



## 2021 Summary of Benefits

### EMPLOYEE MEDICAL/DENTAL/VISION RATES

AETNA BEST CHOICE PPO	Per Pay Cycle Full Time	Per Pay Cycle Part Time
Employee	\$57.76	\$105.62
Employee & Spouse	\$139.83	\$245.94
Employee & Children	\$96.46	\$172.13
Family	\$201.60	\$346.05

AETNA EPO	Per Pay Cycle Full Time	Per Pay Cycle Part Time
Employee	\$79.44	\$134.00
Employee & Spouse	\$185.82	\$306.24
Employee & Children	\$130.03	\$216.11
Family	\$264.79	\$428.64

AETNA HDHP	Per Pay Cycle Full Time	Per Pay Cycle Part Time
Employee	\$8.09	\$15.46
Employee & Spouse	\$35.66	\$136.68
Employee & Children	\$20.07	\$92.11
Family	\$59.22	\$196.75

RELIANCE STANDARD DENTAL- PPO	Per Pay Cycle Full Time	Per Pay Cycle Part Time
Employee	\$5.25	\$7.88
Employee & Spouse	\$10.92	\$16.37
Employee & Children	\$10.21	\$15.32
Family	\$17.33	\$26.00

AETNA DENTAL – DMO	Per Pay Cycle Full Time	Per Pay Cycle Part Time
Employee	\$3.78	\$5.67
Employee & Spouse	\$7.18	\$10.77
Employee & Children	\$6.79	\$10.19
Family	\$8.36	\$12.54

AETNA VISION – PPO	Per Pay Cycle Full Time	Per Pay Cycle Part Time
Employee	\$0.96	\$1.45
Employee & Spouse	\$1.90	\$2.85
Employee & Children	\$1.73	\$2.60
Family	\$2.66	\$3.99

Broward Health has established different medical premium rates for employees and/or their spouse who are tobacco users. If an employee/spouse is a tobacco user, he/she will pay an additional \$28.85 per pay period. If an employee and spouse are both tobacco users, an additional \$57.69 will be charged per pay period. For more information, please contact your Human Resources Department.

PROGRAM	WHEN ELIGIBLE	WHO PAYS	HIGHLIGHTS
<b>Health Plan</b>	1st of the month following the date of hire/rehire/transfer	You/BH	Choice of 3 medical plans which include prescription coverage
<b>Dental</b>	1st of the month following the date of hire/rehire/transfer	You/BH	Choice of 2 dental plans which include preventive care and orthodontia treatment
<b>Vision</b>	1st of the month following the date of hire/rehire/transfer	You/BH	In-network and out-of-network coverage of private practice optometrists and national brand optical retailers.
<b>Life Insurance</b>	1st of the month following the date of hire/rehire/transfer	BH	Basic coverage is one times annual salary. Accidental death is an additional one times annual salary.
<b>Business Travel</b>	Immediately	BH	Up to \$500,000 payable for accidental death occurring while traveling on BH business.
<b>Personal Leave -STAFF</b>	Accrued days available 3 months after hire date. (Employees may be advanced PL time for certain holidays.)	BH	Paid time off for vacation, holiday and personal or illness days. See PL Policy for further details. Benefit is based on years of service and hours paid as follows: <u>Yrs. of Service</u> <u>Max. Days Per Yr.</u> up to 4 years        23 Days 4+ - 9 years        29 Days 9+ years              34 Days
<b>Personal Leave -Physicians</b>	Immediately	BH	Physician PL prorated based on start date and schedule. Lump sum allotment at the start of the fiscal year with maximum 10 day carryover to new fiscal year.
<b>Management Time Off (MTO)</b>	Immediately	BH	Managers have access to the MTO program. Under MTO, managers may take time off (vacation time, sick time, holidays, personal time, jury duty, bereavement, etc.) as needed without a set number of minimum or maximum days, subject to approval from their supervisor. Requests for more than four consecutive weeks off requires approval from the CHRO in addition to the supervisor
<b>Sick Pay</b>	Benefit available 3 months after hire date and is prorated for schedules of less than 80 hours per pay period	BH	Paid time off for illness/incapacitation, surgery or specific invasive procedures or for a prolonged illness or injury. See Sick Pay Policy for further details. Benefit is based on years of service and hours paid as follow: <u>Yrs. of Service on July 1</u> <u>Max. Days Per Yr.</u> Less than 6 months        05 Days 6 months - 4 years        15 Days 4+ - 9 years                20 Days 9+ years                      30 Days
<b>Voluntary Short-Term Disability -STAFF</b>	1st of the month following the date of hire/rehire/transfer	You	Up to 60% of basic weekly earnings provided during total disability. There is a 18 day elimination period.
<b>Voluntary Long-Term Disability -STAFF</b>	1st of the month following the date of hire/rehire/transfer	You/BH	Up to 60% of basic weekly earnings provided during total disability. There is a 180 day elimination period.

<b>Long-Term Disability - MANAGEMENT/ PHYSICIANS</b>	1st of the month following the date of hire/rehire/transfer	BH	Up to 60% of basic weekly earnings provided during total disability. There is a 180 day elimination period.
<b>Pension Plan</b>	1st of the month following 1 year of eligible service (vested after 5 years eligible service)	BH	Retirement income based on annual salary and length of service. Credit of 5% of base pay contributed by BH. "Portable" plan - lump- sum payout available at vested termination.
<b>Star Plus 403(b) Plan</b>	Immediately	You/BH	Retirement savings on a pre-tax basis, BH matches up to 2.4% of your contributions after one year of eligible service.
<b>457(b) Deferred Compensation</b>	Immediately	You	Additional Pre-Tax Savings Plan.
<b>Credit Union/Banking</b>	Immediately	You	Banking program through payroll deductions.
<b>Continuing Education/ Certification Program</b>	3 months after hire/rehire/transfer date	You	Tuition reimbursement for Degree programs up to \$5,250 per calendar year for eligible degree courses at approved, non-profit institutions. Also certification reimbursements of up to \$500 max per calendar year for national certifications exams and recertification exam costs.
<b>Flexible Spending Accounts</b>	1st of the month following the date of hire/rehire/transfer	You	Pre-Tax Savings on Healthcare and Dependent Care Expenses (administered thru Wage Works)
<b>Health Savings Account</b>	1st of the month following the date of hire/rehire/transfer	You	Pre-tax savings plan for qualified medical expenses – this benefit is available only for employees enrolled in the High-Deductible Health Plan (HDHP).
<b>Employee Assistance Program</b>	Immediately	BH	Confidential source of professional help for personal problems such as marital, financial, substance abuse, marital, financial, substance abuse, mental/nervous, etc. mental/nervous, etc.
<b>Employee Health</b>	Immediately	BH	Promotes employee wellness through various programs.
<b>Service Awards</b>	Award for every 5 years for continuous service	BH	Recognition ceremony, cash award and certificate
<b>Voluntary Supplemental Employee + Dependent Life Insurance</b>	1st of the month following date of hire/rehire/transfer	You	Additional insurance may be purchased for yourself and Dependents - guaranteed issue basis.
<b>Bereavement Leave</b>	Benefit available after 3 months of hire/rehire/transfer	BH	Employee may be granted up to 3 scheduled days (max 24 hrs.) of time off with pay to attend the funeral, make arrangements or complete family business for specific immediate
<b>Jury Duty</b>	1st of the month following the date of hire/rehire/transfer	BH	Employees who are performing jury duty will receive a continuation of their current rate of pay including shift differential.
<b>Cafeteria Discount</b>	Immediately	BH	Employees receive a 30% discount on cafeteria meals purchased.

<b>Lactation Breaks</b>	Immediately	BH	Lactation breaks available
<b>Parking</b>	Immediately	BH	Free Parking
<b>Employee Travel Assistance Program</b>	Immediately	BH	Provides free emergency assistance available to you, your spouse and your dependent.
<b>Identity Protection</b>	Immediately	BH	Provides support services if you are the victim of identity theft
<b>Critical Care Illness</b>	1st of the month following the date of hire/rehire/transfer	You	Pays a lump sum benefit if you have a covered critical illness (administered by Aflac)
<b>Hospital Indemnity</b>	1st of the month following the date of hire/rehire/transfer	You	Provides financial assistance if you are hospitalized due to a covered accident or covered sickness (administered by Aflac).
<b>Legal Insurance</b>	1st of the month following the date of hire/rehire/transfer	You	Provides access to a network of participating attorneys for help with legal matters.
<b>Pet Insurance</b>	1st of the month following the date of hire/rehire/transfer	You	Provides assistance with medical bills for dogs and cats.