

# Choose Well, your caregiver benefits

Choose Well connects you with programs and resources to help you along your health and well-being journey; delivering on our Promise to “Know me, care for me, ease my way”. Whether choosing which benefits to elect, using those benefits for greatest personal impact or making daily choices for well-being, Choose Well supports you with these important decisions.

## Here for you on your journey to health and well-being, your Choose Well benefits include:

- Health & insurance benefits
- Well-being program
- Retirement benefits
- Paid time off & leave benefits
- Caregiver Health Services

### Providence – Medical Residents

This benefits-at-a-glance (BAAG) document provides a high-level overview of benefits for those considering employment with Providence. Please review the ‘Next steps’ section if you have accepted a position.

**Choose Well**



# Health & insurance benefits

Each caregiver is unique, with different lifestyle and family needs. Choose Well benefits are designed to offer you choice. If your personal situation changes, you may want to review or update your benefits elections. You can make changes to your elections each year during benefits open enrollment, or during the year if you have a qualifying event.

## Highlights:

### Benefits provided by Providence at no cost to you:

- **Basic life insurance**
- **Short-term disability**
- Basic **long-term disability insurance**
- **Caregiver Assistance Program**
- **Well-being** program

### Benefits provided by Providence where you share in the cost:

- At least two **medical plan options**, depending on your location
- At least two **dental plan options**, depending on your location
- One **vision plan option**
- **Health care FSA** (for eligible healthcare expenses)
- **Dependent care FSA** (for work-related child or elder care expenses)
- **Supplemental life** insurance and voluntary AD&D insurance
- **Voluntary benefit** options

# Health & insurance benefits

To offer a program that is just, affordable, and sustainable for all caregivers, higher-income caregivers will pay a larger portion of their medical plan premium. Review your options and the cost of each option on the Caregiver Service Portal at **CaregiverServicePortal.org**. There are two ways to access your benefits information:

- For each benefits listed above, enter the **bolded** words in the search bar on the home page of the Caregiver Service Portal for more information about that benefit.
- From the home page, click **Benefits & Well-being** and choose the topic you would like more information about.

## Who is eligible for benefits?

To learn about benefits eligibility, including who you can cover on your benefits, visit the Caregiver Service Portal at **CaregiverServicePortal.org**. In the search bar, type **eligibility**, then click on one of the following topics for more information: **Newly eligible caregivers**, **Benefits eligibility overview**, **Who can I cover for benefits** or **Adult benefits recipient (ABR)**.

## Find a provider

To search for providers included in each medical plan's network, visit the Caregiver Service Portal at **CaregiverService Portal.org**. In the search bar, type **Find a Provider or Pharmacy**.

To search for dental providers, type **dental** in the search bar, then click on **Dental plan options** and scroll to the **Finding in-network providers** instructions. The link to the dental plan claims administrator's website is located under **Resources** at the top of this page.

To search for vision providers, type **vision** in the search bar, then click on **Vision plan options**. Instructions for finding a provider are located right above the plan coverage details table. The link to the vision claims administrator's website is located under **Resources** at the top of this page.

## Voluntary benefits

You also have the opportunity to enroll in voluntary benefits. Voluntary benefits are individual programs and policies offered at affordable group rates.

You can enroll in or cancel these benefits at any time:

- **Auto and home insurance**
- **Pet insurance**
- **Commuter benefits** (Note: This program does not replace any transit programs sponsored by your location.)
- **Voluntary short-term disability**

You can enroll in these benefits only during your initial benefits enrollment period, or during open enrollment each year:

- **Group legal insurance**
- **Identity theft and credit protection**
- **Accident, Critical illness insurance, and Hospital Indemnity insurance**

For more information on a particular voluntary benefit, go to the **CaregiverServicePortal.org** and type the name of the benefit you are interested in learning more about in the search bar (name of each benefit is bolded above).

Voluntary benefits are generally sponsored by independent vendors and offered to you at reduced group rates with your employer's permission. Your employer does not administer, endorse or contribute toward voluntary benefits or receive any compensation for offering voluntary benefits.

## Explore your options

- ✓ Goto the Caregiver Service Portal at **CaregiverServicePortal.org**. On the log in page, select **Providence** under the Guest Sign-in to review your options.
- ✓ Watch the New Caregiver Orientation video. In the search bar on the home page of the CaregiverService Portal, type **NCO**, then select **Newly-eligible Caregivers** to access the new caregiver video.
- ✓ Once you start work, enroll in the benefits you want within 30 days of your hire date into a benefits-eligible position. If you don't enroll, you will have employer-paid life and disability coverage only (no medical, dental or vision coverage).

# Well-being program

Your voluntary well-being program helps create a positive work culture and provides support in your daily well-being. Programs, tools and resources will be available to help you become the best version of yourself—mind, body, spirit and financial.

## Highlights:

- Caregiver Assistance Program
- Back-up child and elder care
- Daily well-being platform
- Medical Plan Assistance Program
- Choose Well discounts



**MyChooseWell.org**

Learn about all the resources and tools available.

## Health incentive

If you choose to enroll in one of our medical plans, Choose Well provides a financial health incentive for participating in activities designed to help support your well-being. Depending on which medical plan you are enrolled in, the health incentive can be used to pay for your out-of-pocket health care expenses or reduce your medical premium costs. You can earn your health incentive by completing any combination of well-being activities in our daily well-being platform.

Caregivers making \$200,000 or more annually will not be eligible for the health incentive.

	Hired/eligible before July 1	Hired/eligible on or after July 1
<b>HRA or HSA<sup>1</sup> medical plan</b>	\$700/per person / \$1,400 family deposited to your HRA/HSA	\$350/per person / \$700 family deposited to your HRA/HSA
<b>All other medical plans</b>	Medical premium reduction of \$15.38 bi-weekly / \$30.77 bi-weekly if covering spouse/ABR	

<sup>1</sup> Benefits enrollment submitted after Dec. 1 are not eligible for the HSA health incentive contribution. If you want to enroll in the HSA medical plan, you will be asked a series of questions in the benefits enrollment system to determine if you are eligible for the HSA account. If you are deemed ineligible for an HSA account and enroll in this plan, you will not receive the health incentive

# Retirement benefits

Planning for retirement is an ongoing journey, and we're here to help you feel prepared every step of the way. Your retirement plan and financial resources can help guide you in important decisions about your savings strategy, investments, budgeting and debt management along the way.

## Highlights:

- The Providence retirement program includes employer match contributions that work together with your pre-tax (and/or Roth after-tax) contributions to help you save for retirement. Need to save more than the IRS limit? There's an additional after-tax option too.
- Learn more on the Caregiver Service Portal at [CaregiverServicePortal.org](https://www.CaregiverServicePortal.org). Select **Providence** under the Guest Sign-in. In the search bar, type **retirement**, then click on **All About Your Retirement Plan**. Per diem or on-call positions are eligible to save in the 401(k) plan. This includes caregivers employed on a short-term basis and those who may be ineligible for other benefits.
- Your retirement program includes an automatic enrollment provision, and you will receive reminders before automatic enrollment occurs. In general, automatic enrollment will happen approximately 45 days after your date of hire. You do not need to wait to enroll. If you prefer not to contribute, you must opt-out on [NetBenefits.com](https://www.NetBenefits.com).



Learn more at [CaregiverServicePortal.org](https://www.CaregiverServicePortal.org). Select **Providence** under the Guest Sign-in. In the search bar, type **retirement**, then click on **All About Your Retirement Plan**, where you can register to attend a live New Caregiver Orientation webinar.

# Paid time off & leave benefits

Time away hours may be used for vacation, holidays, personal days off and short-term illness. Time away hours do not include time off for continuing medical education and is not transferable or eligible for cash-out upon termination. Your time away is pro-rated, based on your hire date and FTE.

## Highlights:

- Medical Residents with a 1.0 FTE are eligible for up to 200 hours of paid time away each year. These hours are front-loaded each year on July 1 or prorated based on your date of hire. Time away balances may be adjusted as appropriate if a provider's FTE status changes during the year.
- Medical Residents with a 1.0 FTE can rollover up to 40 hours of unused time away at the end of the calendar year. The number of hours you can rollover is pro-rated, based on your FTE. For example, 0.5 FTE will have up to 20 hours rolled over from one to the next; if you only have 15 hours remaining, all 15 hours will roll over. You can maintain a maximum time away balance of up to 240 hours.

**Holidays:** Providence facilities are open year-round. If you take a day off on a holiday you are scheduled to work, you will use paid time away for that time off.

**Continuing Medical Education (CME):** Time away does not include time off for continuing medical education.

As caregivers and providers, we are called to care for others in their times of need. But sometimes, we are the ones in need of care. When welcoming a new family member, facing illness or injury, financial burdens are the last thing you should be worried about. You have these employer-paid benefits to ensure you have the support you need when the unexpected happens, allowing you the time you need to focus on your health and healing.

## Highlights:

- **Short-term disability** provides income protection if you have a non-work-related illness or injury lasting more than seven days. For benefits eligible providers, this benefit replaces 100 percent of your base after you are unable to work for seven consecutive calendar days and 66 2/3 percent for weeks 10-26. Benefits are offset by any state disability insurance you may be eligible to receive. PTO may be used to cover the seven-day waiting period and to supplement your benefits up to 100 percent of pay.

Short-term disability benefits are taxable. The short-term disability program will pay you through the 26<sup>th</sup> week of disability as long as you remain disabled. When short-term disability benefits end, you may be eligible for long term disability benefits.

- **Paid parental leave** is offered to support and celebrate growing families for benefits-eligible Medical Residents. This benefit provides 100 percent of base pay for up to 6 weeks to care for and bond with your newborn, newly adopted or newly placed foster child. Benefits are offset by any

state disability or family leave benefits you may be eligible to receive and is in addition to any short-term disability pay that a new birth mother may receive.

Eligible Medical Residents can take a maximum of six weeks of paid parental leave per rolling 12-month period, and the leave must be used within 12 months of the birth, adoption or foster care placement. You may choose to use the six weeks in up to three separate intervals of at least a one-week duration (for example, take leave in three two-week intervals).

## Next steps

- ✓ Explore your benefit options on the Caregiver Service Portal at **CaregiverServicePortal.org** and select **Providence** under Guest Sign-in.
- ✓ If you have accepted a position, watch for an email from your pre-boarding specialist. The specialist will help you through the on-boarding process.
- ✓ **Questions or need help enrolling?** Beginning on your start date, the Benefits Service Center will be available to assist you, weekdays from 7:30 a.m. to 6:00 p.m. Pacific time.

You have up to 30 days from your hire date to enroll in benefits. Once you submit your elections, your enrollment period will end, and your coverage is effective as of your date of hire (or date you become eligible for benefits).

Once you are hired and can access the benefits enrollment system, access the ChooseWell benefits website, **MyChooseWell.org**. On the home page, click on the **Benefits Enrollment System** button. If asked, use your network username and password to log in.

- ✓ After you enroll, log in to the Caregiver Service Portal at **CaregiverServicePortal.org**. In the search bar, type **benefits contacts**, then click on **Benefits Contacts** for benefits contacts and other helpful resources.



Goto **CaregiverServicePortal.org** and select **Providence** under Guest Sign-in

The terms of your benefits plans are governed by legal documents, including insurance contracts and local policies. Should there be any inconsistencies between this Benefits-at-a-Glance and the legal plan documents or policies, the legal plan documents and/or policies are the final authority.

