EFFECTIVE JAN. 1, 2024



**EMPLOYEE BENEFITS**

*For details about any of these programs, please contact the Benefits Coordinator in the Human Resources Department. This is only a general summary.* ***Full-time is regularly scheduled 30 to 40 hours per week; Part-time with Benefits is regularly scheduled 24 to 29 hours per week.***

*New employees or newly eligible employees must log into the Employee Portal within 15 days of their start date to elect and/or waive each coverage that is offered. The Employee Portal may be accessed from any computer within the hospital and clinics by opening up Google Chrome. The landing page that comes up is the BCH Intranet and on the left hand side are some quick links; there is one entitled Employee Portal – please click on this link and you will be taken directly to the Employee Portal and you may elect your new benefits.*

*ALL coverages are effective the first day of the month following your hire date. For example, if your hire date is March 15th, your benefits will be in effect April 1st.*

**HEALTH INSURANCE**

Boone County Hospital offers two choices for health insurance; Traditional/POS insurance or High Deductible Health Plan with Health Savings Account (referred to as HDHP).

***Spousal Surcharge:*** The spousal surcharge is assessed when an employee’s spouse has the opportunity to participate in his/her own employer’s health insurance, but the decision is made to be on the employee’s. The surcharge is an additional $75 per pay period. All employees with a spouse are required to complete the Spousal Surcharge form (available on the P Drive) and send to Benefits.

***Traditional/POS Insurance:*** This is a self-funded program administered by Wellmark, Inc. The POS network is Alliance Select. All premiums are withheld on a pre-tax basis. Health Insurance will be effective on the 1st day of the month immediately following the employee’s hire date. The amounts listed below are for in-network providers; for out-of-network providers, amounts will be greater. *You are required to designate a PCP when enrolling.*

Calendar Year Deductible In-Network: Individual - $1,500 Family - $2,500

Designated Primary Care Physician: $25 co-pay at time of service

Specialist: $40 co-pay at time of service

Emergency Room: $100 co-pay Per visit

Hospital Expenses: At BCH, domestic deductible, then 10% co-insurance

Other Hospitals, deductible, then 20% co-insurance

Mental/Nervous Disorders: Deductible, then 10% co-insurance

Wellness/Preventive: Plan pays 100%

Out of Pocket Maximums: Individual - $3,000 Family - $5,000

**DOMESTIC TIER**

The Domestic Tier is for services provided at Boone County Hospital, including BCH owned clinics (BCFM South, BCFM North, BCFM Ogden, Madrid Family Practice Clinic, Walk In Clinic, Surgery Clinic). This tier is part of the POS/Traditional plan – **not a separate insurance product**.

Calendar year Deductible: Individual - $750 Family - $1,500

(This aggregates towards satisfying the in-network deductible)

Designated Primary Care Physician: $20 co-pay at time of service

Specialist: $40 co-pay at time of service (does not include Specialty Clinics,

Radiology, Pathology)

Emergency Room: $0 co-pay; deductible, then 10% co-insurance

Hospital Expenses: Deductible, then 10% co-insurance

Out of Pocket Maximums: Individual - $1,500 Family - $3,000

***PPO/Traditional Premiums Per Pay Period:***

Full-Time, Part-Time, Weekend Individual $48.29 Two-Party $131.65 Family $215.17

Package

With Spousal Surcharge: N/A Two-Party $206.65 Family $290.17

***High Deductible Health Plan (HDHP) with Health Savings Account (H.S.A.):*** This is a self-funded program administered by Wellmark, Inc. Employees electing to enroll in the HDHP plan are required to pay all costs up to the deductible amount before this plan begins to pay for covered services. All premiums are withheld on a pre-tax basis. Health Insurance will be effective on the 1st day of the month immediately following the employee’s hire date.

Calendar Year Deductible: Individual - $3,200 Family - $5,600

Primary Care Physician: Deductible, then 10% co-insurance

Specialist: Deductible, then 10% co-insurance

Hospital Expenses: Deductible, then 10% co-insurance

Mental/Nervous Disorders: Deductible, then 10% co-insurance

Wellness/Preventive: Plan pays 100% for one preventive exam, one gynecological exam and one mammogram per calendar year per person

Out-of-Pocket Maximums: Individual - $5,000 Family - $10,000

Health Savings Accounts: Employee may set up a H.S.A. at the financial institution of their choice.

New Enrollee into the HDHP will receive the following contributions by BCH to their established H.S.A. for their first year of participation:

Individual: $300 immediately, with bi-weekly contributions of $46.15

Two-Party/Family: $600 immediately, with bi-weekly contributions of $92.30

BCH contributions are made via direct deposit.

Employees may also contribute to the H.S.A. via payroll deduct on a pre-tax basis. Please speak with Benefits Coordinator to determine maximum contributions allowed by IRS.

***HDHP Premiums Per Pay Period:***

Full Time, Part-Time, Weekend Package: Individual $18.53 Two-Party $52.31 Family $103.97

With Spousal Surcharge: N/A Two-Party $127.31 Family $178.97

**PLEASE NOTE THAT EMPLOYEES PARTICIPATING IN THE HDHP ARE NOT ELIGIBLE FOR THE BOONE COUNTY HOSPITAL INPATIENT AND OUTP ATIENT DISCOUNTS.**

**PHARMACY BENEFIT**

Employees enrolled in either of the health insurance plans, may fill prescriptions through the BCH pharmacy (preferred provider) or at any retail pharmacy accepting CVS. The pharmacy benefit is part of the health insurance benefit and therefore has no additional cost to employees. The health insurance card received from Wellmark will include pertinent information that is needed when filling prescriptions. Co-Pays are dependent upon which health insurance plan you enroll in.

Traditional/PPO plan Prescription co-pays filled at BCH:

Generic/Tier 1: $7 per 30 day fill

Tier 2 (Preferred Brand Name) $20 per 30 day fill

Tier 3 (Non-Preferred Brand Name) $40 per 30 day fill

Tier 4 (Specialty Drugs) $75 per 30 day fill

Traditional/PPO plan Prescription co-pays filled at retail pharmacies:

Generic/Tier 1: $10 per 30 day fill

Tier 2 (Preferred Brand Name) $30 per 30 day fill

Tier 3 (Non-Preferred Brand Name) $50 per 30 day fill

Tier 4 (Specialty Drugs) $90 per 30 day fill

HDHP Prescriptions: Deductible, then 10% co-insurance

**DENTAL INSURANCE**

Boone County Hospital offers dental insurance administered by Delta Dental of Iowa. Benefits are determined by the provider’s participation with Delta Dental. It is encouraged to contact your provider of choice to determine if they are Delta Dental PPO, Delta Dental Premiere or non-participating (if non-participating, benefits are available but claims must be done by employee). All premiums are withheld on a pre-tax basis. Health Insurance will be effective on the 1st day of the month immediately following the employee’s hire date.

2024 Premiums per Pay Period:

Full Time/Part Time/Weekend Package: Individual $6.92 Family $24.00

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| --- | --- | --- |
|  | Delta Dental PPO | Delta Dental Premiere |
| Deductible – Individual | $15 | $25 |
| Deductible – Family | $45 | $75 |
| Calendar Year Benefit per covered person | $1,500 | $1,500 |
| Preventive and Diagnostic | 100% | 100% |
| Basic Restorative | 90%/10% | 80%/20% |
| Major Service | 50%/50% | 50%/50% |
| Orthodontia  Lifetime Benefit  Annual Deductible  Age Limitation | 50%/50%  $1,500  $50  19 | 50%/50%  $1,500  $50  19 |

**VISION INSURANCE**

Boone County Hospital offers vision insurance through DeltaVision. To locate covered providers, view vision wellness information and how to contact customer service, please go to [www.deltadentalia.com/deltavision](http://www.deltadentalia.com/deltavision). It is recommended that you contact your provider to determine if they are in-network with DeltaVison or not. All premiums are withheld on a pre-tax basis. Health Insurance will be effective on the 1st day of the month immediately following the employee’s hire date.

***Premiums per Pay Period:***

Employee Only: $3.83 Employee & Spouse: $7.28 Employee & Children: $8.23

Family (2 adults plus 1 or more children): $10.87

**LIFE INSURANCE**

Boone County Hospital offers term life insurance through New York Life. All benefit eligible employees have the option to enroll in the Basic Term Life Insurance at no cost. By electing this coverage, BCH will place an amount of life insurance on the employee in an amount equal to one times the annual salary. This basic term life also includes matching Accidental Death & Dismemberment Insurance.

Employees may also purchase additional term life insurance, referred to as Voluntary Life. Minimum for an employee is $20,000 and can be increased in increments of $10,000. Employee may purchase up to 5X their annual salary; guaranteed issue amount is $150,000. Any amounts over the guaranteed issue amount is subject to evidence of insurability and a health statement is required and must be approved by Cigna’s underwriting department.

When an employee enrolls in the voluntary, life insurance may also then be purchased for spouse and dependent children. Spouse coverage may be equal to what the employee has purchased on themselves; with a guaranteed issue amount of $50,000. Any amounts over the guaranteed issue amount is subject to Evidence of Insurability and a health statement must be completed and approved by New York Life’s underwriting department.

Maximum voluntary life insurance for non-physician employees is $250,000.

Basic term life for dependents under the age of 19 (or 26 if a full-time student) is available when an employee purchases the minimum amount of voluntary life on themselves. Each eligible dependent may be insured for $10,000 at one low monthly rate.

**FLEX SPENDING ACCOUNTS**

Boone County Hospital offers all benefit-eligible employees the opportunity to participate in a Flex Spending Account (also known as Section 125 Cafeteria Plan) for medical and dependent care expenses. Employees may set aside money on a pre-tax basis as allowed by the IRS.

For 2023, the maximum amount for a medical flex is $3,050. For dependent care flex, the maximum is $5,000.

This program is administered by WageWorks. More information is available from the Benefits Coordinator.

**AFLAC**

Boone County Hospital offers all full-time, part-time with benefits and weekend package employees the opportunity to enroll in several different Aflac plans. Plans offered at this time are: Accident Indemnity, Cancer, Dental, Hospitalization, Vision, Critical Illness Wrap and Short Term Disability. For more information, please contact the Aflac agent: Luke Wittrock at 515-432-0578. Several of these plans have pre-tax premiums.

**IPERS**

Boone County Hospital is an Iowa Public Employees Retirement System covered employer. IPERS is a defined benefit plan. 6.29% of the employee’s earnings are withheld each pay period and the hospital contributes an additional 9.44% per pay period. These amounts are set by IPERS and are not able to be modified by the employee or by BCH. Ambulance employees have 6.41% per pay period withheld and BCH contributes 9.26% per pay period. IPERS is a mandatory program for all BCH employees.  For more information, please go to [www.ipers.org](http://www.ipers.org).

**SHORT-TERM DISABILITY**

Boone County Hospital has a self-funded short-term disability program. Employees experiencing a qualifying serious health condition under the guidelines of the Family Medical Leave Act may be eligible to receive short term disability benefits in amount of 60% of their base wages for up to six months (180 days). There is a three (3) day/24 hour elimination period prior to benefits beginning. ***Please refer to the “Salary Security Policy” for more information.*** Employees must contact the Benefits Coordinator for the required paperwork and more information.

**LONG-TERM DISABILITY**

Boone County Hospital enrolls all full-time and part-time with benefits employees into the long-term disability program through Cigna. In the event that an employee must remain off work for a qualifying serious health condition, they may receive long term disability benefits at 60% of their base wages for a period of time. Please refer to the Group LTD Insurance information located on the P drive under the Human Resources/Payroll folder and within the sub-folder of Benefits. You may also contact the Benefits Coordinator for more information. There is no cost to employees for this insurance.

**PAID-TIME OFF**

BCH provides a Paid Time Off program in lieu of traditional vacation and holiday programs. All full-time and part-time employees will accrue PTO each pay period. PTO is allowed to accumulate until cap is reached. *Weekend package employees do not accrue Paid Time Off.*

0 – 5 years of service: 6.15 hours per 80 hours worked (20 days)

6 – 10 years of service: 8.00 hours per 80 hours worked (26 days)

11 – 15 years of service: 9.23 hours per 80 hours worked (30 days)

Over 15 years of service: 10.46 hours per 80 hours worked (34 days)

**SICK HOURS**

Employees will accrue sick hours based on their hours worked. The maximum will be .93 for 80 hours worked in a pay period (not including overtime). The accrual rate will be pro-rated when an employee works less than 80 hours in a pay period. Example: An employee works 72 hours in the pay period, they would receive .84 in sick hours. *Weekend package employees do not accrue Sick Hours.*

**INPATIENT AND OUTPATIENT DISCOUNTS**

Boone County Hospital allows all benefit eligible employees (except those participating in the High Deductible Health Plan) the opportunity to receive discounts on hospital-related services received at BCH. These discounts are applicable to the employee and immediate family members who reside with the employee and are a qualifying dependent per the IRS code. Employee does not need to be enrolled in the health insurance offered by BCH. ***Employees who participate in a High Deductible Health Plan are not eligible for discounts.***

Inpatient and Observation charges are eligible for a 100% discount, up to $2,500 per event, when employee submits the Explanation of Benefits received showing what insurance has paid. Employee has 45 days from when the insurance pays to meet with a Patient Registration Representative in order to receive the discount.

Outpatient discount is 50% when employee submits the Explanation of Benefits received showing what insurance has paid. Employee has 45 days from the date of their first billing statement to meet with a Patient Registration Representative in order to receive the discount. Account must be paid in full within 6 pay period.

Please refer to the “Employee Discount Policy” for more information.

**WELLNESS BENEFIT**

Employees may receive one (1) free walk-in wellness lab draw during their birthday month.

Employees may receive $25 per month (paid quarterly via payroll) when they attend a qualifying fitness program/facility 8 or more times each month. The employee must be paying a minimum of $25 per month for membership. Attendance must be provided to Human Resources by the facility. Please refer to the “Employee Wellness Program” policy.

Employees may receive up to $25 per month (paid quarterly via payroll) when they submit proof of payment for fitness apps they have purchased. Employee can choose to receive the reimbursement for attendance at fitness facility OR using fitness app, but not both.

Employees who belong to Weight Watchers may also receive one-half of their monthly membership dues in reimbursement under the Wellness Program. For more information, please contact Tami Hartwig in Human Resources.

BCH offers a Wellness Program to all employees, regardless if they are benefit eligible or not. Throughout the year, various challenges will take place. Employees who participate may be eligible to receive various prizes for participating. Prizes are not guaranteed and will vary by challenge.

**TAX SHELTERED ANNUITIES**

Boone County Hospital does not endorse or participate in any one company nor does the hospital contribute to any private annuities. However, the hospital will deduct pre-tax contributions from an employee’s paycheck if the employee wishes. Employees may set up and participate in a 403(b) or 457 RIC. Please contact the Payroll Coordinator for more information.

**TUITION REIMBURSEMENT**

Boone County Hospital has a generous tuition reimbursement program and also will pay for two Continuing Education days per year. To qualify, employees must have been employed in a qualifying position for a minimum of 12 months by BCH. Please refer to “Education Development Staff” policy for more information.

**EMPLOYEE ASSISTANCE PROGRAM**

Boone County Hospital has partnered with Employee & Family Resources (EFR) to provide all BCH employees a variety of counseling, consultations, resources and coaching benefits. EAP benefits are cost-free to all employees and household members. All services are confidential and available 24/7/365. Services included are stress management, relationship concerns, personal growth, anxiety or depression, legal issues, identity theft, tax questions, elder care, financial concerns and budgeting and debt. To access benefits, simply call (800)327-4692. When you call, a master’s level counselor will answer your call and will connect you with an EAP counselor who specializes in the area of your concerns.

EFR also offers employees the opportunity to utilize hundreds of free legal documents by going to [www.efr.org/legal](http://www.efr.org/legal). Once at this website, you will click on a link that will take you to the forms.