



Phelps Health


Employee Benefits Information

**For more information, please contact
Benefits Manager, Cathy Moore
573-458-7168
cmoore@phelpshealth.org**



Phelps Health Benefit Contacts and Basic Plan Information

- **Phelps Health Benefit Questions**
 - Cathy Moore, Benefits Manager
 - Phone: (573) 458-7168 Email: cmoore@phelpshealth.org
 - Amy Smith, Benefits Specialist
 - Phone: (573) 458-7165 Email: amysmith@phelpshealth.org
- **Benefit Enrollment Platform – Bswift**
 - www.phelpshealth.bswift.com
- **Medical Coverage -- Trustmark**
 - Phone: (800) 990-9058 Website: www.myTrustmarkbenefits.com
 - Group #PH0000; Member ID is on your card
 - To Search for a Level 1 or Level 2 Provider (anyone not on site is typically Level 3):
<https://goperspecta.com/PDN/pcrmc/public/ProviderSearch/Main>
- **Pharmacy Benefits – Maxor/American Health Care**
 - (800) 872-8276
 - *Phelps Health Employee Pharmacy: open 7am-3:30pm Monday thru Friday (closed daily 12:30-1pm for lunch)*
 - Main & Prescription Refill Line: (573) 458-3010
- **Dental Coverage – Delta Dental**
 - Phone: (800) 335-8266 Website: www.deltadentalmo.com
 - Group Number: 2188-1000; we offer both PPO and Premier Coverage
- **Vision Coverage -- VSP**
 - Phone: (800) 877-7195 Website: www.vsp.com – you can look up VSP providers from this site and view your coverage
 - Group Number: Signature Plan 12199902
- **Employee Assistance Program**
 - Offered through Phelps Health Center Clinic
 - To Schedule an appointment: (573) 364-2007
- **Life Insurance – Sun Life**
 - They provide our Basic Life and offer the additional Voluntary Employee/ Spouse/Child Life and Dependent Life plans
 - Group Policy #901165
 - Phone: (800) 247-6875
 - To submit Evidence of Insurability (EOI) Paperwork: www.sunlife.com/account
 - Under the login information there will be a box titled “Evidence of Insurability/Submit a Claim”. Click on the “[here](#)” button to submit an EOI application. **You do not need to create an account (be sure to click on “here” and not on “create an account”).**
- **Identity Protection – All State**
 - Phone: (800) 789-2720
- **Pet Insurance – Nationwide**
 - Phone: (877) 738-7874
 - To receive a quote on-line: <http://www.petinsurance.com/phelpshealth>
- **MetLife Legal Plan**
 - Phone: (800) 821-6400 Website: www.legalplans.com
 - Phelps Health Group: 1500648

- **Liberty Mutual**
 - Provide coverage for Auto, Home, and Renters Insurance
 - Direct Representative: Robert Chasen Phone: (314)0270-0924
Email: Robert.Chasen@LibertyMutual.com
- **Flexible Spending Accounts – Paylocity**
 - Offer both Medical FSA (this is coverage for you and your family for out of pocket medical, dental, vision and prescription payments) and Dependent Care FSA (this is for daycare, childcare, etc. expenses – this is NOT Medical coverage for family members, all family members are covered under the same Medical FSA)
 - Phone: (800) 631-3539 Email: BATInfo@paylocity.com Website: <https://bat.paylocity.com/Login.aspx?ReturnUrl-%2f>
 - App: 
- **Short Term Disability** – offered by two companies
 - You can only select Short Term Disability with one company so be sure you know which company you have elected coverage with
 - **AFLAC** – see information below, plus:
 - You can use Phelps Health Sick Leave and get full AFLAC elected benefit
 - 10 month pre-existing condition waiting period
 - **Sun Life** – see contact information & group # information above under Life Insurance, plus:
 - This benefit will off-set and won't pay at 100% of elected benefit when also getting paid Phelps Health Sick Leave
 - 3 month pre-existing condition waiting period
- **Long Term Disability – Sun Life** (see contact & group # information under Life Insurance)
- **AFLAC**
 - Group # 26297 www.aflacgroup.com
 - Individual Certificate #: Contact HR if you need to know yours
 - They offer: Accident, Hospitalization, Short Term Disability and Critical Illness (with a Cancer incentive) coverages
- **Retirement Plan – Principal (Effective 4.20.2021)**
 - Phone: (800) 547-7754
 - Website: www.principal.com
 - There is free will preparation provided.
 - Principal® app is available for iPhone® and Android™

BENEFITS	WHO IS ELIGIBLE	WHEN ELIGIBLE	WHAT YOU RECEIVE
PAID DAYS OFF	All regular full-time and regular part-time employees	After 90 days	Employees accrue: 0-4 Years—8.83% of hours worked 5-9 Years—11.13% of hours worked 10-14 Years—12.07% of hours worked 14+ Years—13.06% of hours worked Can accrue up to 520 hours Can take up to 80 hours in pay per year
SPECIAL SICK LEAVE	All regular full-time and regular part-time employees	After 90 days	2.68% of hours worked (based on maximum of 80 hours per pay period) Can accrue up to 720 hours
PAID PARENTAL LEAVE	Benefit eligible employees	After 90 days; must be used within 12 weeks of birth	Paid week off is available to both parents employed by Phelps Health. Compliments maternity leave for the birth parent and can be used for birth/adoption of the child.
401K RETIREMENT PLAN	All eligible employees	Auto enrolled after 30 days of employment. Option to opt out available.	Employees may contribute 2-100% of annual salary, pre-tax. After one year of service, as long as employee contributes 2% or greater and works at least 1,000 hours in the year, Phelps Health will equally match the employee contribution up to 6%. Loans available. For new hires, set to auto escalate by 1% annually up to 6%. ROTH, after tax, option available as well.
HEALTH INSURANCE / MEDICAL PLAN	All regular full-time and regular part-time employees	After 30 days of employment*	Comprehensive major medical benefit with deductibles, co-insurance and office visit co-pays; Rx plan included.
LIFE INSURANCE WITH AD&D	All regular full-time and regular part-time employees	After 30 days of employment*	Phelps Health pays for one times an employee's annual salary rounded to the nearest thousand dollars (up to a maximum of \$100,000). Employee can purchase additional supplemental and/or dependent coverage.
DENTAL PLAN VISION PLAN AFLAC INSURANCE SUN LIFE FINANCIAL LIBERTY MUTUAL NATIONWIDE PET INSURANCE ALL STATE IDENTITY PROTECTION	All regular full-time and regular part-time employees	After 30 days of employment*	100% employee paid. Short-term disability, long-term disability, auto and home, accident, cancer, hospital plans, specified event policies, long-term care/lifetime benefit, pet insurance and identity protection.
SPENDING ACCOUNTS: MEDICAL AND DEPENDENT CARE	All regular full-time and regular part-time employees	After 30 days of employment*	Section 125 plan; pre-tax dollars set aside for medical and child-care expenses. Flexible benefits debit card. Up to \$550 on the medical FSA; can rollover if not used in a plan year.
PRE-PAID LEGAL SERVICES	All regular full-time and regular part-time employees	After 30 days of employment*	100% employee paid
MEDICAL CARE DISCOUNT	All regular full-time and regular part-time employees <u>without</u> Phelps Health insurance	After 30 days	For medical services rendered at Phelps Health, the employee receives a 25% discount.
EDUCATIONAL ASSISTANCE	All regular full-time and regular part-time employees	After 30 days of service	Full-Time - \$4,000 per year Full-Time - Graduate classes- \$5,250 per calendar year Part-Time - \$2,000 per year Part-Time - Graduate classes- \$2,625 per calendar year
TELEHEALTH SERVICES (PHELPS HEALTH NOW)	All employees	Upon employment	Services available 24/7, 365 days within the United States. \$35 for employees on medical plan; \$49 co-pay for those not on plan
PHARMACY/CAFETERIA/GIFT SHOP/SCOOTERS/REPEAT BOUTIQUE	All employees	Upon employment	Employees receive a discount. Can be payroll deducted. Coffee and tea are free in the cafeteria.
JURY PAY	All employees	After 90 days of employment	Phelps Health will pay full salary, less jury duty pay.

Phelps Health employees also benefit from military pay, The Centre, Anytime Fitness, movie tickets and discounts to amusement parks. See HR portal for entire list. **Employees must enroll before end of 30-day entry period. Benefits can only be changed during the year within 30 days of a qualifying life event.*

2022 Premiums
Medical Premiums (per pay period):
Full Wellness Participation

- Employee Only: \$73
- Employee/Spouse: \$173
- Employee/Child(ren): \$161
- Family: \$243

Dental Premiums (per pay period):

No Change to Premiums

- Employee Only: \$11
- Employee/Spouse: \$22
- Employee/Child(ren): \$27.50
- Family: \$38.50

For all your benefit questions, please contact
Benefits Manager, Cathy Moore at
cmoore@phelpshealth.org or (573) 458-7168.

Vision Premiums (per pay period):

No Change to Premiums

- Employee Only: \$8
- Employee/Spouse: \$12.20
- Employee/Child(ren): \$12.50
- Family: \$19.10

Changes to your coverage DURING the year:

- You can **ONLY** make changes to your benefits, during the year, if you have a qualifying life event.
All changes MUST be made within 30 days of the date the event took place.
- All enrollment can be done online at www.phelpshealth.bswift.com

Medical Plan Levels

No changes to deductibles, co-insurance or out-of-pocket max

	Level 1	Level 2	Level 3
I=Individual F=Family	In-Network Phelps Health/ CoxHealth	In-Network (e.g. Barnes, STL Childrens, MU Health, SSM)	Out-of-Network (e.g. Mercy, out-of- state hospitals)
Annual Deductible	\$250 (I) \$500 (F)	\$1,000 (I) \$2,000 (F)	\$1,500 (I) \$3,000 (F)
Co-pays	\$25 office visit \$250 ER	Deductible, then Co-insurance \$250 ER	Deductible, then Co-insurance \$250 ER
Wellness/Preventive	100% covered	100% covered	Deductible, then 50%
Co-insurance (Plan vs. Patient Pay after Deductible)	90% plan / 10% patient	70% plan / 30% patient	50% plan / 50% patient
Annual Out-of-Pocket Maximum <small>(includes pharmacy)</small>	\$3,000 (I) \$6,000 (F)	\$5,500 (I) \$11,000 (F)	\$10,000 (I) \$20,000 (F)

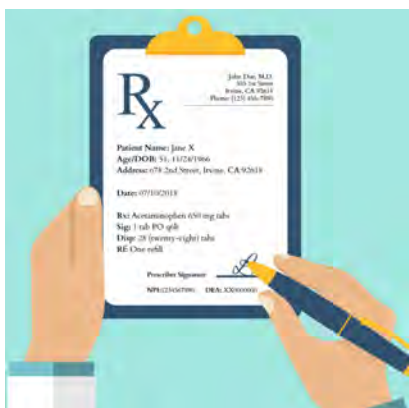
2022 Employee Pharmacy & Prescription

Full-Service Retail Pharmacy

- ➡ Added discounts on co-pays when you use Employee Pharmacy
- ➡ Pharmacy staff will work with you to cut down your Rx costs
- ➡ Hospital discount pricing available; save on prescription AND over-the-counter medications
- ➡ Payroll deduction is available; for orders over \$100, you may take it out of two paychecks.
- ➡ Prescriptions may be filled for a 90-day supply
- ➡ Special ordering available; most orders arrive the next day – as of 2018 Phelps Health is the primary pharmacy for specialty medications
- ➡ Pharmacy available only to employees, volunteers, retired employees and their immediate families
- ➡ Phelps Health has partnered with Maxor (Previously American Health Care) to administer the prescription benefit as of January 1, 2018.

If you are enrolled in the Phelps Health Medical Plan,
the following prescription co-pays apply:

RX co-pays	Phelps Health Employee Pharmacy		Retail Pharmacy (Wal-Mart, K-Mart, Walgreens, Etc.)
	30-day supply	90-day supply	30-day supply
Generic	\$15	\$25	\$25
Formulary/Preferred Brand	\$40	\$60	\$60
Non-Formulary/ Non-Preferred	\$55	\$90	\$90
Specialty Drug	20% co-pay up to a maximum of \$250 for the employee		
Mail Order	www.maxorplus.com to activate your mail account. 1-800-687-8629 for additional assistance.		



Hours:
Monday thru Friday
7 AM to 3:30 PM
*Closed Weekends &
Holidays*
Closed Daily from
12:30-1pm for lunch

Phone:
(573) 458-3010

Location:
1st Floor, Medical Office
Building

Phelps Health	Delta Dental PPO SM Network	Delta Dental Premier [®] Network	Out-of-Network
	Based on applicable PPO Maximum Plan Allowance - No balance billing	Based on applicable Premier Maximum Plan Allowance - No balance billing	Based on Fair Health 90 th Percentile - Balance billing is possible
Preventive Services <ul style="list-style-type: none">Oral examinations, twice in any calendar yearProphylaxis (cleanings), twice in any calendar yearBitewing x-rays, two sets per calendar yearFull-mouth x-rays (pano), once in any 36 month periodPeriapical x-rays, as requiredSealantsTopical fluoride treatments for dependent children under age 15Emergency palliative treatment	100%	100%	100%
Basic Services <ul style="list-style-type: none">Periodontal MaintenanceNon-Surgical & Surgical PeriodonticsFillingsEndodontics (Root Canal Therapy)Oral Surgery (excluding surgical removal of impacted teeth)Simple ExtractionsSpace MaintainersStainless Steel CrownsGeneral Anesthesia when medically necessary and administered in conjunction with surgery	80%	80%	80%
Major Services* <ul style="list-style-type: none">Bridges, once in 5 yearsCrowns, Inlays, Onlays, once in 5 yearsDentures, once in 5 yearsImplants	50%	50%	50%
*Services may have a 24 month waiting period			
Orthodontia <ul style="list-style-type: none">Orthodontia for all eligible participants (lifetime maximum)	50% up to \$1,500 No deductible	50% up to \$1,500 No deductible	50% up to \$1,500 No deductible
Calendar Year Deductible (Applied to Basic and Major services)	\$50 per individual	\$50 per individual	\$50 per individual
Annual Maximum (Applied to Preventive, Basic and Major services)	\$1,500	\$1,500	\$1,500
Dependent Age Limit: 26			
2022 Dental Premiums Employee \$11.00 per pay period Employee/Spouse \$22.00 per pay period Employee/Child(ren) \$27.50 per pay period Family \$38.50 per pay period		<div><div>Dentists Nationwide</div><div><div>80% Delta Dental Premier[®] Network</div><div>53% Delta Dental PPOSM Network</div></div><div>Dentists in Missouri</div><div><div>94% Delta Dental Premier[®] Network</div><div>55% Delta Dental PPOSM Network</div></div></div>	

This is intended to be a summary only. If a discrepancy occurs the Summary Plan Document will govern. Please refer to your Summary Plan Description (SPD) for a more complete listing of services including plan limitations and exclusions. Orthodontic treatment in progress may be covered. Benefits provided by the prior carrier will be subtracted from the lifetime maximum available from Delta Dental.

2022 VISION BENEFITS

Vision Plan Highlights

Vision benefits offered thru **VSP Signature Plan – Group #12199902**



BENEFIT:	VSP DOCTOR:	OUT-OF-NETWORK PROVIDER:
Eye Exam	\$10 co-pay, then covered in full ✓ One exam, per covered person, per calendar year	Reimbursed <u>up to</u> \$45
Lenses <small>**1 x material fee on lenses or frames if get them at the same time.</small>	\$25 co-pay, then covered in full ✓ One pair of lenses, per covered person, per calendar year ✓ Single vision, lined bifocal, lined trifocal lenses, progressive lenses & reflective coating included	Reimbursed <u>up to</u> : ✓ Single vision, \$45 ✓ Bi-focal, \$65 ✓ Tri-focal, \$85 ✓ Progressive, \$85
Frames	\$25 co-pay, then covered in full ✓ One pair of frames, per covered person, per 24 months ✓ \$150 allowance for frames & 20% discount on amount over allowance	Reimbursed <u>up to</u> \$47
Contact Lenses, evaluation & fitting:	No co-pay ✓ Medically Necessary covered in full ✓ Elective covered up to \$150 – most contact lenses wearers fall into this category (see description below)	Reimbursed <u>up to</u> : ✓ Medically Necessary, \$210 ✓ Elective, \$105

Note: The plan covers either contact lenses –or- frames and lenses but not both.

Contact Lenses:

Medically Necessary = Typically contacts are only medically necessary after a surgical procedure – for example cataract surgery where a contact has to be worn to protect the eye as it heals.


Elective = When a member chooses to wear contacts instead of glasses. In 99% of all cases the member's vision can be corrected with a pair of glasses.


To Find a VSP provider go to www.vsp.com


2022 VISION PREMIUMS


Employee	\$8.00 per pay period
Employee/Spouse	\$12.20 per pay period
Employee/Child(ren)	\$12.50 per pay period
Family	\$19.10 per pay period


Rolla Area – VSP vision Providers



8.4 miles away
V E Falkenhain OD
1001 N Pine St
Rolla, MO 65401
[Get directions](#) | 


 **573-364-1773**
Hours
Mon - Fri 8:30 - 5:30
Sat 8:00 - 1:00


Mercy Clinic Eye Specialists Optical Shop
1605 Martin Spgs Dr Ste 240A
Rolla, MO 65401
[Get directions](#) | 

 **573-458-6310**
Telemedicine Services Available
Hours
Mon - Fri 8:00 - 5:00

Walmart is also in network as of April 2021

Waynesville/St. Robert – VSP vision Providers

The Eyeglass Center LLC
690 Missouri Ave Ste 22
Saint Robert, MO 65584
[Get directions](#) | 

 **573-336-4670**
Hours
Mon - Thu 9:00 - 5:30
Fri 10:00 - 2:00
Sat 9:00 - 2:00

- For all other locations go to www.vsp.com and click on “Find A Doctor” and then put in zip code or city/state to search your specific location.
- **There is not a card for vision coverage;** be certain you DO NOT provide the vision office with your medical/Trustmark card. Just tell them you have VSP and they’ll pull you up in the database without a card.
- **Note this list is subject to change at any time so it’s always best to check before scheduling an appointment.**

As of 8/1/2021



Phelps Health

Employee Assistance Program

What is the Employee Assistance Program?

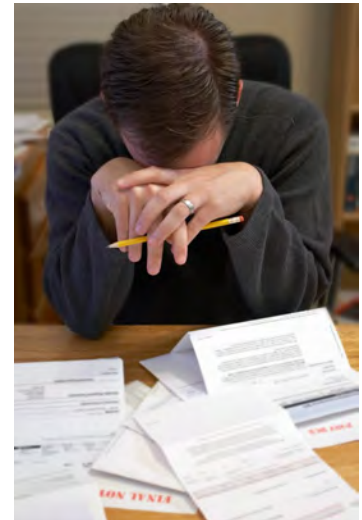
The Employee Assistance Program (EAP) is a service offered by Phelps Health to assist employees and their immediate family (*immediate family includes a spouse and any dependent children up to a maximum age of 26*) who are experiencing life stressors that are interfering with daily life. The services are held strictly confidential and are protected by privacy laws.

What do these services cover?

Employee Assistance includes assessment and consultation by a licensed professional. The service covers the initial assessment visit and up to two follow-up consultations per year as recommended by the therapist. Results of the assessment and recommendations are discussed with the employee.

How much do these services cost?

The services are free to all employees and their immediate family members (regardless of whether they carry Phelps Health insurance). All out of pocket costs are covered by Phelps Health, through the Employee Assistance Program, for the visits as described above. If additional visits are required after meeting the EAP allowance, then an insurance plan will be billed for those additional services.



You will need to let the schedulers know if you are utilizing the EAP when scheduling your appointment.



How do I access these services?

Contact the Center Clinic at 573-364-2007 and request an EAP assessment. The receptionist will obtain some brief information from you and consult with a therapist to set up the first appointment. Priority scheduling is given to the employee in need. Referrals may also be made through Occupational Health or your Department Supervisor.

**Where are the services located:
The Center Clinic
575 Blues Lake Parkway
Rolla, MO**

MetLaw[®]



Phelps Health

Smart. Simple. Affordable.[®]

\$16.50 per month — covers you, your spouse and dependents

Telephone advice and office consultations on an unlimited number of matters with an attorney of your choice

E-Services—Attorney locator; law firm e-panel; law guide; free, downloadable legal documents; financial planning, insurance and work/life resources

Full representation for these services:

Estate Planning Documents <ul style="list-style-type: none">▪ Simple and complex wills▪ Trusts (revocable and irrevocable)▪ Powers of Attorney (healthcare, financial, childcare)▪ Living wills▪ Codicils	Real Estate Matters <ul style="list-style-type: none">▪ Sale, Purchase or Refinancing of your primary residence▪ Zoning Applications▪ Boundary or Title Disputes▪ Property Tax Assessment▪ Home Equity Loans▪ Eviction and Tenant Problems (primary residence)▪ Security Deposit Assistance for Tenant	Financial Matters <ul style="list-style-type: none">▪ Negotiations with Creditors▪ Debt Collection Defense▪ Identity Theft▪ Personal Bankruptcy▪ Tax Audit Representation (municipal, state, or federal)
Document Preparation <ul style="list-style-type: none">▪ Affidavits▪ Deeds▪ Demand Letters▪ Mortgages▪ Notes	Family Law <ul style="list-style-type: none">▪ Premarital Agreement▪ Uncontested Adoption▪ Uncontested Guardianship▪ Name Change▪ Protection from Domestic Violence	Defense of Civil Lawsuits <ul style="list-style-type: none">▪ Administrative Hearings▪ Civil Litigation Defense▪ Incompetency Defense▪ School Hearings▪ Pet Liabilities
Traffic Offenses <ul style="list-style-type: none">▪ Defense of traffic tickets (excludes DUI)▪ Driving Privileges Restoration (includes license suspension due to DUI)	Consumer Protection <ul style="list-style-type: none">▪ Disputes over consumer goods and services▪ Small Claims Assistance	Immigration Assistance <ul style="list-style-type: none">▪ Advice and Consultation▪ Review of Immigration Documents▪ Preparation of Affidavits and Powers of Attorney
Juvenile Matters <ul style="list-style-type: none">▪ Juvenile court defense, including criminal matters	Document Review <ul style="list-style-type: none">▪ Any personal legal document	Family Matters[™] <ul style="list-style-type: none">▪ Available for an additional fee to parents of participants for estate planning documents▪ Easy online enrollment

For More Information:

Visit our web site: www.legalplans.com and enter **1500648**
Or call our **Client Service Center** at **1-800-821-6400**

Additional Plan Information

- No waiting periods, dollar caps or hour limits when service provided by network attorneys.
- Excludes matters involving the employer and employment; matters involving Hyatt Legal Plans, MetLife or network attorneys; business or commercial matters; and appeals and class-action suits.
- Participants have the freedom to choose any out-of-network attorney, are reimbursed according to an established schedule, and are responsible for the cost of any attorney fees in excess of the schedule.
- Covered Services may vary in some states. Please see your plan description or contact Hyatt Legal Plans for details. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI L09076540(exp0908)(All States)(DC)

Smart. Simple. Affordable.[®]

Hyatt Legal Plans
A MetLife Company

Pet insurance from Nationwide®

With two budget-friendly options, there's never been a better time to protect your pet.



Our popular My Pet Protection® pet insurance plans now feature more choices and more flexibility

- ✓ **Get cash back on eligible vet bills:** Choose your reimbursement level of 50% or 70%¹
- ✓ **Available exclusively for employees:** Plans with preferred pricing only offered through your company
- ✓ **Use any vet, anywhere:** No networks, no pre-approvals

Choose your level of coverage with My Pet Protection®



How to use your pet insurance plan

- 1 Visit any vet,
anywhere.
- 2 Submit
claim.
- 3 Get reimbursed
for eligible
expenses.

¹Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Reimbursement options may not be available in all states.

²Starting prices indicated. Final cost varies according to plan, species and ZIP code.

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Invest now for a healthy retirement

- All new employees will automatically be enrolled in the 401k plan at a rate of 2%.
- All new employees are also set up for auto escalation which will increase your contribution by 1% annually until you reach 6%.
- All changes to contributions can be made on the Principal website.
- Once you have completed one year of service AND worked a minimum of 1000 hours, in a year, you will receive the company match which equals your contribution up to 6%, as long as you maintain a minimum of 2% on your personal contribution.
- If you have previously opted out of enrollment you can reenroll on the website at any time.

There are three easy ways for all employees to access their account:

Principal Website:	
www.principal.com/welcome	
<ul style="list-style-type: none">• You will be prompted to create your account. There are several security features that will help safeguard your account.• You will find:<ul style="list-style-type: none">○ Customized dashboard for your retirement account○ Retirement Wellness Score – personalized score to see how you’re tracking towards your retirement goals○ Principal® Milestones – a financial wellness resource that provides self-serve, personalized, online education○ Principal® app – streamlined for convenience, it puts you in control with retirement wellness checks, in-the-moment education and self-serve transaction capabilities○ Principal® Flash Briefing – voice assistant delivering tips, fun facts, and reminders weekly <p>*If you’re already a customer of Principal, simply select Login and use your existing username and password.</p>	
Participant Contact Center:	Principal® app
1-800-547-7754 Representatives are available to help you from 7:00 a.m. to 9:00 p.m. Central Time, Monday thru Friday.	<ul style="list-style-type: none">• Principal® app is available for iPhone® and Android™.• Apple and iPhone are registered trademarks of Apple Inc.• Android is a trademark of Google Inc. Use of this trademark is subject to Google Permissions.

Enhance today. Embrace tomorrow.

Learn to balance your short and long-term financial goals.

We know there's a lot to think about when it comes to your finances — both now and later. But with the right knowledge, you can live well today and plan well for tomorrow. Principal® Milestones can help you prioritize and make more informed decisions with financial resources in one convenient place at no cost to you.

Plan for today

What are some ways I can help pay down my student loans?



Visit principal.com/StartHere to watch a short video about 3 steps to student loan repayment and then link your loans via the Enrich site to view them all in one place and compare repayment options.



You can also learn about:



Building a budget



Downsizing debt



Understanding your credit score

Plan for tomorrow

Do I really need a will? How much does it cost?



Visit principal.com/StartHere to watch a short webinar about protecting your assets. Then access the ARAG site to [prepare a will in a matter of minutes](#).



You can also learn about:



Saving for retirement



Saving for learning



Covering your health



Building emergency savings

Take the next step.

A small action today can help lead to a more secure future tomorrow.

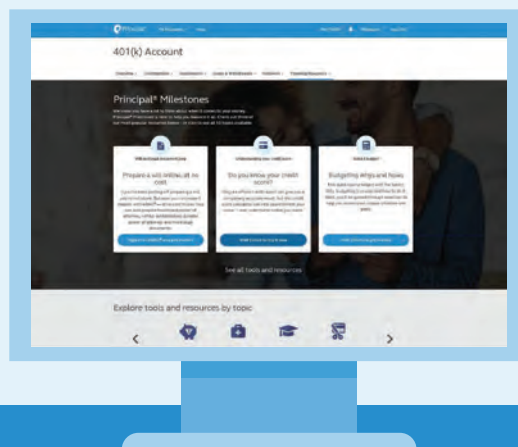
To get started, visit principal.com/StartHere and check out the holistic financial resources. You can do all this and more:

Access Enrich to:

- › Create a household budget
- › Learn about managing debt
- › Take a course on understanding your credit report

Access ARAG to:

- › Prepare a will or another legal document



principal.com/StartHere

While you're there, learn about our Principal® Flash Briefing skill via Amazon Alexa. Each week you'll get financial and retirement planning tips all by just asking Alexa. And if you want to dive deeper, you'll be directed to additional info offered through Principal® Milestones.



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Facts about Liberty Mutual Auto and Home Insurance



Why should I switch?

Your Employer chose Liberty Mutual because we partner with you to help you select the coverage that best fits your situation. You can choose from flexible options that allow you to customize your protection to match your specific needs. Phelps Health partners with Liberty Mutual to offer you a special discounted rate on auto and home insurance. You may also qualify for our Multi Car and Multi-Policy discounts.

What are some of the advantages?

In addition to special savings, as a Liberty Mutual customer, you'll have access to a wide range of benefits.

AUTO	HOME
Accident Forgiveness² For qualified drivers your rate won't increase due to your first accident.	24-Hour Emergency Repair Service Protect your home from more damage.
Better Car Replacement^{TM3} If your car is totaled, we'll give you the money for a model that is one year newer.	Contractor Network Referral Program Get dependable and guaranteed repairs.
Roadside Assistance⁴ Real help when you need it.	Personal Property Replacement Service We'll help you replace damaged items with an exact or near match.

Continued...



How do Liberty Mutual's rates compare?

Beside our already competitive rates, as an employee of Phelps Health you may qualify for discounted rates on your auto and home insurance. A Sales Representative can explain your options clearly and help ensure you get all the discounts you qualify for.

How do I know which coverages and deductibles are right for me?

We'll take the time to explain all the insurance terms and make recommendations that fit your personal situation. And we'll always make sure you're properly protected.

What are my payment options?

We offer several convenient billing options, so you can choose what works best for you. Plus, you get special savings when you pay your bill in full or choose one of our automatic payment methods, such as Electronic Funds Transfer. You can choose to:

- Have your payments deducted automatically from your checking or savings account.
- Pay monthly, quarterly, or in one lump sum
- Simplify your life by having your monthly premium payment automatically deducted from your paycheck.
- No down payment required
- No billing fees
- Up to an additional 7.5% discount⁵

How do I file a claim?

Our dedicated team is always available to give you all the attention your claim demands. Contact us anytime by phone, online, or via your mobile device.

How can I learn more?

For more information on your auto and home insurance options or for a free quote, visit www.libertymutual.com/pcrmc or call 314-270-0924.



**Contact me for a free quote or
visit www.libertymutual.com/pcrmc**

Robert Chasen, LUTC
12444 Powerscourt Dr.
Suite 100
St. Louis, MO 63131
314-270-0924
Robert.Chasen@LibertyMutual.com
Client #: 120584

Our Mobile Apps Make Things Even Easier

- Pay your bill
- Update your policy
- Report, track, and manage your claims
- Catalog your belongings



Liberty
Mutual
App

Home
Gallery
App*

You can find us on:



About Us

We've been in the business of helping people live safer, more secure lives for more than 100 years. As a leading provider of auto, home, and life insurance, we operate in all 50 states and are among the Fortune 100 largest U.S. corporations.

To help meet all your needs, we offer a full portfolio of insurance products, including:

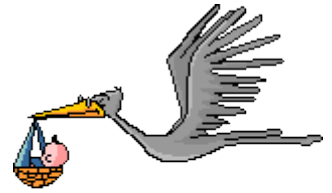
- auto
- condo
- home
- renters
- motorcycle
- watercraft
- personal liability protection (umbrella)
- identity fraud expense coverage



¹Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. ²Accident Forgiveness coverage is subject to terms and conditions of Liberty Mutual's underwriting guidelines. Not available in CA and may vary by state. ³Optional coverage in some states. Availability varies by state. Eligibility rules apply. ⁴With purchase of optional Towing & Labor coverage. Applies to mechanical breakdowns and disablements only. Towing related to accidents would be covered under your Collision or Comprehensive coverage. ⁵Not available in all states. Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA 02116. ©2018 Liberty Mutual Insurance



Qualifying Life Events – How Do They Affect My Benefits? What All Employees Need to Know....



- **What is a Qualifying Life Event?**

A qualifying Life Event is any of the following:

- ✓ Change in Marital Status – Marriage, Divorce/Annulment, Death of Spouse or Legal Separation
- ✓ Change in Number of Tax Dependents – Birth, Adoption/Placement for Adoption, Legal Guardianship, Death of Dependent
- ✓ Change in Employment Status – Termination of employment, change in employment status (i.e. part time to full time, etc), commencement of employment
- ✓ Change in Spouse or Dependent's Eligibility for coverage under an employers plan – Gains or Losses Eligibility of coverage

- **What steps do I take when I have a Qualifying Life Event?**

- ✓ It is an employee's responsibility to notify HR when any qualifying life event takes place.
- ✓ You have **30 days from the effective date** of the qualifying event to notify HR **in writing** of the change that has occurred and to make any benefit changes.
- ✓ You can logon to the Phelps Health benefit site (www.phelpshealth.bswift.com) to start a life event and provide the appropriate documentation

- **How do I notify HR of my qualifying event?**

- ✓ Notification is required to be in **written form**, you may either come to the HR front desk and complete an enrollment/change form, you can e-mail cmoore@phelpshealth.org with the dates and necessary information or you can logon to the Phelps Health benefit site (www.phelpshealth.bswift.com) to start a life event and provide the appropriate documentation
- ✓ For some qualifying events documentation is required to verify the event; some of these are:
 - For Marriage – the marriage certificate
 - For Divorce/Annulment/Legal Separation – the judge signed official documentation
 - For Adoption/Legal Guardianship – the judge signed official documentation
 - For Loss/Gain of Dependents Eligibility – notification from their employer stating the effective date of the change
 - For Birth of a child – the social security number **IS NOT required** to make the addition; you need to add your child within 30 days of birth and can provide the social security card information once it is available
 - For Death of a Spouse/Dependent – the death certificate

- **Note: Some events do not allow for life insurance changes.**

For any benefit questions please contact Benefits Manager, Cathy Moore at 573-458-7168 or via e-mail at cmoore@phelpshealth.org



Phelps Health Aflac Supplemental Plans Summary

As an employee of Phelps Health, we are happy to inform you that Aflac is a benefit offered to you. Aflac is supplemental insurance that pays cash directly to you. Below you will find information on our plans. Aflac plans are a payroll deduction and all claims are handled by your agents and can be paid directly to your bank account. Please contact Cathy Moore, Benefits Manager, cmoore@phelpshealth.org or Amy Smith, Benefits Specialist, amysmith@phelpshealth.org for any Aflac questions you may have.

Accident Policy:

This policy is designed to pay cash back to you in the event of an accident. Accidents are covered both on and off the job and can be for something as simple as treatment for poison ivy. Benefits include:

- *Up to \$200 Initial Accident Treatment*
- *\$30 follow up visits*
- *\$1,000 hospitalization benefit*
- *\$250 /day hospital confinement benefit*
- *Up to \$1,000 Ambulance Benefit*
- *\$100,000 Accidental Death Benefit*
- *\$50 Wellness Benefit*
- *Plus...much more*

Aflac Choice – Hospital Confinement:

Hospital Plan pays you if you become sick or injured and are admitted to the hospital. If you are using Phelps Health you get additional benefits!!!!

- *Admission benefit - \$1,000-\$1,250*
- *Daily hospital confinement benefit*
- *ICU benefits...and many more*

Critical Care/Cancer Protection:

Coverage for Cancer, Heart Attack, Stroke, Coronary Artery Bypass Graft Surgery, Sudden Cardiac Arrest, Kidney Failure, Major Organ Transplant, Bone Marrow Transplant, Non-Invasive Cancer, and Skin Cancer. Pays in a lump sum of \$10,000, \$20,000, or \$30,000 based upon your choice at enrollment. Spouses are eligible for 50% of the amount the employee purchases and kids are covered for free to the age of 26!!!

*Price is based on age and tobacco use.

Short Term Disability

Pays you 60% of your salary should you become ill or injured and have to be off work for an extended period of time. *Benefits are determined on your salary and your age. *Please contact us for monthly benefit and premium.

Phelps Health Bi-Weekly Rates

Accident:

Individual:	\$9.97
Employee/Spouse:	\$14.95
Employee/Kids:	\$17.48
Family:	\$22.45

Choice (Hospital):

Individual:	\$12.33
Employee/Spouse:	\$23.86
Employee/Kids:	\$19.13
Family:	\$30.66

Critical Illness/Cancer:		<u>\$10,000</u>	<u>\$20,000</u>	<u>\$30,000</u>
Employee	18-29	\$2.77 (3.63)	\$4.78 (6.50)	\$6.78 (9.37)
	30-39	\$4.10 (6.04)	\$7.43 (11.30)	\$10.76 (16.57)
	40-49	\$7.35 (11.21)	\$13.92 (21.63)	\$20.50 (32.07)
	50-59	\$13.63 (21.71)	\$26.49 (42.64)	\$39.35 (63.57)
	60+	\$25.51 (39.63)	\$50.26 (78.48)	\$75.01 (117.34)

Spouse		<u>\$5,000</u>	<u>\$10,000</u>	<u>\$15,000</u>
	18-29	\$1.75 (2.18)	\$2.73 (3.59)	\$3.71 (5.00)
	30-39	\$2.41 (3.38)	\$4.05 (5.99)	\$5.70 (8.60)
	40-49	\$4.03 (5.96)	\$7.30 (11.15)	\$10.56 (16.35)
	50-59	\$7.18 (11.22)	\$13.58 (21.66)	\$19.99 (32.10)
	60+	\$13.12 (20.17)	\$25.47 (39.58)	\$37.82 (58.98)

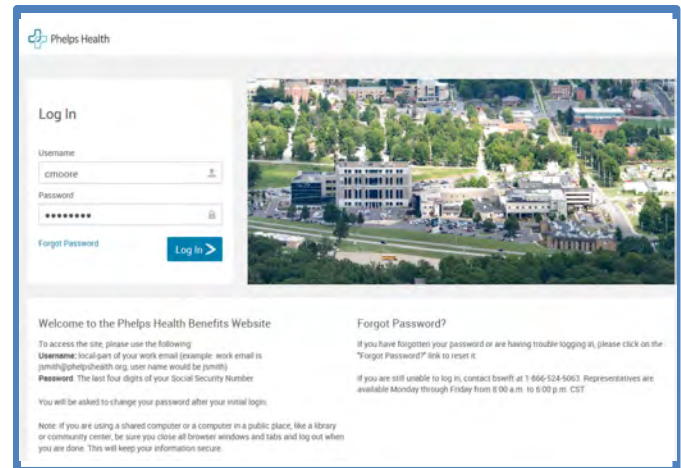
*If you have used tobacco within the last 12 months use the price in ().

Short Term Disability: Rates are determined by your salary and age.

For Claims or more information visit: www.aflacgroupinsurance.com

Login to Phelps Health Online Portal

Visit PhelpsHealth.bsswift.com to register and login. When logging in for the first time your user name is the local-part of your work email (ex: work email is jsmith@phelpshealth.org user name would be jsmith) and your initial password is the last four digits of your Social Security Number. *You will have to change your password after first login.

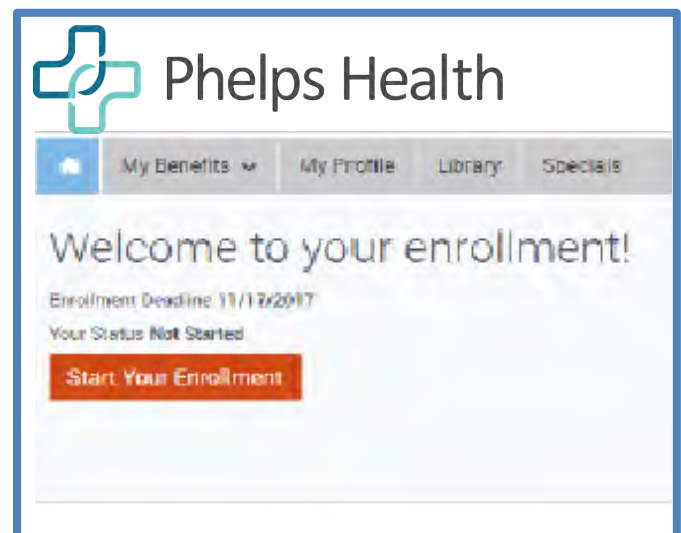


The screenshot shows the 'Log In' section of the Phelps Health website. It features a login form with fields for 'Username' (containing 'cmoore') and 'Password' (masked with asterisks). There are links for 'Forgot Password' and a 'Log In' button. To the right is a large image of a cityscape. Below the login form, there is a 'Welcome to the Phelps Health Benefits Website' section with instructions on how to access the site, including the username and password rules. A 'Forgot Password?' section provides instructions on how to reset a password. At the bottom, there is a note about changing the password after the initial login and a security warning about using shared computers.

Learn about your benefits and get started

You'll find the information you need about your benefits in your employee benefits homepage.

When you're ready, Click 'Start Your Enrollment' to begin entering in your benefits.



The screenshot shows the 'Phelps Health' logo at the top. Below the logo is a navigation bar with links for 'My Benefits', 'My Profile', 'Library', and 'Specials'. The main content area has a large heading 'Welcome to your enrollment!' followed by 'Enrollment Deadline 11/17/2017' and 'Your Status Not Started'. A prominent orange button labeled 'Start Your Enrollment' is centered on the page.

Verify your personal information

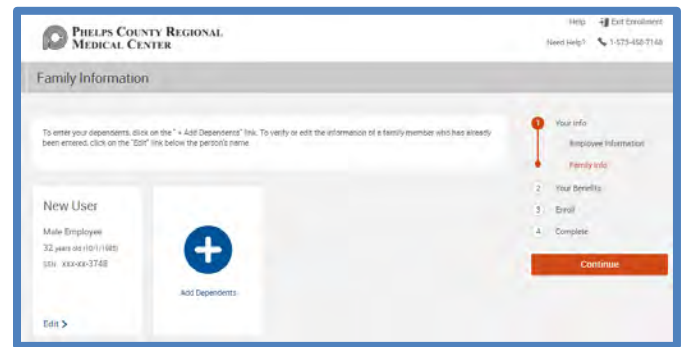
Make sure all of your personal information, including your address and phone are correct.



The screenshot shows the 'Employee Information' page of the Phelps County Regional Medical Center. It includes a header with the medical center's name and contact information. The main content area is titled 'Employee Information' and contains a section for 'Your Info' with a list of items to verify: 'Employee Information', 'Family Info', 'Your Benefits', 'Email', and 'Continue'. A 'Continue' button is located at the bottom right. The 'Demographics' section includes fields for 'First Name', 'Middle Initial', 'Last Name', 'Social Security Number', 'Date of Birth', 'Gender', and 'Address'.

Enter your family information

Enter your spouse's information, along with your children, or anyone that you declare as a dependent and would like to enroll in benefits.



Start selecting your benefits

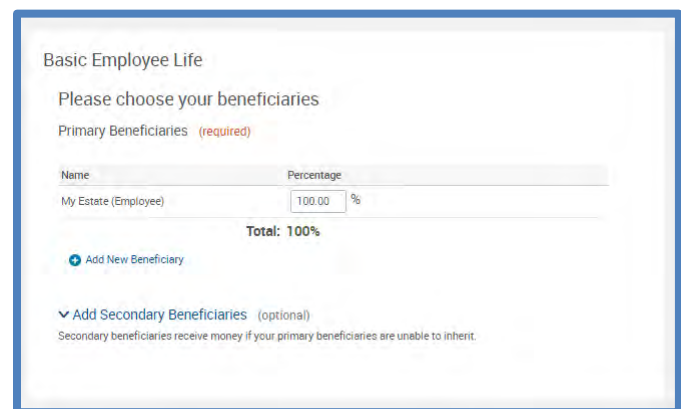
From this screen you can select which benefits to enroll in or to waive, - like medical, dental, vision, life, disability and more!

As you progress through each benefit type, the icon on the upper left will change from grey to green indicating that your selection is complete.



Select and review beneficiary information

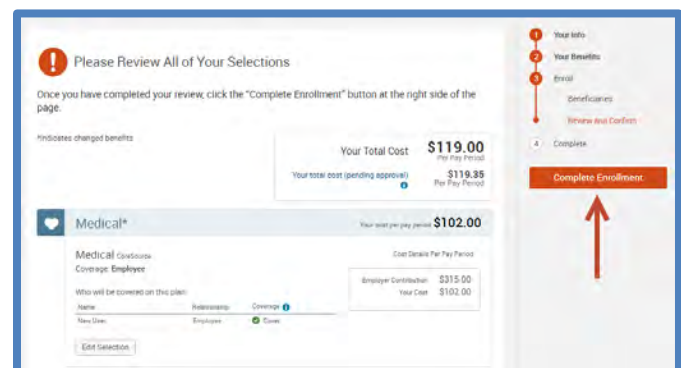
For all eligible plans you are able to designate primary and secondary beneficiaries. All percentages must equal 100%.



Review, confirm and complete your enrollment

Verify that all plans are displaying coverage for yourself and your dependents as you expect.

In order to finish your enrollment and have coverage for 2018 you must click the 'Complete Enrollment' button on the right side.





New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 6-30-2023)

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact Phelps Health Human Resources

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name		4. Employer Identification Number (EIN)	
5. Employer address		6. Employer phone number	
7. City	8. State	9. ZIP code	
10. Who can we contact about employee health coverage at this job?			
11. Phone number (if different from above)		12. Email address	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

☐ All employees. Eligible employees are:

--	--	--

☐ Some employees. Eligible employees are:

--	--	--

- With respect to dependents:

☐ We do offer coverage. Eligible dependents are:

--	--	--

☐ We do not offer coverage.

- ☐ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?

☐ **Yes** (Continue)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? _____ (mm/dd/yyyy) (Continue)

☐ **No** (STOP and return this form to employee)

14. Does the employer offer a health plan that meets the minimum value standard*?

☐ Yes (Go to question 15) ☐ No (STOP and return form to employee)

15. For the lowest-cost plan that meets the minimum value standard* offered only to the employee (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/ she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.

a. How much would the employee have to pay in premiums for this plan? \$ _____

b. How often? ☐ Weekly ☐ Every 2 weeks ☐ Twice a month ☐ Monthly ☐ Quarterly ☐ Yearly

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return form to employee.

16. What change will the employer make for the new plan year? _____

☐ Employer won't offer health coverage

☐ Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.* (Premium should reflect the discount for wellness programs. See question 15.)

a. How much would the employee have to pay in premiums for this plan? \$ _____

b. How often? ☐ Weekly ☐ Every 2 weeks ☐ Twice a month ☐ Monthly ☐ Quarterly ☐ Yearly

* An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)

Welcome to Paperless Payroll

Online Pay Stub and W-2 access

Follow these simple steps to gain access to your Online Pay Stub.

Go to <https://www.my-estub.com>

*******Cannot log in until you have received your first Direct Deposit*******

- ◆ Click on Employee Portal
- ◆ Enter your user name. PCRCMC + Employee Number + First 4 letters of your First Name. (PCRCMC1111JANE)
- ◆ Enter your password. Default Password = PCRCMC + Last 4 of SSN+\$
- ◆ Create your own Secure Password
- ◆ Choose your Security Questions
- ◆ Choose your Email Delivery Options
- ◆ Choose your W2 Delivery Options
- ◆ Choose your Text Message Notifications
- ◆ View your Pay Stubs
 - ◇ Select Payment Listing
 - ◇ To select a stub to view, click on the blue Trans ID # next to the Payment Date

Secure access to Pay Stubs and W-2 forms by internet, email or cell phone
24 hours a day, 7 days a week!

Need help? Call the Support Service Center

1-800-489-1711 Option #1

Monday-Friday 8AM-8PM EST

or call Lori Rivers (ext. 7917)