

2023 Benefits GUIDE

UPDATED JULY 2023



YUMA REGIONAL
MEDICAL CENTER



Welcome to your 2023 benefits program

At Yuma Regional Medical Center (YRMC), we're committed to providing benefits that help you and your family achieve the best possible physical, financial, and emotional wellbeing. We also recognize that employee benefits play a big part in helping you achieve your health and financial goals, which is why we provide you with a comprehensive, flexible benefits package designed to meet your individual needs.

Think like a consumer. When you are a smart healthcare shopper- by living healthy, receiving preventive care, and understanding the cost of different care options- you're able to better manage your health and your spending. This helps build a stronger future for you and YRMC.

Take action. We encourage you to review the 2023 benefits guide carefully so that you understand what's available and can choose the coverage that is right for yourself and your family. Then be sure to enroll during the enrollment period to ensure you receive the coverage you want.

Eligibility

All regular full-time employees who work at least 60 hours per pay period are eligible to receive YRMC benefits. As long as you are eligible, your benefits become effective on your date of hire. You may also enroll your eligible dependents for coverage. Your eligible dependents include:

- Your legal spouse or qualified domestic partner
- Children under the age of 26, regardless of student, dependency, or marital status
- Children who are fully dependent on you for support due to a mental or physical disability, and who are indicated as such on your federal tax return, may continue coverage past age 26

New hires

All elections you make as a new hire will be effective on the first day of employment. Once you enroll, please allow 2-3 weeks for your benefits information to arrive in the mail. You must enroll within 30 days from your date of hire. Otherwise, you will have to wait until open enrollment to enroll in benefits.





Qualified Life Events

Generally, you may only change your benefit elections during the annual enrollment period. However, you may change your benefit elections during the year if you experience a Qualified Life Event, including:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption or placement for adoption of your child
- Change of employment status by you or your spouse
- Loss or gain of other coverage
- Qualification by the plan administrator of a Medical Child Support Order

You must notify the Benefits Team within 30 days of the Qualified Life Event. Depending on the type of event, you may need to provide proof of the event. If you do not contact the Benefits Team within 30 days of the qualified event, you will have to wait until the next annual Open Enrollment period to make changes, unless you experience another Qualified Life Event.

Dependent Eligibility Verification:

You will be required to provide documentation to support the eligibility of any dependents you elect to enroll in a YRMC benefit plan. Examples of documents that can support the dependent eligibility includes:

- Birth certificate
- Marriage certificate
- Affidavit

How to enroll

To make your enrollment selection, go to Employee Space (INFOR) and click on the Benefits icon.

What you will need for dependents and beneficiaries:

- Social Security number(s) for all enrollees
- Date(s) of birth for all dependents, spouse, or domestic partner
- Current address for all enrollees
- Phone number(s) for beneficiaries

Don't forget to print a copy of your benefits summary report for your records. This is your enrollment confirmation.

Questions? If you need help with your enrollment, or have questions, please email the Benefits Team at benefits@yumaregional.org.

What happens if you don't enroll?

The Benefits Team highly encourages employees to review and update their benefits every year. If you do not take action during your enrollment period, some benefits will roll-over to 2023 and others will not carry over.

We're making some important changes to your benefits program for 2023, including:

- The addition of Lifestyle Accounts
- Minimal increases to medical and dental premiums
- Medical PPO Plan changes to deductible and out-of-pocket max

Benefit Type	2022 enrollment carries over to 2023	Changes in 2023?
Medical/Pharmacy	Yes	Yes, rates, deductible and out-of-pocket max
Dental	Yes	Yes, rates only
Vision	Yes	No
Health Savings Account (HSA)	No	Yes, limits change every year
Health Care Flexible Spending Account	No	Yes, limits change every year
Dependent Care Flexible Spending Account	No	Yes, limits change every year
Life Insurance	Yes	No
Accidental Death and Dismemberment (AD&D)	Yes	No
Short-Term Disability	Yes	No
Long-Term Disability	Yes	No
Aflac Accident, Critical Illness and Hospital Indemnity	Yes	No
Legal Insurance	Yes	No
Identity Theft Protection	Yes	No
Life Style Accounts	N/A	New



Medical plans

For 2023, you have the choice of two medical plans with a range of coverage levels and costs. This gives you the flexibility to choose what fits your needs and budget.

2023 medical plan options:

- PPO Plan, a preferred provider organization plan has a lower deductible than the Health Savings Plan, but with higher premium contributions per paycheck.
- Health Savings Plan (HSP), is a high-deductible health plan that puts you in charge of your spending through lower premium contribution, higher deductibles, and a tax-free Health Savings Account (HSA).

Key features

Both of YRMC's medical plans offer:

- Comprehensive, affordable coverage for a wide range of health care services
- Flexibility to see any provider you want, although in most cases your benefits are greater (and your out-of-pocket expenses less) when you see a network provider
- In-network preventive care, with services such as annual physicals, recommended immunizations, well-woman and well-child exams, flu shots, and routine cancer screenings are covered at 100%
- In-network telehealth option. You will have 24/7/365 access to care across the country, plus the opportunity to lower medical costs due to cost avoidance and engagement via telecommunication technology (phone, web video, email, etc.)
- Prescription drug coverage is included with each medical plan through CVS Caremark
- Financial protection through annual out-of-pocket maximums that limit the amount you'll pay each year*
- Choice of four coverage levels: Employee Only, Employee and Spouse/Domestic Partner**, Employee and Child(ren), Employee and Family

*Once you reach the in-network or out-of-network out-of-pocket maximum in any calendar year, either plan will pay 100% of additional covered in-network or out-of-network expenses you or your covered family members incur during the rest of that year, as applicable, and subject to plan rules. The out-of-pocket maximum, however, does not include penalties (such as late cancellation fees for doctor's appointments).

**Unless a domestic partner meets the IRS Code definition of a tax dependent for health coverage purposes, the fair market value of any employer-provided health coverage is considered taxable income to the employee. For more information on imputed income, please see page 30.



TAKE ADVANTAGE OF PREVENTIVE CARE BENEFITS

Good preventive care can help you stay healthy and detect any “silent” problems early, when they are most likely to be treatable. Most in-network preventive services are covered in full, so there are no financial roadblocks to take care of you.

- **Have a routine physical exam each year.** You’ll build a relationship with your provider and can reduce your risk for many serious conditions.
- **Get regular dental cleanings.** Numerous studies show a link between regular dental cleanings and disease prevention, including lower risks of heart disease, diabetes, and stroke.

Which plan is right for you?

Each medical plan works differently. The PPO Plan works well for people who don’t mind paying a higher premium, but have set copays for services. The Health Savings Plan works well for people who are looking for savings opportunities, want to pay a lower premium and are okay with managing the costs related to services and using a Health Savings Account. Both are great plans and have the same network of providers.

Do you want to:	PPO Plan	Health Savings Plan
Pay less out of each paycheck, but have higher out-of-pocket costs when you need care?		X
Have the ability to save for future medical costs by opening and contributing to a tax-free Health Savings Account with no “use it or lose it” rule?		X
Pay more out of each paycheck for coverage with lower out-of-pocket costs for services?	X	

Find a Provider

When you enroll in either plan, you have a total of three tiers within each plan.

- **Tier 1** providers include YRMC and the Southwest Health Collaborative providers. Visit www.swhealthcollaborative.org to see the network of providers in this tier. Tier 1 is the most cost-effective level of providers in which to seek care.
- **Tier 2** is the BlueCross BlueShield of Arizona (BCBSAZ) network, which is also a great network with nationwide providers. Visit www.myhealthtoolkitaz.com to see the network of providers in this tier.
- **Tier 3**, or better known as out of network, would be any providers that are not in Tier 1 or Tier 2. If you travel out of the country and need medical services, you would be paying at an out-of-network level.



	PPO PLAN			HEALTH SAVINGS PLAN		
	TIER 1	TIER 2	OUT-OF-NETWORK	TIER 1	TIER 2	OUT-OF-NETWORK
Calendar Year Deductible						
Individual	\$750		\$3,000	\$1,500		\$3,000
Family	\$1,500		\$6,000	\$3,000		\$6,000
Calendar Year Out-Of-Pocket Maximum (Includes Deductible)						
Individual	\$3,250		\$8,000	\$3,000		\$8,000
Family	\$6,500		\$16,000	\$6,000		\$16,000
Lifetime Maximum	Unlimited			Unlimited		
	You Pay			You Pay		
Coinurance/Copays						
Preventive Care	No charge	No charge	Ded. + 50%	No charge	No charge	Ded. + 50%
Primary Care Physician	No charge	\$30 copay	Ded. + 50%	Ded. + 0%	Ded. + 20%	Ded. + 50%
Specialist	\$20 copay	\$40 copay	Ded. + 50%	Ded. + 0%	Ded. + 20%	Ded. + 50%
Diagnostics, X-ray and Lab	No charge, \$75 or \$100 copay	Ded. + 20%	Ded. + 50%	Ded. + 0%	Ded. + 20%	Ded. + 50%
Telehealth	\$20 copay	N/A	N/A	Ded. + 0% (\$49 Encounter Fee)	N/A	N/A
Urgent Care	\$30 copay	\$30 copay	Ded. + 50%	Ded. + 0%	Ded. + 20%	Ded. + 50%
Emergency Room: Facility Charges	\$500 copay	\$500 copay	\$500 copay	Ded. + 0%	Ded. + 0%	Ded. + 0%
Emergency Room: Provider Charges	Ded. + 10%	Ded. + 10%	Ded. + 10%	Ded. + 0%	Ded. + 0%	Ded. + 0%
Inpatient Hospital Care	Ded. + 20%	Ded. + 20%	Ded. + 50%	Ded. + 0%	Ded. + 20%	Ded. + 50%
Outpatient Surgery	Ded. + 10%	Ded. + 20%	Ded. + 50%	Ded. + 0%	Ded. + 20%	Ded. + 50%
PHARMACY						
RETAIL RX (UP TO 30-DAY SUPPLY)						
Certain Preventive Drugs	Copay only, no deductible.			No cost; deductible waived		
Tier 1	\$10 copay			Deductible + 20%		
Tier 2	\$25 copay			Deductible + 20%		
Tier 3	\$50 copay			Deductible + 20%		
MAIL ORDER RX (UP TO 90-DAY SUPPLY)						
Certain Preventive Drugs	Copay only, no deductible.			No cost; deductible waived		
Tier 1	\$20 copay			Deductible + 20%		
Tier 2	\$50 copay			Deductible + 20%		
Tier 3	\$100 copay			Deductible + 20%		

Visit www.myhealthtoolkitaz.com to view your Explanation of Benefits, order cards, and review your medical coverage.

The Health Savings Plan and Preventive Drugs

When you enroll in the Health Savings Plan, you will have access to a robust list of medications available to you at no cost under our preventive drug list program. The list includes prescriptions in the following categories: diabetes, hypertension, antidepressants and many others. Some strengths or dosages may not be included in the Preventive Drug List and certain products or categories may not be covered. To learn more, visit https://www.caremark.com/portal/asset/preventive_dl.pdf

Telemedicine Services

With MyTeleCare, Yuma Regional Medical Center provides quality healthcare to you anytime, anywhere via mobile app or video. Once registered for MyTeleCare, you will have access to our network of U.S. board-certified providers. Our providers can diagnose, treat, and prescribe medication for your nonemergency conditions. This includes treatment for the flu, sore throat, eye infections, bronchitis, and much more. Whenever you need care, our providers are available within minutes. Download the MyTeleCare app or visit www.mytelecare.org to set up your account today. **Use code PPO or HSP according to your medical plan.**



Diabetes Management Program

Livongo is for individuals with diabetes and is available to employees and their dependents that enroll in a medical plan. Livongo uses smart, connected devices, personalized digital guidance, and 24/7/365 access to health professionals to make it easier for those with diabetes to stay healthier.

Livongo is a new approach to diabetes. With this program, you will have access to:

- Connected blood glucose meter that provides personalized insights at every check
- Online access to blood glucose readings, along with graphs and insights
- Coaching and real-time support by phone, text message, and through the Livongo mobile app
- Free unlimited strips and lancets shipped directly to each member

For more information visit www.welcome.livongo.com/yumaregional.

Health Savings Account

A closer look at the Health Savings Plan

The Health Savings Plan (HSP) combines comprehensive health care coverage with a savings plan that lets you save for healthcare expenses today, tomorrow, and even for retirement. Together, the Plan rewards you for taking an active role as a health care consumer and making smart decisions about your health care spending. As a result, you could pay less for your annual medical costs.

Are you eligible for an Health Savings Account (HSA)?

In order to establish and contribute to an HSA, you:

- Must be enrolled in a Health Savings Plan
- Cannot be enrolled in a traditional Health Care FSA at the same time
- Cannot be enrolled in Medicare, including Part A
- Cannot be claimed as a dependent on another person's tax return
- Cannot be a veteran who has received treatment through the Veteran's Administration other than preventative care within the past three months



Understanding the HSA

One of the benefits of the HSP is that it lets you open and contribute to an HSA, which you can use to pay for qualified out-of-pocket medical expenses with pretax dollars now or in the future. Once you're enrolled in the HSA, you'll receive a debit card to help manage your HSA reimbursements. Your HSA can also be used for your expenses and those of your spouse and dependents, even if they are not covered by the HSP.

HOW A HEALTH SAVINGS ACCOUNT (HSA) WORKS	
With Your Account	
Eligibility	You must be enrolled in the Health Savings Plan (HSP).
Your Contributions	You contribute on a pretax basis and can change how much you contribute from each paycheck up to the IRS maximum of \$3,850 if you enroll only yourself or \$7,750 if you enroll in family coverage. You can make an additional \$1,000 catch-up contribution if you are age 55 or older.
YRMC's Contribution	\$250 for Employee Only coverage \$500 for Employee + Spouse coverage \$500 for Employee + Child(ren) coverage \$500 for Employee + Family coverage
Eligible Expenses	Medical, dental, vision, and prescription drug expenses incurred by you and your eligible family members.
Using Your Account	Use the debit card linked to your HSA to cover eligible expenses or pay for expenses out of your own pocket and save your HSA money for future health care expenses.
Remaining Funds	Money left in your HSA at the end of the year will roll over to the next year - you'll never lose your HSA dollars. If you leave YRMC or retire, you can take your HSA with you and continue to pay and save for future eligible health care expenses.
With Your Plan	
Free In-Network Preventive Care	To emphasize the importance of wellness, preventive care is covered at 100%, if you receive this care from in-network providers.
Deductible	You pay for your initial medical costs until you meet your annual deductible. This deductible is higher compared to the other medical plan, but offset by HSA contributions you and YRMC may make.
Coinurance	Once the deductible is met, you and YRMC share any further health care costs until you meet the out-of-pocket maximum.
Out-of-Pocket Maximum	The plan limits the total amount you'll pay each year. Once you meet your out-of-pocket maximum, the plan pays 100% of your eligible, in-network expenses for the remainder of the year.



How much could you save?

For example, Jennifer decides to set aside \$2,000 in an HSA for the year. Normally, on that money, she'd pay \$480 in federal income tax, \$100 in state income tax, and \$153 in FICA tax. So, by contributing that \$2,000 to her HSA, she'll get a tax savings of \$733 for the year.

Without an HSA, Jennifer would pay...	Savings
24% in federal income tax	\$480
5% in state income tax	\$100
7.65% in Federal Insurance Contributions Act (FICA) tax	\$153
TOTAL SAVINGS FOR THE YEAR	\$733

This hypothetical illustration is for educational purposes only. Dollar amounts or savings will vary depending on income, state and city tax rules, and other factors. Please consult a tax, legal or financial advisor about your own personal situation.

No other plan offers a triple-tax advantage

1. You can use your HSA funds to cover qualified medical expenses, plus dental and vision expenses too – tax-free, or in retirement – tax-free.
2. Unused funds grow and can earn interest over time – tax-free.
3. You can save your HSA funds to use for your health care when you leave YRMC or retire – tax-free.

Powerful duo: How the HSP and HSA work together

Your contributions help to cover a portion of your deductible and coinsurance.

	HSA	Health Care FSA
Available if you enroll in a...	Health Savings Plan	PPO Plan
Eligible for YRMC contributions	Yes	No
Change your contribution amount anytime	Yes	No
Access your entire annual contribution amount from the beginning of the plan year	No	Yes
Access only funds that have been deposited	Yes	No
Use for eligible medical, dental and/or vision expenses	Yes	Yes
"Use it or lose it" at year-end	No	Yes
Money is always yours to keep	Yes	No

See for yourself how the HSA works

EXAMPLE	YEAR 1	YEAR 2
YRMC contributions*	\$250	\$250
Employee contributions	\$3,300	\$3,300 + \$2,600 roll over= \$6,150
Usage	\$700	\$1,250
Roll over available for following year	\$2,600	\$4,900

* Employee only coverage

Flexible Spending Accounts

To help you pay for certain expenses using pretax dollars, you can participate in a health care or dependent care reimbursement account, also known as a Flexible Spending Account (FSA). The money you contribute to these accounts comes out of your paycheck in equal installments over the course of the calendar year tax free and it is used to pay for eligible health care and dependent care expenses.

YRMC offers you the following FSAs:

- **Health Care FSA:** Pay for eligible health care expenses, for you and your dependents, such as plan deductibles, copays, and coinsurance. You can contribute up to \$3,050 (projected) in 2023.
- **Dependent Care FSA:** Pay for eligible dependent care expenses, such as day care for a child up to age 13 so you and/or your spouse can work, look for work, or attend school full time. These funds cannot be used to pay for your dependent's health care expenses. Health care expenses can be reimbursed only from your Health Care FSA (if you have elected one). You can contribute up to \$5,000 (projected) in 2023, or \$2,500 (projected) if you are married and filing separately. Funds will not roll over to the next plan year.

You have until March 31 of the following year to submit claims for expenses incurred between January 1 and December 31 of the current plan year. Keep in mind, FSAs are "use-it-or-lose-it" accounts. You will forfeit any amount left in the account at the end of the plan year.





A great way to save on taxes

Here’s an example of how much you can save when you use the FSAs to pay for your predictable health care and dependent care expenses.

Account Type	With FSA	Without FSA
Your taxable income	\$50,000	\$50,000
Pretax contribution to Health Care FSA and Dependent Care FSA	\$2,000	\$0
Federal and Social Security taxes	\$11,701	\$12,355
After-tax dollars spent on eligible expenses	\$0	\$2,000
Spendable income after expenses and taxes	\$36,299	\$35,645
Tax Savings with the Health Care and Dependent Care FSAs	\$654	N/A

Health Care FSA vs. Dependent Care FSA: What’s the difference?

Account Type	Eligible Expenses	Annual Contribution Limits
Health Care FSA	Most medical, dental, and vision care expenses that are not covered by your health plan (such as copayments, coinsurance, deductibles, eyeglasses, and doctor-prescribed over-the-counter medications).	Maximum contributions is \$3,050 (projected) per year
Dependent Care FSA	Dependent care expenses (such as day care, after-school programs or elder care programs) so you and your spouse can work or attend school full-time	Maximum contribution is \$5,000 (projected) per year (\$2,500 if married and filing separate tax returns)

Lifestyle Spending Accounts

The Lifestyle Spending Accounts (LSAs) helps you save on a variety of common life expenses like gym memberships, fitness classes, nutrition counseling, as well as other wellbeing expenses.

How does it work?

1. YRMC will contribute \$800.00 at the beginning of the calendar year or when you become benefit eligible. You will be able to use these funds for specific wellness expenses.
2. You can scan and upload your receipts for reimbursement on the HSA Bank app or website to submit a claim.
3. Once your claim is approved, you'll get reimbursed.

Important Tax Implications

Funds used from the LSA account will be included as taxable income on your federal W-2.

List of employer approved expenses:

- **Physical Well-being:**
 - Gym and health club memberships
 - Fitness/exercise, dance and yoga classes
 - Personal training
 - Massage therapy
 - Athletic apparel
 - Athletic shoes
 - Exercise, outdoor sports, fitness, and fitness tracking equipment
 - Skis/snowboards, binding, boots & poles, passes
 - Golf and tennis including lessons and passes
 - Bicycles, canoes, kayaks, and associate car racks
 - Exercise books and videos
 - Nutrition counseling, classes, books, and apps
 - Rock climbing facility and lesson fees
 - Pool and swimming membership and lessons
 - Hiking/park passes and fees
 - Sports, activity league, and field fees
 - Martial arts classes and memberships
 - Weight loss program and classes
 - Smoking cessation and addiction counseling
- **Caregiver Expenses:**
 - Adoption and related expenses
 - Childcare, after school, camps, and general daycare
 - Elder care
- **Mental Well-being:**
 - Personal or marital counseling and other therapy sessions
 - Life coaching
 - Spiritual or leadership retreats
 - Museum tours
 - Art classes
 - Musical instruments and related classes
 - Cooking, language, and general interest classes
- **Financial Well-being:**
 - Financial planning, tax prep, financial advisor expenses
 - Financial apps, self-help courses, books, etc.
 - Home security and personal data protection
 - Student loan payments
 - Estate and retirement planning expenses
 - Non-profit donations
- **General Expenses:**
 - Home office furniture and home office upgrades
 - Computer and printer equipment
 - Internet provider fees
 - Pet care, grooming, veterinary or other pet-related expenses

Earn up to an additional \$200 by completing activities listed in the Wellness Incentive Program section.

Vision Plan

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for yourself and your covered dependents. Keep in mind, your benefits are generally greater when you use network providers.

Note: You may elect vision coverage for 2023 whether or not you elect medical coverage.

VISION PLAN			
		PARTICIPATING PROVIDER	NON-PARTICIPATING PROVIDER REIMBURSEMENT
Cost			
Well Vision Exam	Focus on your eyes and overall wellness	\$10	Up to \$45
Prescription Glasses		\$25 copay	-
Covered Services-Lenses			
Single Lenses	Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children Progressive lenses Tint/Photochromic adaptive lenses Average savings of 20-25% on other lens enhancements	Up to \$30	
Bifocals		Up to \$50	
Trifocals		Up to \$65	
Frames	\$130 allowance for a wide selection of frames \$150 allowance for featured frame brands 20% savings on the amount over your allowance \$70 Walmart/Costco frame allowance	Up to \$70	
Covered Services-Contacts In Lieu Of Frames/Lenses			
Contacts - Medically Necessary	\$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) You pay up to \$60	Up to \$210	
Contacts - Elective		Up to \$105	
Benefit Frequency			
Exam, Lenses, Contacts	Once every 12 months	Once every 12 months	
Frames	Once every 24 months	Once every 24 months	

ID cards are not provided. Please visit www.vsp.com for provider listing and additional coverage information.

Save money by using your HSA or Health Care FSA for qualified out-of-pocket dental and vision expenses.



Dental plans

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. YRMC makes that easy by providing you dental plan options through United Concordia. For covered preventive and diagnostic services, you will not be required to pay a deductible (whether services are obtained in-network or out-of-network). Your contribution for dental coverage during 2023 will reflect the option you choose and the family members you cover.

Note: You may elect dental coverage for 2023 whether or not you elect medical coverage.

	PREVENTATIVE PLAN		COMPREHENSIVE PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Deductible				
Per Person	\$50		\$50	
Per Family	\$100		\$100	
Calendar Year Benefit Maximum				
Per Person	\$500 per person (Basic and Major Services combined)		\$1,500 per individual (Basic and Major Services combined)	
SERVICES				
Preventive Services				
Oral Exams, Full Mouth X-rays, Bitewing X-rays, Cleanings, Fluoride Treatments, Space Maintainers, Sealants	100%	100% of MAC	100%	100% of MAC
Basic Services				
Emergency Palliative Treatment, Simple Extractions, Basic Restorative (Amalgam Fillings), Repair of Recement of Crowns, Inlays and Dentures, Antibiotic Drugs	80%	80% of MAC	80%	80% of MAC
Included in Comprehensive Plan only: Endodontics, Surgical and Non-Surgical Periodontics, General Anesthesia, TMJ	Not covered	Not covered	80%	80% of MAC
Major Services				
Crowns, Inlays, Onlays, Bridges, Dentures	Not covered	Not covered	50%	50% of MAC
Orthodontic Services				
24-Month Treatment Fee- Additional fees will apply for pre-ortho visits and treatments, records and retention, and banding				
Adults	Not Covered		50% up to lifetime maximum benefit of \$1,000 per individual; deductible waived	
Children (age 8 and older)				

Coverage details:

Fluoride, sealants and space maintainers are available for children up to age 15. The dependent age limit for both plans is 26. While the Comprehensive Plan provides benefits for major and orthodontic services, the Preventive Plan does not. Another key difference between the two plan is what each covers for basic services. United Concordia creates out-of-network charges utilizing FAIR Health data supplemented with United Concordia's charge data as appropriate. United Concordia then calculates the out-of-network charge at the maximum allowable charges (MACs) of such data. Non-network dentists may bill the member for any difference between our allowance and the United Concordia fee.

Another great benefit that United Concordia offers plan members is access to the College Savings Program. This program allows members to earn tuition reward points redeemable for tuition discounts. Tuition rewards points are redeemable at participating private colleges and universities. Visit the website for more information.

Life and AD&D Insurance

YRMC provides you with basic life and accidental death and dismemberment (AD&D) insurance, at no cost to you, to protect those you love from the unexpected.

Employee basic life and AD&D insurance

YRMC automatically provides you life insurance equal to one (1) time your base annual salary (up to \$500,000). When you enroll in basic life insurance, this benefit includes AD&D insurance at one (1) time your base annual salary as well. In order to complete your enrollment, you will be asked to designate at least one beneficiary. The AD&D benefit provides you specified benefits for a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that death occurs from an accident, 100% of the AD&D benefit would be payable to your beneficiary (ies).

Voluntary life insurance

If you want added protection, you can purchase voluntary life and/or AD&D insurance for yourself, your spouse, and your dependent children. In order to enroll your spouse or child(ren), you must first enroll yourself in voluntary life insurance.

When you are first eligible (at hire) for Voluntary Life and AD&D, you may purchase up to \$300,000 Guaranteed Issue (GI) without Evidence of Insurability (EOI). If the amount requested is more than GI, you will need to provide EOI before the amount over GI becomes effective. If you enroll your spouse when first eligible, you may buy up to \$30,000 without providing EOI. Your spouse will need to provide EOI if coverage is requested at a later date. No EOI is required for child life insurance.



Voluntary AD&D insurance

When you purchase additional AD&D insurance for yourself, you may also purchase supplemental coverage for your spouse and your dependent children.

Business travel AD&D insurance

When traveling on behalf of YRMC, be assured you are protected under a company-paid business travel accident insurance policy should an accident occur. BTA offers coverage in the event of sickness, accidental death, or dismemberment. It also provides:

- 24-hour worldwide business travel protection
- Travel assistance services
- Emergency medical evacuation

For more information about coverage, contact the Benefits Team at 928-336-7122.

Benefits paid by YRMC – no cost to you	
Basic Life and AD&D Insurance	one (1) time your base annual salary (up to \$500,000)
Business Travel AD&D Insurance	
Supplemental benefits paid by you	
Voluntary Life Insurance for Yourself	One, two, three or four times your basic annual salary up to \$500,000 maximum
Voluntary Life Insurance for Spouse	\$30,000 available up to age 70; reduced benefit for 70+*
Voluntary Life Insurance for Child(ren)	\$10,000 available up to age 26
AD&D for Yourself	One, two, three or four times your basic annual salary up to \$500,000 maximum
AD&D for Yourself and Family	One, two, three or four times your basic annual salary up to \$500,000 maximum

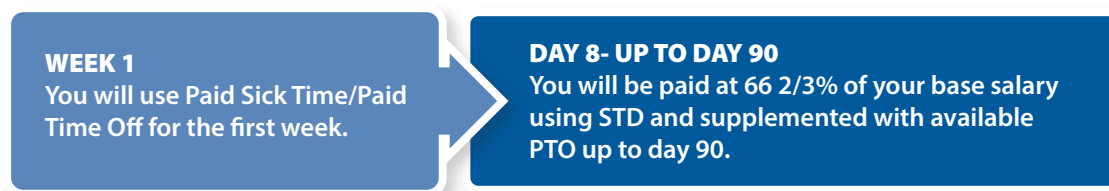
* Please review plan document for more information.



Disability Benefits and Extended Illness Bank

Short-Term Disability

YRMC offers STD to regular, full-time team members with an FTE of 0.75 or above, except for employees enrolled in the Full-Time Alternative Schedule Program. This benefit is fully paid and funded by YRMC and is available for eligible medical continuous leave for self. There is a one-week waiting period and the benefit pays up to day 90 of the leave. The benefit amount is 66 2/3% of your base salary and it is calculated on seven days per week. If you have PTO available, your STD will be supplemented with those hours to reach 100% of the base salary during the time that there is an available balance.



Extended Illness Bank (EIB) Transition

If you were hired before April 25, 2021, you may have a balance of EIB hours that was frozen. You are required to first use your EIB, paid at 100%, before you are eligible to use STD. However, if you transition from EIB to STD, the seven (7) day period for STD will be waived during the same leave event.



Long-Term Disability

YRMC offers Long-Term Disability (LTD) to regular, full-time team members with an FTE of 0.75 or above. This benefit has two offerings, Basic LTD and Buy-Up LTD. Basic LTD is fully paid by YRMC and the coverage amount is 60% of your base salary with a maximum benefit amount of \$8,100 per month. The Buy-Up LTD is partially paid by YRMC and you pay the difference to increase to 66 2/3% of your base salary. The benefit maximum amount is \$10,000 per month. The LTD benefits begin after a 90 day of disability waiting period and payments will last for as long as you are disabled or until you reach your Social Security Normal Retirement Age, whichever is sooner. Certain exclusions as well as pre-existing condition limitations may apply.

For the first two (2) years of your disability, you are considered totally disabled if you are unable to perform the material duties of your regular occupation due to a covered injury or sickness. After two years, you are considered disabled if you are unable to perform the material duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

If you have any questions about how these benefits work, please contact the Benefits Team at 928-336-7122. We are here to assist you.

Planning for Retirement

YRMC wants to help you make smart decisions about planning for your retirement. Taking advantage of the company's 401(k) plan is one of the best steps you can take.

The YRMC 401(k) retirement plan provides advantages you may not get with other types of savings plans and help you meet one of life's important goals – saving for a financially secure retirement.

Your contributions

YRMC enrolls all YRMC employees automatically at 2%, with a company match of 2%, within the first 4-6 weeks of employment. You can also decide to put an additional percentage of each paycheck into the account. Your contributions are deducted right from your paycheck and go directly into your account before taxes are withheld. So if your salary is \$50,000 a year and you contribute \$3,000 to your 401(k), you will pay income tax on \$47,000 next April instead of on the entire \$50,000 that you earned.

You may contribute up to 75% of your earnings, not to exceed \$22,500. You may change the amount of your contribution or stop contributions at any time by visiting the Principal website. You may also decide how to invest the assets in your account and you may change your investment choices anytime. If you earn over \$330,000, compensation limits apply.

If you are age 50 or older, you may make additional catch-up contributions – up to \$7,500 in 2023. The catch-up contribution is intended to help you accelerate your progress toward your retirement goals. See your plan administrator for more details.

Company match

To support your retirement savings efforts, YRMC matches your contribution up to 4%.

Your Contribution	YRMC Match
1%	1%
2%	2%
3%	3%
4%	3.5%
5% or more	4%

Meet the match! Are you making your money work as hard as you do? Try to contribute at least 5% to take full advantage of the match – otherwise, you're leaving free money on the table.

Access your account and learn more about retirement planning.

1. Start by visiting www.principal.com/welcome and set up your account.
Having trouble logging in? Call 800-986-3343 for assistance.
2. Do you have retirement questions? Call 800-547-7754 to speak with someone between 7AM and 9PM CT (Monday-Friday). YRMC's contract number is 334177.
3. Visit the Retirement Wellness Planner at www.principal.com and get financial education in under 30 minutes at www.principal.com/LearnNow.
4. Log in to read, watch, and learn about financial topics at www.principal.com/Milestones.

Supplemental Benefits

Life happens. That's why you need to be prepared to take advantage of the following voluntary supplemental medical plans and the legal assistance benefit when the unexpected occurs.

Accident insurance

Medical expenses resulting from a covered accident can easily add up to thousands of dollars that medical insurance may not cover. Accident insurance from Aflac pays you a lump sum cash benefit to help pay those out-of-pocket expenses so you can focus more on getting well and less on the extra financial burden an accident can bring. Plan includes a \$30 to \$50 per calendar year wellness benefit, plus an organized sports benefit of an additional 10%.

Critical Illness insurance

Being diagnosed with a critical illness, such as a heart attack or stroke, can lead to expensive medical costs. With critical illness insurance from Aflac you get a lump-sum cash benefit up to \$20,000 guaranteed issue for employee and up to \$10,000 for your spouse and each child upon diagnosis to help pay for out-of-pocket medical and other expenses associated with a covered critical illness.

Hospital indemnity insurance

Hospital care – even for a short stay – can get expensive. Costs can skyrocket if you are admitted to intensive care. The Aflac hospital indemnity insurance features admission and per-day hospital confinement benefits. It also pays you cash benefits for intensive care and maternity. Newborns are automatically covered for the first 60 days. Receive from \$1,000 (Low Plan) to \$2,000 (High Plan) for hospital admission per year, plus \$100-\$200 in daily hospital expenses up to 31 days or 10 days ICU benefits.



Legal plan insurance

Legal insurance from ARAG connects you with a nationwide network of more than 12,000 attorneys when you need help with things like creating a Will, dealing with a traffic ticket, or buying a home. Attorney fees are 100% paid in full for most covered legal matters when you work with a network attorney who can offer legal guidance, review personal documents, and represent you if needed.

Identity Theft Protection

Identity Theft Protection from Aura Identity Guard safeguards you, your family, and your finances with identity protection, financial tracking, and online security.

This benefit includes:

- Comprehensive identity theft protection
- Fastest speed and breadth of alerts
- Powerful financial tools
- Data privacy tools, VPN, and protection from device intrusion
- Anti-Ransomware, anti-adware, anti-malware, anti-spyware, and Wi-Fi security

YRMC covers the cost of the employee only option and you can add your family for a low cost with the family plan.



Paid Time Off Benefits

YRMC's Paid Time Off (PTO) benefits lets you take care of personal business, allows you to enjoy a special vacation or just unwind from the demands of everyday life. You earn paid time off as soon as you begin working with a maximum cap of 300 hours.

Non-exempt accrual:

- If employed less than four (4) years continuously, you will accrue 0.0923 PTO for each hour worked, up to a maximum of 192 hours per year.
- If employed more than four (4) years continuously, you will accrue 0.1116 PTO for each hour worked, up to a maximum of 232 hours per year.

Exempt accrual:

- If employed less than four (4) years continuously, you will accrue 0.1039 PTO for each hour worked, up to a maximum of 216 hours per year.
- If employed more than four (4) years continuously, you will accrue 0.1231 PTO for each hour worked, up to a maximum of 256 hours per year.

Paid Sick Time

- Full-time employees may use up to 40 hours of PTO per calendar year as Paid Sick Time (PST). Must be for a reason under the Fair Wages and Healthy Families Act. Does not count as an attendance infraction. These hours will be deducted from the PTO bank.
- Non-full-time employees, such as PRN, Part-Time, or Temp, will accrue one (1) hour of Paid Sick Time (PST) for every 30 hours worked. The PST bank maximum is 40 hours. Must be for a reason under the Fair Wages and Healthy Families Act. Does not count as an attendance infraction.

Holiday Time

Regular, full-time employees are eligible for eight hours of Holiday Pay during the following holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

If you usually are scheduled to work over eight (8) hours per day, you can supplement the remaining hours with PTO. If you work a holiday, you will need to cancel the holiday and eight (8) hours will be added to your PTO bank as long as you haven't reached the maximum of 300 hours.



Additional Benefits

YRMC provides additional benefits and programs to help you balance the demands of work and home, as well as services for business or leisure travel.

Employee Assistance Program

We offer our employees and their eligible family members free access to licensed counselors through our Employee Assistance Program (EAP). Through this coverage, employees and their families receive immediate support and guidance, as well as assessments and referrals for further services. Each employee and their family members are entitled to six (6) free sessions, per issue, annually.

ALL EAP CONVERSATIONS ARE VOLUNTARY AND STRICTLY CONFIDENTIAL.

There's never a cost when you contact an EAP counselor. If you and your counselor determine that additional assistance is needed, however, you'll be referred to the most appropriate and affordable resource available. Although you're responsible for the cost of referrals, these costs are often covered under your medical plan.

EAP counselors can help with a number of items, including stress, marital or family problems, anxiety and depression, alcohol or drug abuse, financial issues, and concerns about children and aging parents.

The EAP can also help with child care issues, such as identifying day care centers, nursery schools, before/after school programs, private schools, and tutoring services. Other services include researching pet care centers, maintenance and repair providers, and community volunteer opportunities.

To create an account, visit www.supportlinc.com and use group code "yrmc".



Travel Assistance

YRMC offers a Travel Assistance program, which provides peace of mind to business or vacation travelers. The program puts you in touch with a network of providers that can address the legal, medical, informational, or personal assistance needs of travelers. Services provided 24/7/365 days a year, include:

Medical Assistance

- Emergency medical referrals
- Prescription assistance
- Medical evaluation and monitoring, including hospital admissions and payments
- Return of child or companion
- Medical repatriation
- Return of remains

Information Assistance

- Passport and visa information
- Weather, cultural, and travel advisories
- Inoculation and immunization
- Legal referral
- Emergency cash and bail assistance

Personal Assistance

- Lost baggage services
- Emergency messaging
- Return of vehicle
- Translation and interpretation
- Pet housing and return

How to access services

Next time you and your family members are traveling and need assistance, simply call

1-855-847-2194 or email
assist@imglobal.com



Focus on Wellness

YRMC is committed to helping you feel your best and live well. We offer benefits and programs that support your total health and make it easier to pursue your wellness goals.

Employee Wellbeing Program

Yuma Regional Medical Center's internal employee wellbeing program prioritizes the wellness of YRMC's team members.

Program and services provided include:

- Wellness Incentive Program
- Wellness challenges
- Educational programs
- Wellness on Demand to provide wellness activities as requested per department
- Health Coaching to provide employees with a one on one opportunity to improve their health and overall wellness
- Wellness Coach App available at no cost to employees
 - You can share this app with 5 of your friends and family members at no cost to them.
- Wellness Ambassadors
 - Department Wellness Ambassadors help the wellness team keep employees informed of ongoing and upcoming programs. Each department at YRMC has 1-3 wellness ambassadors who are committed to build awareness of the wellness programs and initiatives as well as promote overall wellness throughout the organization.

YRMC received the Health Arizona Worksite Program award for five consecutive years, including the most prestigious Platinum level. This award requires employers in Arizona to meet certain criteria in providing a robust employee wellness program and YRMC is pleased to provide this level of wellness program to our employees.

To learn more about the program visit the YRMC intranet, YRMC Employee Facebook page and read the Weekly Dose.



Wellness Incentive

One of YRMC's top priorities is the health and wellbeing of our employees. In an effort to encourage our employees to be proactive when it comes to their health, we provide a \$200 incentive, which is added to your lifestyle account, for completing four (4) of the following activities in a calendar year:

- Complete your annual Wellness visit with a PCP or a Well-Woman visit with your OBGYN and submit a completed Provider Form
- Complete the Health Risk Assessment in ReadySet
- Participate in one of the quarterly Wellness Challenges
- Complete your Biometric Screening and submit results
- Complete your annual Dental Cleaning or annual Eye Exam
- Complete 3 Wellness Coaching Sessions through Wellness Coach app by meditation.live
- Get a preventative cancer screening exam:
 - Mammogram screening
 - Colonoscopy screening
 - Skin Cancer screening

Be well and earn!

A one-time \$200 incentive will be added to your lifestyle account once four activities have been completed. It could take up to 90 days for incentives to be processed. Medical plan employees are eligible to earn the incentive once a calendar year.

Team members who are not enrolled in the medical plan are welcomed to participate in Wellness Challenges for chances to win very exciting prizes.

YRMC Wellbeing Office

Office is located in Human Resources in the Administration Building

928-336-7958

yrmcwellness@yumaregional.org



Cost of Coverage

You and YRMC share the cost of most benefits coverage, with YRMC paying a larger portion of the overall costs.

Medical	PPO Plan Biweekly Rates	Health Savings Plan Biweekly Rates
Employee	\$63.27	\$36.48
Employee + Spouse	\$148.26	\$84.03
Employee + Child(ren)	\$132.19	\$66.95
Employee + Family	\$206.31	\$109.42
Dental	Preventive Plan Biweekly Rates	Comprehensive Plan Biweekly Rates
Employee	\$2.63	\$10.06
Employee + Spouse	\$6.20	\$22.32
Employee + Child(ren)	\$6.24	\$23.02
Employee + Family	\$10.02	\$35.31
Vision	Biweekly Rates	
Employee	\$3.91	
Employee + Spouse	\$7.86	
Employee + Child(ren)	\$8.34	
Employee + Family	\$8.76	
Accident	Low Plan Biweekly Rates	High Plan Biweekly Rates
Employee	\$3.36	\$6.12
Employee + Spouse	\$5.43	\$9.97
Employee + Child(ren)	\$6.58	\$11.75
Employee + Family	\$8.65	\$15.60
Hospital Indemnity	Low Plan Biweekly Rates	High Plan Biweekly Rates
Employee	\$8.12	\$15.27
Employee + Spouse	\$15.95	\$30.38
Employee + Child(ren)	\$12.63	\$23.81
Employee + Family	\$20.46	\$38.92
Critical Illness*	Low Plan-\$10,000 Biweekly Rates	High Plan-\$20,000 Biweekly Rates
18-25	\$1.31	\$2.60
26-30	\$1.82	\$3.63
31-35	\$2.20	\$4.39
36-40	\$2.97	\$5.93
41-45	\$3.63	\$7.25
46-50	\$4.38	\$8.75
51-55	\$6.98	\$13.95
56-60	\$6.87	\$13.74
61-65	\$14.35	\$28.69
66+	\$25.41	\$50.80

*Children covered at 50% at no additional cost.

Critical Illness Spouse	Low Plan-\$5,000 Biweekly Rates	High Plan-\$10,000 Biweekly Rates
18-25	\$0.64	\$1.27
26-30	\$0.90	\$1.78
31-35	\$1.09	\$2.16
36-40	\$1.47	\$2.93
41-45	\$1.80	\$3.59
46-50	\$2.18	\$4.34
51-55	\$3.48	\$6.94
56-60	\$3.42	\$6.84
61-65	\$7.16	\$14.31
66+	\$12.69	\$25.37
Voluntary Life Insurance	Per \$1,000 Biweekly Rates	
18-24	\$0.025	
25-29	\$0.030	
30-34	\$0.040	
35-39	\$0.045	
40-44	\$0.050	
45-49	\$0.075	
50-54	\$0.115	
55-59	\$0.214	
60-64	\$0.329	
65-69	\$0.633	
70+	\$1.027	
Voluntary Life Insurance for Family	Spouse Biweekly Rates	Child(ren) Biweekly Rates
	\$4.15	\$0.44
Voluntary AD&D per \$1,000	Employee Only Monthly Rate	Family Monthly Rate
	\$0.023	\$0.035
ID Theft Protection	Employee Biweekly Rates	Family Biweekly Rates
	\$0	\$5.98
Legal Employee or Family	Biweekly Rate	
	\$7.85	

Company-Paid Benefits

- Basic Life Insurance and AD&D at one time your annual salary
- Basic Long-Term Disability at 60% coverage. Buy-up option is available at additional cost specified in the benefits portal.
- Short-Term Disability after 90 days of employment
- Employee Assistance Program
- Identity Theft Protection for employee only
- Lifestyle Spending Accounts

Imputed Income

Imputed income is the taxable amount for the value that YRMC contributes towards certain benefits that will be treated as taxable income to you.

- Basic Life Insurance: Federal tax law requires YRMC to report the cost of Company-paid life insurance in excess of \$50,000.
- Domestic Partner enrolled in medical plan: \$448.63-\$502.48 biweekly depending on plan and coverage level
- Domestic Partner enrolled in dental plan: \$3.95-\$6.97 biweekly depending on plan and coverage level



Key Terms To Know

The following insurance terms and definitions will help you better understand your coverages and use your benefits wisely through the year.

Beneficiary

The person you designate to receive your life insurance proceeds in the event of your death.

COBRA

Consolidated Omnibus Budget Reconciliation Act (COBRA), a federal law that allows workers and dependents who lose their medical, vision, dental or Flexible Spending Account coverage to continue any group coverage for a specified length of time.

Coinsurance

The portion of covered expenses that you must pay for care, after first meeting a deductible amount, if any.

Copay

A fixed amount you pay for a health care service, usually when you receive the service. The amount can vary by the type of service. The remainder is paid by the health insurance plan.

Deductible

The amount you pay toward covered services per specified period before the plan begins paying benefits.

Network providers

A group of health care professionals who provide care at a predetermined lower rate. Staying in the network to receive care is an effective way for you to control your health insurance costs.

Out-of-pocket maximum

An out-of-pocket maximum is the most you'll have to pay during a policy period (usually a year) for health care services. Once you've reached your out-of-pocket maximum, your plan begins to pay 100% of the allowed amount for covered services.

Reasonable and customary (R&C) charge

The usual amount charged by most doctors for a particular medical service. The R&C charge may be different in two different geographic areas if the service was provided under different circumstances (for example, in an emergency versus a nonemergency). R&C charges may apply only if you use out-of-network providers. You are responsible for paying any amount over the R&C charge.

Contacts

CONTACTS			
Benefit	Contact	Phone	Website
Medical	BlueCross BlueShield	833-747-0541	www.myhealthtoolkitaz.com
Pharmacy	CVS Caremark	844-499-9581	www.caremark.com
Telehealth	MyTeleCare	855-616-2470	www.mytelecare.org codes: PPO or HSP
Diabetes Management	Livongo	800-945-4355	www.welcome.livongo.com/yumaregional.org
Wellbeing Program	Wellbeing Team	928-336-7958	yrmcwellness@yumaregional.org
Health Savings Account	HSA Bank	800-357-6246	www.hsabank.com
Flexible Spending Accounts			
Life Style Spending Account		866-471-5946	
Dental	United Concordia	866-851-7568	www.unitedconcordia.com
Vision	VSP	800-877-7195	www.vsp.com
Life and AD&D	Mutual of Omaha	800-877-5176	www.mutualofomaha.com
Long-Term Disability		800-877-5776	
Short-Term Disability	Sedgwick	888-436-9530	https://timeoff.sedgwick.com
Business Travel Accident	Prudential	800-524-0542	www.prudential.com/mybenefits
401 (k) Retirement	Principal	800-547-7754	www.principal.com
Voluntary Benefits:	AFLAC	800-433-3036	www.aflacgroupinsurance.com
Critical Illness			
Accident			
Hospital Indemnity			
Legal Services	ARAG	800-247-4184	www.arag.com
ID Theft	Aura Identity Guard	855-443-7748	https://app.identityguard.com/sign-in
Travel Assistance Program	AXA	1-855-847-2194	assist@imglobal.com
Employee Assistance Program	Support Linc	888-881-5462	www.supportlinc.com group code: yrmc
YRMC Human Resources		(928) 344-2000	
	Benefits	ext. 7122	benefits@yumaregional.org
	Ask HR	ext. 7129	askhr@yumaregional.org

