



Employee Benefits Guide

Effective January 1, 2021 through December 31, 2021

Enrollment and Eligibility

El Rio is pleased to provide you and your family with a comprehensive benefits package that addresses your personal health and well-being. This summary highlights the employee benefits plans offered for **January 1, 2021 through December 31, 2021**. During open enrollment or when first eligible, employees may elect to newly enroll, terminate coverage, or make changes to their coverage. Please note that per IRS rules, benefit plan elections that are pre-taxed cannot be changed during the year unless you experience a qualifying event. A qualifying event includes marriage, divorce, birth or adoption of a child, child reaching age 26, loss of coverage under another plan such as a spouse's, Medicaid (AHCCCS), becoming eligible for Medicare, court order (QMCSO) or significant change in spouse cost or coverage options.

You must notify Human Resources within 30 days of the date of the qualifying event if you wish to add, drop, or change coverage (Changes due to AHCCCS 60 day notice). Otherwise you must wait until next year's open enrollment to change coverage. Employees working an average of 20 hours per week or more are eligible to elect coverage under the medical, dental and voluntary plans. Coverage for new employees who elect coverage is effective the first of the month following a 60 day waiting period.

Contact Information

Medical	UMR	800.207.3172	www.umar.com
HSA Account	OptumBank	800.791.9361	www.optumbank.com
Dental	Delta Dental	800.352.6132	www.deltadentalaz.com
Vision	Avesis	800.828.9341	www.avesis.com
Flexible Spending Account	UMR	800.207.3172	www.umar.com
Life, AD&D, STD and LTD	Reliance Standard	877.202.0055	www.rlsi.com
Long Term Care	UNUM	800.227.4165	www.unuminfo.com/elrio
El Rio Human Resources	Benefits Team	520.309.2428/520.309.3775	benefitshelpdesk@elrio.org

Employee Assistance Program – Jorgensen / Brooks

Employees have access to a multitude of resources through Jorgensen/Brooks including:

- Unlimited Telephonic Counseling and 6 face to face visits with a counselor per issue per year
 - Access to Personal Care Services including: child & elder care, family issues, education, financial and legal issues, etc.

Call: 520-575-8623 or 888-520-5400 or Visit www.jorgensenbrooks.com - Select JBG Personal Care

"Click here to access your JBG Personal Care"; type in El Rio Community Health Center

Voluntary Supplemental Benefits – Reliance Standard

El Rio has arranged for Reliance Standard to offer individual policies including:

Accident, Cancer, and Critical Illness

More information is available on DayForce – Benefits – Forms page

Long Term Care - UNUM

El Rio provides Long Term Care Insurance for all benefits eligible employees:

Base Plan: 100% Employer Paid

- \$1,000 monthly benefit, 100% Facility/50% Prof. Home Care, 3 year benefit duration, 90 day elimination period
- Employees have the option to purchase additional insurance for themselves or plans for qualified dependents:

Buy-Up Options Include:

- \$2,000 - \$8,000 monthly benefit, 6 Year or Lifetime benefit duration, Total Choice Home Care, Simple Inflation Option. Certain buy-up options require medical underwriting.
- If purchased after initial eligibility period, all buy-up options require medical underwriting.

Medical HDHP Plan	UMR with Navitus		
	El Rio Facilities		UHC Choice Plus Network
Office Visit (Primary or Specialist)	Covered 100% after deductible		You pay 10% after deductible
Preventive Care	Covered 100%, no deductible		Covered 100%, no deductible
Urgent Care	Covered 100% after deductible		You pay 10% after deductible
Emergency Room	N/A		You pay 10% after deductible
Diagnostic Labs and X-Ray	Covered 100% after deductible		You pay 10% after deductible
Annual Deductible (Family incl. \$2,800 per person max.)	\$2,000 Employee Only \$4,000 Family Max.		\$2,500 Employee Only \$4,500 Family Max.
Coinsurance	Covered 100% after deductible		You pay 10% after deductible
Out of Pocket Maximum (Individual / Family)	\$2,000 / \$4,000		\$5,000 / \$9,500
Diagnostic Imaging (MRI, PET, CT) Outpatient	N/A		You pay 10% after deductible
Inpatient and Outpatient Hospital	N/A		You pay 10% after deductible
<i>Out of Network Benefits: \$5,000 / \$10,000 Deductible, 50% coinsurance to maximum Out-Of-Pocket of \$12,700 / \$25,400</i>			
Prescription Drugs - HDHP: Copays apply to Preventive Medication List. <u>Non-Preventive medications are subject to Deductible, and then copays apply.</u>	El Rio Pharmacy 31 or 93 day supply		Retail 31 day supply Mail Order 93 Day Supply
Tier 1	Covered 100%		\$15 \$30
Tier 2	\$10 Copay		\$40 \$80
Tier 3	\$20 Copay		\$80 \$160
Tier 4 - Specialty Medications	\$50 Copay, 30 day supply		\$125, 30 day, Specialty Pharmacy
	Employee Cost Per Pay Period (based on 24 pay periods)		El Rio HSA Contribution Per Pay
	30+ Hours	20-29 Hours	All Eligible
Employee Only	\$0.00	\$13.16	\$50.00
Employee + Spouse	\$99.02	\$122.08	\$100.00
Employee + Child(ren)	\$95.80	\$118.53	\$100.00
Family	\$178.71	\$209.83	\$100.00

Health Savings Accounts – OptumBank

Employees enrolled in the HDHP Plan are eligible for a Health Savings Account (HSA) as long as the employee does not have other health coverage for themselves. Employees who are covered by their spouse's plan, AHCCCS, Medicare, or other coverage besides the HDHP are not eligible for the HSA. These employees may elect the HDHP plan but may not receive El Rio HSA Contributions. For eligible employees you will open an HSA account with Optum Bank go to www.optumbank.com and select "Open an HSA" at the top of the page; Group Number 76412578. El Rio contributes to your account as shown above. You may also contribute with pre-tax funds via payroll deduction. *There is no use it or lose it with an HSA. The money is yours until you spend it, even if you change jobs or health plans. You use your HSA to pay for qualified medical, prescription, dental and vision expenses.*

2021 IRS Limits:	Total IRS Allowed	El Rio Per Pay Contribution	El Rio Full Year Contribution	Employee Maximum Contribution	Catch-Up Age 55+
Employee Only	\$3,600	\$50	\$1,200	\$2,400	\$1,000
Any Family level	\$7,200	\$100	\$2,400	\$4,800	\$1,000

Flexible Spending Accounts - UMR

Employees can set aside money tax free into an account to pay for qualified health and dependent care expenses:
Health Care FSA Calendar Year Annual Limit: Minimum \$100 to Maximum \$2,700. *Up to \$500 of unused Health Care FSA funds will rollover to the next plan year if you enroll for the next year. Minimum rollover is \$50*
Limited Purpose FSA is available for those enrolled in HDHP/HSA Plan. Limited Purpose FSA covers only Dental and Vision Expenses.
 If you elect HDHP/HSA any FSA rollover will be moved to Limited Purpose.
Dependent Care Calendar Year Limits: \$2,500 single / \$5,000 family.
 Dependent Care FSA does not have a rollover option. Dependent Care FSA funds are "use it or lose it".

Medical Base Plan	UMR with Navitus		
	El Rio Facilities	UHC Choice Plus Network	
Office Visit (Primary / Specialist)	Covered 100%, no deductible	\$30 / \$60	
Preventive Care	Covered 100%, no deductible	Covered 100%, no deductible	
Urgent Care	Covered 100%, no deductible	\$75	
Emergency Room	N/A	\$300	
Diagnostic Labs and X-Ray	Covered 100%, no deductible	You Pay 20% no deductible	
Annual Deductible (Per Person / Family)	\$1,000 / \$2,000	\$2,000 / \$3,500	
Coinsurance	100% after deductible	20% after deductible	
Out of Pocket Maximum (Individual/ Family)	\$1,000 / \$2,000	\$6,000 / \$11,500	
Diagnostic Imaging (MRI,PET, CT) – Outpatient	N/A	You Pay 20% after deductible	
Inpatient and Outpatient Hospital	N/A	You Pay 20% after deductible	
<i>Out of Network Benefits: \$4,000 / \$8,000 Deductible, 40% coinsurance to maximum Out-Of-Pocket of \$11,000 / \$22,000</i>			
Prescription Drugs	El Rio Pharmacy 31 or 93 day supply	Retail Pharmacy 31 day supply	Mail Order 93 Day Supply
Tier 1	Covered 100%	\$15	\$30
Tier 2	\$10 Copay	\$40	\$80
Tier 3	\$20 Copay	\$80	\$160
Tier 4 - Specialty Medications	\$50 Copay, 30 day supply	\$125, 30 day, Specialty Pharmacy	
Based on your Scheduled Hours			
Employee Cost Per Pay Period based on 24 pays	30+ Hours per Week	20-29 Hours per week	
Employee Only	\$25.33	\$40.53	
Employee + Spouse	\$152.22	\$180.11	
Employee + Child(ren)	\$148.09	\$175.57	
Family	\$254.35	\$292.45	

Medical Buy-Up Plan	UMR with Navitus		
	El Rio Facilities	UHC Choice Plus Network	
Office Visit (Primary / Specialist)	Covered 100%, no deductible	\$25 / \$50	
Preventive Care	Covered 100%, no deductible	Covered 100%, no deductible	
Urgent Care	Covered 100%, no deductible	\$75	
Emergency Room	N/A	\$300	
Diagnostic Labs and X-Ray	Covered 100%, no deductible	You Pay 10% no deductible	
Annual Deductible (Per Person / Family)	\$750 / \$1,500	\$1,500 / \$2,500	
Coinsurance	100% after deductible	10% after deductible	
Out of Pocket Maximum (Individual/ Family)	\$750 / \$1,500	\$5,000 / \$9,500	
Diagnostic Imaging (MRI,PET, CT) – Outpatient	N/A	You Pay 10% after deductible	
Inpatient and Outpatient Hospital	N/A	You Pay 10% after deductible	
<i>Out of Network Benefits: \$4,000 / \$8,000 Deductible, 40% coinsurance to maximum Out-Of-Pocket of \$11,000 / \$22,000</i>			
Prescription Drugs	El Rio Pharmacy 31 or 93 day supply	Retail Pharmacy 31 day supply	Mail Order 93 Day Supply
Tier 1	Covered 100%	\$15	\$30
Tier 2	\$10 Copay	\$40	\$80
Tier 3	\$20 Copay	\$80	\$160
Tier 4 - Specialty Medications	\$50 Copay, 30 day supply	\$125, 30 day, Specialty Pharmacy	
Based on your Scheduled Hours			
Employee Cost Per Pay Period based on 24 pays	30+ Hours per Week	20-29 Hours per week	
Employee Only	\$58.41	\$73.61	
Employee + Spouse	\$226.54	\$254.53	
Employee + Child(ren)	\$221.08	\$248.55	
Family	\$361.86	\$399.95	

Delta Dental of Arizona	Base Plan		Buy-Up Plan	
	El Rio Providers	Delta Premier & PPO Dentist	El Rio Providers	Delta Premier & PPO Dentist
Annual Maximum Benefit	\$1,000		\$2,000	
Deductible: Individual/Family	No Deductible	\$50 / \$150	No Deductible	\$50 / \$150
Preventive Services	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Basic Services	Covered 90%	Covered 80% after ded.	Covered 90%	Covered 80% after ded.
Major Services	Covered 60%	Covered 50% after ded.	Covered 60%	Covered 50% after ded.
Lifetime Ortho Max. Benefit	Not Available	\$1,000	Not Available	\$1,500
Orthodontic Cost share		50% after deductible		50% after deductible

Predetermination recommended for services over \$250. For Non-Network Benefits see the Delta Dental Summary.

Employee Cost Per Pay Period based on 24 pays period

	30+ Hours	20-29 Hours	30+ Hours	20-29 Hours
Employee Only	\$0.00	\$0.83	\$5.84	\$8.47
Employee + Spouse	\$7.57	\$8.56	\$19.10	\$24.19
Employee + Child or Children	\$12.20	\$13.01	\$24.40	\$30.94
Family	\$16.45	\$17.60	\$33.42	\$42.41

Avesis Vision

Eye Exam	Covered 100% - Once every 12 months
Frame	Covered 100% up to \$150 allowance – Once every 24 months
Lenses	Covered 100% - Once every 12 months
Contact Lenses	Covered up to \$150 allowance – Once every 12 months instead of glasses lenses Contact Lens Fitting: Standard \$50 Copay, Premium \$75 Copay

See Avesis flyer for details on lens options and Out-of-Network Coverage

Employee Cost Per Pay Period (based on 24 pay periods) for all employees 20+ hours per week	
Employee Only	\$3.75
Employee + Spouse	\$6.57
Employee + Child or Children	\$7.83
Family	\$9.76

Life and Disability – Reliance Standard

Base Life and AD&D: 100% Employer paid coverage. Benefit of 2x salary to a maximum of \$500,000.

Short Term Disability: 100% Employer paid coverage. Benefit is 60% of weekly earnings to a maximum of \$2,500.

Benefits begin after 44 day elimination period and are payable for up to 19 weeks. There is also a second plan option available to buy-up to a 14 day elimination period.

Long Term Disability: 100% Employer paid coverage. Benefit is 60% of monthly salary to a maximum of \$8,500.

Benefits begin after 180 day elimination period and are payable up to Social Security Normal Retirement Age (SSNRA).

Supplemental AD&D and Life Insurance – Reliance Standard

Supplemental Accidental Death & Dismemberment (AD&D): Employee paid coverage. Elect an amount between \$10,000 and \$500,000, in increments of \$10,000, not to exceed five (5) times your basic annual earnings. You may elect employee only, or family coverage. *See Rate Table for cost. Rates do not change based on age.*

Supplemental Life, Spouse Life and Child Life:

Employees may elect an amount between \$10,000 and \$500,000, in increments of \$10,000, not to exceed five (5) times your basic annual earnings. Guarantee Issue for initial eligibility is \$200,000. If you decline coverage when first eligible any future enrollment is subject to approval by Reliance Standard and you may be declined. Employees are able to buy up by \$10,000 annually at Open Enrollment without having to submit proof of Evidence of Insurability.

Spouse life coverage in increments of \$10,000 up to \$250,000. Guarantee issue for initial eligibility is \$30,000. Spousal life coverage cost is based on the employee's age.

Child Life coverage is available for \$5,000 or \$10,000. Coverage begins at age 6 months up to age 26. Guarantee issue for initial eligibility is equal to policy amount.

See Rate Table for cost. Rates change for employee and spouse coverage on the first of the year following your birthday.



El Rio Health provides a competitive benefits program to regular employees who work at least 20 hours a week. The benefits outlined below are a summary of the benefits we offer. Additional information is available to you through our Human Resources Benefits department.

Insurance Benefits:

- ✓ Medical Insurance – 3 plans offered through UMR
- ✓ Dental Insurance – 2 plans offered through Delta Dental
- ✓ Vision Insurance – offered through Avesis
- ✓ Short & Long Term Disability Insurance through Reliance Standard
- ✓ Life/Accidental Death and Dismemberment (AD&D) Insurance through Reliance
- ✓ Long Term Care Insurance through UNUM
- ✓ Supplemental Options for Life, AD&D through Reliance Standard

Additional Benefits Available:

- ✓ Flexible Spending Account (FSA) through UMR
- ✓ Health Savings Account (HSA) with Optum Bank
- ✓ Paid Time Off
- ✓ Paid Holidays
- ✓ Educational Reimbursement
- ✓ Continuing Medical Education Allowance (CME)
- ✓ Medical Loan Program – Loans up to \$1,400 for out-of-pocket medical expenses are available to employees enrolled in our medical health plans.

Retirement Plan:

- ✓ Investments are handled by The Standard
- ✓ Open to all employee participation
- ✓ 1.5% company contributions
- ✓ Additional 3% company match
- ✓ Flexible personal contributions and investments
- ✓ Financial Advisors available through The Standard

Value Health Wellness Incentive Program

- ✓ Complete the following wellness programs in 2021 and receive up to **\$200** in incentive pay-
 - Preventive medical and/or dental visits for you and your dependents
 - YMCA Health Club
 - Good Health; New Vitality
 - Yoga for Health
 - Walking/Jogging Activity Tracker
 - Diabetes Exercise and Education
 - Weight Management for Optimal Health

Employees are eligible for insurance benefits the first of the month after 60 days of employment.

Questions – Contact a Human Resources Benefits Representative at BenefitsHelpDesk@elrio.org or call (520) 309-2428 or (520) 309-3775.

Thank you



Retirement Plan Information and Enrollment

- ❖ Employees are automatically enrolled in the 403b retirement plan with **The Standard** on their first day of employment, and will have **6%** of their gross pay deducted from their checks, unless they change the amount or opt out not to have anything deducted from their pay checks. Payroll deductions for the retirement plans are before taxes and this results in a tax savings for employees. An after tax Roth option is also available.
- ❖ Your contributions will be invested in the plan's default investment fund called Mainspring Managed. Mainspring Managed is based on an employee's projected retirement age, but employees can change their investment options by going online to **The Standard's** web page www.standard.com/retirement
- ❖ The IRS sets the limit employees may put into their 403b retirement plan each year. The maximum limit for 2021 is set at \$19,500 (additional \$6,500 if age 50 or older)
- ❖ El Rio Health contributes **1.5 %** of your gross wages and matches up to **3%** for regular employees who work at least 20 hours a week. These contributions begin after regular employees have worked at El Rio six (6) months.
- ❖ It is very important that you complete the **Beneficiary Designation** form available on **The Standard's** website.
- ❖ Vesting schedule for the **1.5%** Employer contributions –
 - One year of service = 0%
 - Two year of service = 0%
 - Three years of service = 100%
- ❖ Vesting schedule for the **3%** Employer matching contributions –
 - One year of service = 25%
 - Two years of service = 50%
 - Three years of service = 75%
 - Four years of service = 100%
- ❖ Employees are always 100% vested in their own money deducted from their pay checks.
- ❖ Employee are able to roll-over funds to The Standard from other retirement plans.
- ❖ Please call **The Standard's** customer service center at **1-800-858-5420**, if you have any questions

Please contact your Human Resources Benefits representative for assistance,
BenefitsHelpDesk@elrio.org