45.67
Part time-Assoc. & Spouse/DP only	1340.18	982.18	358.00	\$ 179.00	-38.46	\$ 137.33	1340.18	941.18	399.00	\$ 199.50	-38.46	\$ 157.83
Part time-Associate & Child(ren)	1503.15	1087.15	416.00	\$ 208.00	-38.46	\$ 166.33	1503.15	1039.15	464.00	\$ 232.00	-38.46	\$ 190.33
Part time-FAMILY	1581.77	1131.77	450.00	\$ 225.00	-38.46	\$ 183.33	1581.77	1083.77	498.00	\$ 249.00	-38.46	\$ 207.33

## BLUE PPO- HDHP with H.S.A.; First dollar deductible of \$2,500 single/\$5,000 family with \$5,000 single/\$10,000 family max IN-OOP

High Deductible Health Plan with Health Savings Account- IN ADDITION TO LOWER PREMIUMS.  
 Thompson funds an annual contribution to your H.S.A. of up to \$500 (\$19.23/pay x 26) for a single contract and up to \$1,000 (\$38.46/pay x 26) for a family contract (2 or more enrolled)

PLAN TYPE	1/1/2021	THOMPSON	ASSOC.	ASSOC.	EFFECTIVE	1/1/21	THOMPSON	ASSOC.	ASSOC.	EFFECTIVE		
	PREMIUMS	MO. COST	MO. COST	SEMI-MONTHLY		PREMIUMS	MO. COST	MO. COST	SEMI-MONTHLY		COST	
				X 24 cycles/year	Thompson Health H.S.A. contribution x26 cycles/year				X 24 cycles/year	Thompson Health H.S.A. contribution x26 cycles/year		
Full time-Associate only	524.46	474.46	50.00	\$ 25.00	-19.23	\$ 4.17	524.46	459.46	65.00	\$ 32.50	-19.23	\$ 11.67
Full time-Assoc. & Spouse/DP only	1206.16	994.16	212.00	\$ 106.00	-38.46	\$ 64.33	1206.16	957.16	249.00	\$ 124.50	-38.46	\$ 82.83
Full time-Associate & Child(ren)	1352.83	1117.83	235.00	\$ 117.50	-38.46	\$ 75.83	1352.83	1079.83	273.00	\$ 136.50	-38.46	\$ 94.83
Full time-FAMILY	1423.60	1160.60	263.00	\$ 131.50	-38.46	\$ 89.83	1423.60	1118.60	305.00	\$ 152.50	-38.46	\$ 110.83
Part time-Associate only	524.46	430.46	94.00	\$ 47.00	-19.23	\$ 26.17	524.46	418.46	106.00	\$ 53.00	-19.23	\$ 32.17
Part time-Assoc. & Spouse/DP only	1206.16	917.16	289.00	\$ 144.50	-38.46	\$ 102.83	1206.16	884.16	322.00	\$ 161.00	-38.46	\$ 119.33
Part time-Associate & Child(ren)	1352.83	1016.83	336.00	\$ 168.00	-38.46	\$ 126.33	1352.83	977.83	375.00	\$ 187.50	-38.46	\$ 145.83
Part time-FAMILY	1423.60	1060.60	363.00	\$ 181.50	-38.46	\$ 139.83	1423.60	1022.60	401.00	\$ 200.50	-38.46	\$ 158.83

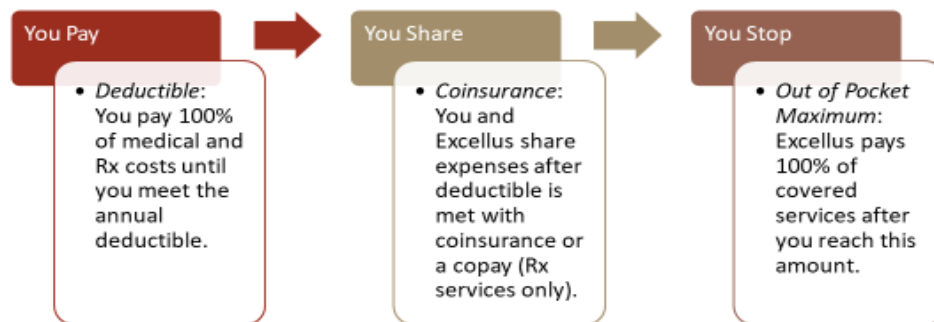
**LOWEST COST? Use AHP Providers or Thompson Health Enhanced Benefit**

<b>Quick Reference- Shows in-network only</b>		<b>HDHP with H.S.A. \$1,400/\$2,800 or \$2,500/\$5,000 Deductible</b>
		<b>in-network information below</b>
Office Visit Copay (PCP)		70-90% covered, subject to deductible
Office Visit Copay (Specialist)		70-80% covered, subject to deductible
Network		National Bluecard
In-network deductible		see plan deductible limit
In-network co-insurance		10-20%
In-network Out of Pocket Max.		\$3,000 or \$5,000 ind./\$6,000 or \$10,000 fam.
PCP Child up to age 19		70-90% covered, subject to deductible
Well Child Visit		Covered in Full
Preventative Health		Covered in Full
(Adult physical, Mammography, Pap Smear, GYN Exam, Prostate Cancer per recommended guidelines)		
Prescriptions		\$5/35/70, subject to deductible at FFTH/CMG Pharmacies
(w/ mail order 3 for 2 savings-ask for brochure, or see on-line)		\$15/50/95, subject to deductible at all other pharmacies
Diagnostic X-rays		70-90% covered, subject to deductible
Diagnostic Labs		70-90% covered, subject to deductible
Inpatient Hospital		70-80% covered, subject to deductible
Urgent Care Center		70-90% covered, subject to deductible
Emergency Room		80% covered, subject to deductible
Outpatient Surgical Care		80-90% covered, subject to deductible
Routine Vision		80% covered, subject to deductible
Eyewear Allowance		none
ACA-Qualified Dependents to Age:	26	26

**Quick Reference Summary only:** PLEASE obtain plan booklet or side-by-side comparisons.  
 The information above describes the most common benefits. Plans are governed by Excellus BC/BS Documents  
 If your work status changes between full-time and part-time, or you receive a promotion/demotion, your payroll deductions will be adjusted as appropriate.  
 Premium based on wage in effect as of 12/20/20

Domestic partner (DP) coverage is available for medical and dental insurance  
 A completed affidavit is required with enrollment form; imputed income applies.  
 Certain Rules apply with Affordable Care Act Provisions.

## Cost Sharing Highlights



\*Dental premiums taken out the 1<sup>st</sup> and 2<sup>nd</sup> payrolls of each month

Dental coverage is a stand-alone benefit from the medical coverage. Fill out a separate enrollment form at time of benefits eligibility or prior to the eligible month.

Eligible the 1<sup>st</sup> of the month following hire.

Domestic partner (DP) coverage is available for medical and dental insurance  
 A completed affidavit is required with enrollment form; imputed income applies.

**DENTAL PLANS (Associate semi-monthly premiums taken out during 2 payrolls each month)**

<i>Eligibility: 1st of the month following hire date</i>			
	<b>BASIC DENTAL</b>	<b>PREMIER DENTAL</b>	
<i>Class 1 Preventative</i>	<b>100%</b>	<b>100%</b>	
<i>Class 2 (i.e cavities)</i>	<b>60%</b>	<b>80%</b>	
<i>Class 3</i>	<b>50%</b>	<b>50%</b>	
<i>Class 4</i>	<b>50%</b>	<b>50%</b>	
Annual Deductible:	\$50/ \$150 Applies to classes 2 & 3	\$50/ \$150 Applies to classes 2 & 3	
Annual Maximum:	<b>\$1,000</b>	<b>\$2,000</b>	
Orthodontia Lifetime Max:	<b>\$1,000</b>	<b>\$2,000</b> includes adult	
Dependents to age 23	<b>23</b>	<b>23</b>	
<b>PLAN TYPE</b>	<b>ASSOC. SEMI-MO. COST</b>	<b>ASSOC. SEMI-MO. COST</b>	
Single	<b>\$ 10.25</b>	<b>\$ 14.00</b>	
Family (2+)	<b>\$ 24.50</b>	<b>\$ 35.50</b>	

**YOUR VSP VISION BENEFITS SUMMARY**

Thompson Health and VSP provide you with an affordable vision plan.

**PROVIDER NETWORK:**

VSP Choice

**EFFECTIVE DATE:**

10/01/2020



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
<b>YOUR COVERAGE WITH A VSP PROVIDER</b>			
<b>WELLVISION EXAM</b>	• Focuses on your eyes and overall wellness	\$20	Every calendar year
<b>PRESCRIPTION GLASSES</b>		\$20	See frame and lenses
<b>FRAME</b>	<ul style="list-style-type: none"> <li>• \$200 allowance for a wide selection of frames</li> <li>• \$220 allowance for featured frame brands</li> <li>• 20% savings on the amount over your allowance</li> <li>• \$110 Costco® frame allowance</li> </ul>	Included in Prescription Glasses	Every calendar year
<b>LENSES</b>	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal, and lined trifocal lenses</li> <li>• Impact-resistant lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every calendar year
<b>LENS ENHANCEMENTS</b>	<ul style="list-style-type: none"> <li>• Standard progressive lenses</li> <li>• Premium progressive lenses</li> <li>• Custom progressive lenses</li> <li>• Average savings of 30% on other lens enhancements</li> </ul>	\$0 \$95 - \$105 \$150 - \$175	Every calendar year
<b>CONTACTS (INSTEAD OF GLASSES)</b>	<ul style="list-style-type: none"> <li>• \$200 allowance for contacts; copay does not apply</li> <li>• Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every calendar year
<b>DIABETIC EYECARE PLUS PROGRAM™</b>	<ul style="list-style-type: none"> <li>• Retinal screening for members with diabetes</li> <li>• Additional exams and services for members with diabetic eye disease, glaucoma, or age-related macular degeneration. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details.</li> </ul>	\$0 \$20 per exam	As needed
<b>EXTRA SAVINGS</b>	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>• Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/offers">vsp.com/offers</a> for details.</li> <li>• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</li> </ul>		
	<b>Routine Retinal Screening</b> <ul style="list-style-type: none"> <li>• No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul>		
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>		
<b>YOUR SEMI-MONTHLY CONTRIBUTION</b>	\$3.96 Associate only \$8.47 Associate + child(ren)	\$7.91 Associate + spouse or domestic partner \$13.53 Associate + family	

**YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS**

Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.

Exam .....	up to \$45	Lined Bifocal Lenses .....	up to \$50	Progressive Lenses .....	up to \$50
Frame .....	up to \$70	Lined Trifocal Lenses .....	up to \$65	Contacts .....	up to \$185
Single Vision Lenses .....	up to \$30				

Coverage with a retail chain may be different or not apply. Log in to [vsp.com](http://vsp.com) to check your benefits for eligibility and to confirm in-network locations based on your plan type. VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.



Reliance Standard Group Life Insurance

**Class Description**

All Active Full-Time Associates of the policyholder working 35 or more hours per week and all Active Part-Time Associates of the policyholder working 20 hours but less than 35 hours.

**Principal Sum (By Class)**

One (1) times Annual Salary, rounded to the next highest \$1,000, subject to a maximum \$150,000

**Benefits**

Principal Sum as used, means the amount of insurance in force under the Policy subject to the reduction schedule below as applicable to insured person.

The Insured's Principal Sum is shown in the schedule.

Your amount of Basic and Optional Life Insurance reduces to 65% when you reach age 65 and 50% when you reach age 70. Your Basic and Optional Life Insurance cancels at your retirement.

"Age" as used above refers to the age of the Insured Person on the Insured Person's most recent birthday, regardless of the actual time of birth.

## Reliance Standard Accidental Death & Dismemberment Insurance

### **ELIGIBILITY**

**Employees:** Each Active, Full-time employee working 35 or more hours per week, and Part-time employee working 20 or more hours per week except any person working on a temporary or seasonal basis.

### **BENEFIT AMOUNT**

One (1) times Annual Salary, rounded to the next highest \$1,000, subject to a maximum \$150,000

### **AD&D SCHEDULE**

#### **For Accidental Loss of: Amount Payable:**

Life 100%

Two or more Members 100%

Speech and hearing 100%

One Member 50%\*

Speech or Hearing 50%\*

Thumb & Index Finger of Same Hand 25%

\*"Member" means hand, foot or eye.

### **CONTRIBUTION REQUIREMENTS**

Coverage is 100% employee paid.

### **BENEFIT REDUCTION DUE TO AGE**

Age Original Benefit Reduced to:

75 50%

80 25%

### **FEATURES**

Common Carrier Benefit

Conversion Privilege

Day Care Benefit

Education Benefit

Exposure & Disappearance

Extension of Family Coverage

Seat Belt & Air Bag Benefit

### **VALUE ADDED SERVICES**

Travel Assistance Service

### **EXCLUSIONS**

Benefits will not be payable for any loss: to which sickness, disease, or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; caused by suicide, or intentionally self-inflicted injuries; caused by or resulting from war; caused by an accident that occurs while in the armed forces of any country; caused by or resulting from: piloting any aircraft; or riding in or getting into or out of any non-civilian aircraft or any aircraft owned, leased or operated by you or any of your employers; sustained during the insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic alcoholic intoxication is a contributing factor; or, to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic is a contributing factor.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits. This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form, et al

## Voya Whole Life Insurance

### Enrollment

If you are a benefit eligible associate, you are considered to be qualified issue ONLY during your initial new product open enrollment period. This is the period 90 days following your benefit eligible status.

- ✓ Associate Qualified Issue is available from age 15 to age 70 at 3 x your annual salary to a maximum of \$100,000.
- ✓ Spousal Qualified Issue is available from age 15 to age 65 at \$5.00 per week.
- ✓ Dependent Child(ren) Qualified Issue is available from 15 days to age 24 at \$12,500, \$15,000, \$20,000 or \$25,000.

If you are an existing sssociate who does not apply for coverage during the initial new product open enrollment, you may apply for coverage at the next open enrollment but must complete evidence of insurability and answer medical questions.

### Level Term to 65 Rider

This rider is available to sssociates and spouses from age 18 to age 55. This rider will add 100% of the amount of your Whole Life policy as a Term policy. For example if an associate chose to purchase \$25,000 of Whole Life Insurance, they may also choose to add the Level Term Rider at \$25,000. The Whole Life policy is permanent insurance, the Level Term Rider will discontinue upon attainment of age 65.

### Cash Value Accumulation & Cash Value Loans

Whole Life insurance builds guaranteed cash values as long as the premium is paid. Once cash value accumulates, you can borrow from the cash value of your policy however interest is payable in advance. The death benefit will be reduced by any outstanding loan and unpaid accrued interest.

### Waiver of Premium

Your Whole Life insurance policy will include Waiver of Premium for all policies issued on associates age 15 through age 55. Should the associate become disabled prior to age 60, his/her premiums will be waived after four months of continuous disability and for the duration of the disability.

### Discounts

Non-Tobacco use premiums are available if you have never used tobacco products or if you have not used tobacco products in the last 12 months and do not intend to smoke in the future.

### Portable

Should you retire or leave your employer after the first payroll deduction has been made, you can take the policy(ies) with you at the same premium rate and Voya will bill you directly.

### Children's Term Insurance Rider

You may add a Children's Term Rider to either the associate or spouse's application for coverage. The rider provides coverage for all children from \$2,000 to \$10,000. At age 25, the rider can be converted to an individual whole life policy and can be increased to a maximum of 5 times the coverage amount **without** evidence of insurability.

### Policy Effective Date

Temporary insurance coverage is provided to all associates who are eligible for qualified issue beginning on the date the application is signed. This temporary coverage continues until the policy is issued or declined.

It takes approximately 2 months for a policy to be reviewed and issued/declined, Voya covers you for that time without any premium payments! The premium will be collected according to the policy effective date. Should the policy be denied, any premium payments will be refunded.

### Sample Costs

Associate age 35, non-smoker can apply for \$25,000 of coverage for only \$5.98 per week or \$8.11 with \$25,000 Level Term Added  
Spouse age 40, non-smoker can apply for \$17,069 of coverage for only \$5.00 per week  
Child age 8, can apply for \$25,000 of coverage for only \$3.29 per week.

For Presentation Purposes Only – Master policy governs - refer to your certificate of coverage for a full explanation of benefits and limitations

## Reliance Standard Voluntary/ Dependent Term Life

### **ELIGIBILITY**

**Employees:** Each Active, Full-time employee working 35 or more hours per week, and Part-time employee working 20 or more hours per week except any person working on a temporary or seasonal basis.

**Dependents:** You must be insured in order for Dependents to be covered.

Dependents are:

A person may not have coverage as both an Employee and Dependent.

Only one insured spouse may cover Dependent children, your legal spouse not legally separated or divorced from you

unmarried financially dependent child(ren)\*, live birth to 20 years (to 26 years if full-time student).

\*natural and adopted children; stepchildren and foster children in your custody.

Age limit does not apply to handicapped children.

### **BENEFIT AMOUNT**

#### **Voluntary Life:**

Choose from a minimum of \$25,000 to a maximum of \$500,000 in \$25,000 increments

*Flat amounts of life insurance equal to \$150,000 or more may be subject to an earnings cap.*

#### **Dependent Life**

*Spouse (up to 70<sup>th</sup> birthday)*

A choice of \$12,500 \$25,000 or \$50,000

(spouse amount may not exceed 50% of employee amount)

*Dependent Child(ren)*

Birth to age 19 : \$2,000

Age 20 to age 26 : \$10,000

(up to age 26 if a full-time student)

### **GUARANTEED ISSUE**

#### **(INITIAL ELIGIBILITY PERIOD ONLY)**

Employee: \$100,000

Spouse: \$25,000

Child: all child amounts are guaranteed issue

### **CONTRIBUTION REQUIREMENTS**

*Employee:*

Coverage is 100% employee paid.

*Spouse:* Coverage is 100% employee paid.

*Dependent Child(ren):* Coverage is 100% employee paid.

### **BENEFIT REDUCTION DUE TO AGE**

#### **(applicable to employee coverage)**

Age Original Benefit Reduced To

70 50%

### **RATE**

See Rate Sheet.

### **FEATURES**

Conversion Privilege

### **VALUE ADDED SERVICES**

Bereavement Counseling Service

### **EXCLUSIONS**

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits. This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form DRS-6422, et al

## Reliance Standard Voluntary Group/ Accidental Death & Dismemberment Insurance

### **ELIGIBILITY**

**Employees:** Each Active, Full-time employee working 35 or more hours per week, and Part-time employee working 20 or more hours per week except any person working on a temporary or seasonal basis.

### **BENEFIT AMOUNT**

#### **Employee:**

Choose from a minimum of \$25,000 to a maximum of \$500,000 in \$25,000 increments (not to exceed 10 times Earnings for amounts over \$150,000)

#### **Spouse and Child(ren):**

Spouse: A choice of \$12,500 or \$25,000 (up to 70<sup>th</sup> birthday)

Eligible Dependent Child(ren): A choice of \$2,000 or \$10,000

#### **Dependents:**

You must be insured in order for Dependents to be covered.

Dependents are:

your legal spouse not legally separated or divorced from you.

your unmarried financially dependent children\* 14 days to 20 years (to 26 years if full-time student)

\*natural and adopted children; stepchildren and foster children in your custody.

A person may not have coverage as both an Employee and Dependent. Only one insured spouse may cover Dependent children.

### **AD&D SCHEDULE**

#### **For Accidental Loss of: Amount Payable:**

Life 100%

Two or more Members 100%

Speech and hearing 100%

One Member 50%\*

Speech or Hearing 50%\*

Thumb & Index Finger of Same Hand 25%

\*"Member" means hand, foot or eye.

### **CONTRIBUTION REQUIREMENTS**

Coverage is 100% employee paid.

### **BENEFIT REDUCTION DUE TO AGE**

Employee Age Original Benefit Reduced to:

75 50%

80 25%

### **RATES**

See Rate Sheet.

### **FEATURES**

Common Carrier Benefit

Conversion Privilege

Day Care Benefit

Education Benefit

Exposure & Disappearance

Extension of Family Coverage

Seat Belt & Air Bag Benefit

### **VALUE ADDED SERVICES**

Travel Assistance Service

### **EXCLUSIONS**

Benefits will not be payable for any loss: to which sickness, disease, or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; caused by suicide, or intentionally self-inflicted injuries; caused by or resulting from war; caused by an accident that occurs while in the armed forces of any country; caused by or resulting from: piloting any aircraft; or riding in or getting into or out of any non-civilian aircraft or any aircraft owned, leased or operated by you or any of your employers; sustained during the insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic alcoholic intoxication is a contributing factor; or, to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic is a contributing factor.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form FRSL-8604, et al



This coverage provides financial relief from the devastating affect cancer can have on a family. Your medical plan will cover most cancer related medical expenses, but cancer has many non-medical and out-of-pocket expenses. Non-medical expenses include travel; food, lodging and household help costs. In addition, loss of earning power by either the cancer victim or a caretaker can have a significant impact on your ability to meet everyday expenses like: health insurance premiums, mortgage or rent payments, car payments, utility bills and groceries.

This coverage is portable; you can keep the plan in-force after you leave Thompson Health.

**AFLAC Level 2 Series #75200**

<b>Tier</b>	<b>Prior Blue Policy</b> (Frozen Plan)	<b>Base Plan</b> Per 26 Pays	<b>Base Plan with Building Benefit Rider</b> Per 26 Pays
Associate Only	\$9.83	\$13.89	\$15.28
Associate & Child or Children	\$15.69	\$16.98	\$19.06
Associate, Spouse and Child or Children	\$15.69	\$23.49	\$26.49

<b>BENEFITS</b>		<b>SILVER NY-75200</b>
<b>First Occurrence</b>	\$2,000 Insured or Spouse \$3,000 for Child *First Occurrence Benefit Rider available which adds \$500 each year to the First Occurrence amount payable	
<b>Hospital Confinement</b>	\$300/day 1 <sup>st</sup> 30 days \$600/day on 31 <sup>st</sup> day - No lifetime maximum	
<b>Medical Imaging</b>	\$150 per calendar year for initial diagnosis or follow-up evaluation of cancer: CT scan, MRI, Bone scan, MUGA, PET or trans-rectal ultrasound	
<b>Radiation and Chemotherapy</b>	\$300/day injected by medical personnel \$300/day self injected (\$2400 mthly max.) \$300/day pump or implant (\$1200 mthly max.) \$300/day oral chemotherapy (\$1200 mthly max.)	
<b>Experimental Treatment</b>	\$300/day by medical personnel \$300/day self injected (\$2400 monthly max.) \$300/day pump or implant (\$1200 monthly max.) \$300/day oral chemotherapy (\$1200 monthly max.) Must be at approved by the National Cancer Institute (NCI) as viable experimental treatments for cancer.	
<b>Immunotherapy</b>	\$400/calendar month for immunoglobulins or colony-stimulating factors as prescribed by a physician - Lifetime maximum of \$2,000	
<b>Anti-Nausea</b>	\$125/calendar month	
<b>Nursing Services</b>	\$125/day while hospital confined. No lifetime maximum	
<b>Skin Cancer Surgery</b>	\$100 to \$600 for surgical operation for diagnosed skin cancer	
<b>Surgical/Anesthesia</b>	25% of Surgery Benefit	
<b>In patient Hospital Surgery</b>	\$100 to \$5000 – depending on type of surgery performed \$6,250 per Surgery limitation. No lifetime maximum	
<b>Outpatient Hospital Surgery</b>	\$300 - No lifetime maximum	
<b>Prosthesis</b>	\$3000 if surgically implanted. *\$6,000 lifetime maximum \$255 non-surgically implanted. *\$450 lifetime maximum	

<b>Reconstructive Surgery</b>	\$350 to \$3,000 depending on surgery. 25% of surgery benefit for administration of anesthesia
<b>In-Hospital Blood &amp; Plasma</b>	\$100/day receiving blood/plasma. No lifetime maximum
<b>Outpatient Blood &amp; Plasma</b>	\$250/day receiving blood/plasma. No lifetime maximum
<b>Second Surgical Opinion</b>	\$250 Second Opinion regarding cancer surgery - No lifetime max
<b>National Cancer Institute (NCI) Evaluation/Consultation</b>	\$500 paid for evaluation or consultation at an NCI designated cancer center after initial diagnosis of internal cancer
<b>Ambulance</b>	\$200 for Ground ambulance within 100 miles of residence \$1,000 for Air ambulance 2 trips per confinement maximum
<b>Transportation</b>	.50/mile for adult traveling outside 50-mile radius of residence. .50/mile for dependent traveling outside 50-mile radius of residence and 1.00/mile for 2 parents/guardians accompanying \$1,500 per round trip maximum
<b>Lodging</b>	\$60/day when traveling outside 50-mile radius of residence Lifetime maximum of 90 days
<b>Bone Marrow Transplantation</b>	\$10,000 In Hospital \$5,000 Out Patient \$1,000 to Donor Lifetime maximum of \$10,000
<b>Extended Care</b>	\$100/day for confinement. Lifetime maximum of 365 days
<b>Stem Cell Transplantation</b>	\$5,000 if covered person receives a peripheral stem cell transplantation for treatment of cancer. Lifetime maximum of \$5,000
<b>Hospice</b>	\$1,000 One Time Benefit for the 1 <sup>st</sup> day and then \$50/day thereafter for hospice care. Lifetime maximum of \$12,000
<b>Home Health Care</b>	\$75/day for 1 <sup>st</sup> 30 days \$150/day 31 <sup>st</sup> day and forward Lifetime maximum of 100 days
<b>Nursing Home</b>	\$75/day for 1 <sup>st</sup> 30 days \$150/day 31 <sup>st</sup> day and forward Lifetime maximum of 100 days
<b>Cancer Screening Wellness</b>	\$75 Annually - No lifetime maximum
<b>Waiver of Premium</b>	Applicable after 90 days
<b>Guaranteed Renewable</b>	Yes
<b>Children Covered to age</b>	All unmarried dependent children to age 25 regardless of student status
<b>Waiting Period</b>	30 days

**Building Benefit Rider:** The First Occurrence benefit will be increased by \$500 on each rider anniversary date while the rider remain in force. This benefit will cease to build for each covered person on the anniversary date following the covered person's 65<sup>th</sup> birthday or at the time that internal cancer is diagnosed, whichever occurs first.

This is for presentation purposes only. Please refer to Required Disclosure Statement for Policy Form NY-75200 for benefit descriptions, limitations and exclusions. Your individual AFLAC policy sets forth the rights and obligations of both you and AFLAC New York.



You can establish a Spending Account to help you use pre-tax dollars to pay for certain uninsured health care expenses and work-related dependent care expenses. These are individual accounts, not group insurance plans. They are funded with associate contributions on a payroll deduction basis. The health expense portion of the plan can only be funded if you are not covered under a High Deductible Health plan. (certain rules may apply for Medicare, Tricare, Veteran Benefits, and/or dependent status as indicated on a tax return (non-spouse)).

Normally, you must pay for miscellaneous un-reimbursed health and childcare expenses after taxes have been deducted from your pay. By using an FSA, you can pay for many of these expenses on a pre-tax basis. By allocating a portion of your pay to an FSA, you reduce the amount of income tax you are required to pay.

Refer to: <https://ebemployer.lh1ondemand.com/login> for more information on this program.

<b>Tax-Advantages of a FSA</b>			
<b>Without Flex Plan (per month)</b>		<b>With Flex Plan (per month)</b>	
		Unadjusted Gross Wages	\$ 1,190.00
		Medical Premium	- 159.14
		Med. & Dental Exp	- 40.00
		Child Care Expenses	- 200.00
Old Gross Wages	\$1190.00	New Gross Salary	790.86
Fed. & State Tax	-226.10	Fed. & State Tax	- 150.26
Social Security Tax	- 91.40	Social Security Tax	- 60.50
Net Paycheck	\$ 872.50	Net Paycheck	\$ 580.10
Medical Prem	- 159.14	Medical Prem	- 0.00
Spendable Income	\$ 713.36	Spendable Income	\$ 580.10
Med. & Dental Exp	- 40.00	Med. & Dental Exp	- 0.00
Spendable Income	\$ 673.36	Spendable Income	580.10
Child Care Expenses	- 200.00	Child Care Expenses	- 0.00
Spendable Income	<b>\$ 473.36</b>	Spendable Income	<b>\$ 580.10</b>

By paying for certain eligible expenses with "tax-free" dollars instead of taxable dollars, the associate in this example increased his spendable income by \$1,280.88 over a 12-month period. That's like receiving a 9% raise. Whether you contribute towards your health insurance, have childcare expenses, or predictable out-of-pocket medical expenses, our Flexible Benefits Plan can give you more real spendable income each pay period.

For instance, if you earn \$20,000 and decide to contribute \$2,000 to your FSA, your gross income, as reported on your W-2 form, will be \$18,000. That would save you approximately \$552 in taxes. Not only will you pay less tax on your income, you will have money set aside to pay for eligible health and child/dependent care expenses.

**2021 Maximums:**

- \$2,750 Per Calendar Year for qualified health expenses
- \$5,000 Per Calendar Year for qualified dependent-care expenses

- All expenses must be incurred in the same calendar year as the elected benefit amount.
- All eligible receipts must be submitted no later than 4/30 of the following year to receive available fund balances.
- NOTE: You are not able to enroll in the health expense portion of the FSA if you are enrolled in a HDHP, or a Thompson Health High Deductible Health Plan with Health Savings Account.**
- Certain rules may apply for Medicare, Tricare, Veteran Benefits, and/or dependent status as indicated on a tax return (non-spouse).

You can establish a Health Savings Account to help you use pre-tax dollars to pay for qualified expenses under IRS Section 125. These are individual accounts, not group insurance plans. **If you participate in a Thompson Health High Deductible Health Plan, in most instances an account will automatically be set up for contributions.** The account can be funded both with associate and discretionary Thompson Health contributions on a payroll deduction basis.

Normally, you must pay for miscellaneous un-reimbursed health expenses after taxes have been deducted from your pay. By using an HSA, you can pay for many of these expenses on a pre-tax basis. By allocating a portion of your pay to an HSA, you reduce the amount of income tax you are required to pay.

**2021 Maximums (including the Thompson Health contribution):**

Thompson Health will contribute \$19.23/pay period (\$500 annual) to a single plan, and \$38.46/pay period (\$1,000 annual) to a family plan (2+)

- All expenses must be incurred after the account is established. Funds are allowed to be carried over year to year.
- **NOTE: You are not able to enroll in the health expense portion of the FSA if you are enrolled in the High Deductible Health Plan with Health Savings Account. Some exceptions apply.**

**Your Maximum Annual Contributions:**

**Single: .....\$3,100 PLUS TH contribution \$19.23/pp**  
**Family (2+) .....\$6,200 PLUS TH contribution \$38.46/pp**

**Associates ages 55+ in the calendar year can contribute +\$1,000 additionally.**

### COVERAGE

Disability income protection insurance provides a benefit for “short term” disability resulting from a covered injury or sickness.

Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

### ELIGIBILITY

Each Active, Full-time employee working 35 or more hours per week, and Part-time employee working 20 or more hours per week and earning an annual salary of at least \$15,000, except any person working on a temporary or seasonal basis.

### BENEFIT AMOUNT

The weekly benefit is an amount equal to 60% of covered earnings, up to a maximum benefit of \$750 per week.

### DAY BENEFITS BEGIN

Injury (accident) and Sickness (illness): benefits begin on the 15<sup>th</sup> or 30<sup>th</sup> consecutive day of disability; or the day following the number of accumulated sick days applicable to the employee.

### MAXIMUM BENEFIT DURATION

Benefits for one period of disability, will be paid up to a maximum of 24 or 22 weeks.

### CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

### RATES

See Rate Sheet.

### FEATURES

Maternity covered as any other illness

Partial Disability benefit included

Transfer of Coverage provision

### LIMITATIONS

Pre-Existing Condition Limitation – 3/12

Please note- pre-ex limitations also apply to benefit increases

### EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers’ compensation or other workers’ disability law; injury occurring out of or in the course of work for wage or profit.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage.

Insurance is provided under group policy form LRS-6451, et al

### COVERAGE

Disability income protection insurance provides a benefit for “long term” disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

### ELIGIBILITY

Each Active, Full-time employee working 35 or more hours per week, and Part-time employee working 20 or more hours per week and earning an annual salary of at least \$15,000, except any person working on a temporary or seasonal basis.

### BENEFIT AMOUNT

The monthly benefit is an amount equal to 60% of covered earnings, up to a maximum benefit of \$5,000 per month.

### ELIMINATION PERIOD

180 consecutive days of total disability

### MAXIMUM BENEFIT DURATION

Benefits will not extend beyond the longer of:

Social Security  
 Normal Retirement Age or Duration of Benefits below:  
 Age at Disablement Duration of Benefits  
 61 or less to age 65  
 62 3 ½ years  
 63 3 years  
 64 2 ½ years  
 65 2 years  
 66 1 ¾ years  
 67 1 ½ years  
 68 1 ¼ years  
 69 or more 1 year

### CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

### RATES

See Rate Sheet.

### FEATURES

FMLA Continuation  
 Interruption and Recurrent provisions  
 Minimum Benefit Payable – \$100/10%  
 Own Occupation Coverage – 36 months  
 Rehabilitation provision  
 Residual and Partial Disability  
 Specific Indemnity Benefit  
 Survivor Benefit – 3 months  
 Transfer of Coverage provision  
 Work Incentive & Child Care provisions

### LIMITATIONS

Mental/Nervous Illness Limitation – 24 month out-patient  
 Offsets (such as, but not limited to, Social Security, Workers Compensation, State Disability Plans)  
 Pre-Existing Condition Limitation – 3/12  
 Substance Abuse Limitation – 24 months  
 Please note- pre-ex limitations also apply to benefit increases

### EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; injury or sickness occurring while confined in any penal or correctional institution. For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits. This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage.

Insurance is provided under group policy form LRS-6564, et al.

FT and PT associates can purchase for self and their family members. These plans are permanent placement and you can keep the plans in-force after you leave Thompson Health.

- o **Accident Insurance** provides 24/7/365 protection for life’s unexpected accidents. The plan pays you a lump sum benefit depending on the injuries you suffer and the treatment you receive, including benefits for ambulance transportation, burns, dislocations, and more.\*
- o **Critical Illness Insurance** pays a lump sum benefit for initial diagnosis of conditions such as cancer, heart attack, stroke, or end stage kidney failure.\*
- o **Universal Life Insurance with Living Benefits for Long Term Care expenses** provides flexible, permanent, and portable coverage that also provides support and financial resources to cover the cost of long term care you might need in the event of illness, accident, or aging.\*

\*When offered these plans the 1<sup>st</sup> time during an enrollment period (broker directed), associates can elect coverage, up to a certain amount, without medical questions. Thereafter, evidence of insurability medical questions may apply.

## Auto/Homeowner's Insurance- Met Life

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All Associates (including per-diem and TAR) can receive discounted insurance rates on auto, homeowners or renter's insurance. You can obtain a free insurance review and no-obligation quotes!

The main number is 1-800 GET MET8 (438-6388).

## The Thompson Health 403(b) Plan

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You are eligible to begin saving in this plan on your first day of employment and anytime thereafter. If you get a paycheck, you can participate. You are eligible for Thompson Health's matching contributions (based on age plus service, this can range from 2-6% of pay) after you complete one year of service with Thompson Health. A year of service is the 12-month period following your hire date, or any subsequent calendar year, in which you work at least 1,000 hours. Below are the discretionary matching contribution rates effective after January 1, 2018:

If Your Whole Age Plus Service at the Beginning of the Year Equals...	Then You May Be Eligible for This Company Match...	For a Maximum Match of...
Less than 50	33% of first 6% you save	2% of pay
50 to 69	67% of first 6% you save	4% of pay
70 or more	100% of first 6% you save	6% of pay

### Additional non-elective retirement contribution:

- Thompson Health makes automatic 1% of pay contribution
- \*\*\*You don't need to contribute from your pay to be eligible
- Must work at least 1,000 hours and be employed on last day of year (unless you become disabled, reach age 65 or die during the year)

### To enroll in the plan, you may:

- Request a salary deferral form from Associate Services AND
- Enroll on-line [www.tiaa.org/thompsonhealth](http://www.tiaa.org/thompsonhealth) (1st time user access code 406786)
- For investment advice, Call Associate Services (x6655) to schedule an individual on-site consultation with a Canandaigua Financial Group (CFG) partner (our plan representative) OR Call CFG directly at 396.2720.

2021 salary deferral limits are \$19,500, and a \$6,500 catch-up provision is available for associates age 50 or over.

*You are always 100% vested in your 403(b) contributions and all Thompson Health matching contributions. You become vested in your non-elective retirement contributions after three years of service, which may include service prior to 2018 if you are rehired.*

**Completing Your Benefit Elections**

IF YOU *ARE NOT*

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MAKING ANY CHANGES FROM LAST YEAR'S ENROLLMENT, YOUR ENROLLMENT FOR 2020 IS COMPLETE.

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IF YOU *ARE*

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MAKING CHANGES TO YOUR ENROLLMENT FROM LAST YEAR, YOU MUST COMPLETE THE APPROPRIATE ENROLLMENT FORM(S) AND SUBMIT THEM TO ASSOCIATES SERVICES.

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**Failure to do so can result in no coverage.**

**Legal Disclaimer**

Thompson Health has attempted to ensure all information in this Benefit Guidebook is clear and accurate. However, this guidebook is not a legal document. For plan details, limitations and exclusions please refer to your Associate Handbook and summary plan descriptions. In the event of any conflict between the information summarized here and the official plan documents, the documents will govern.

You will find that your benefit needs change as your circumstances do. It would be wise to use the annual enrollment to re-examine your benefit needs and to change your elections accordingly.