



2021 Employee Benefits Overview

Southeast Healthcare recognizes that our employees are our most valuable assets. With this in mind, we recognize the importance of being able to provide our employees and their dependents with a comprehensive variety of benefits as part of their overall compensation package. This summary highlights some of those benefits and the options available to you.

Eligibility

Eligibility can vary depending on the number of hours you're hired to work. However, typically coverage for medical, wellness, dental, voluntary vision and FSA benefits becomes effective on the first day of the month following your date of hire. The life, vol. life, long and short-term disability benefits vary so please consult with Human Resources. You have up to 30 days from your effective dates to enroll in these benefits by completing the required forms in your new hire packets and returning them to the Human Resources Office. If you waive coverage and want to add it later (outside of a qualifying event), open enrollment is typically in November each year for a January 1st effective date.

Medical Benefits



Southeast Healthcare has two PPO plans (Standard and Buy-Up) administered by Anthem BC&BS. Once enrolled, ID cards and other information will be sent directly to your home, and you can also visit their website directly at www.anthem.com to view claim payments, find in-network providers, request additional ID cards, take an online health risk assessment and other services. Eligible employees may elect to cover their spouse and/or dependent children until the end of the month in which they turn age 26. See below for a high-level summary the In-Network benefits for each plan:

	Standard	Buy-Up
Annual Deductible	\$2,500 Single \$5,000 Family	\$1,500 Single \$3,000 Family
Out-of-Pocket Max (Includes Deductible)	\$5,000 Single \$10,000 Family	\$4,500 Single \$9,000 Family
Your Coinsurance	30%	20%
Office Visit (PCP/SPC)	\$30/\$50 Copay	\$30/\$30 Copay
Preventive Care	\$0 Copay	\$0 Copay
Emergency Room	\$250 + 30%	\$250 + 20%
Urgent Care	\$75 Copay	\$60 Copay
Hospital Services	Ded, then 30%	Ded, then 20%
Other Services	Ded, then 30%	Ded, then 20%
Retail Drugs*	\$10/\$30/\$50	\$10/\$30/\$50
Mail-Order Drugs*	\$25/\$75/\$125	\$25/\$75/\$125

*Drugs are subject to a separate \$100/\$200 deductible.

Your medical insurance premiums (payroll deduction amounts) will vary based on the number of wellness points you earn. Please consult with Human Resources for your specific amounts.

Dental Benefits



The Southeast Healthcare's dental plan is a Point of Service plan administered by Delta Dental of Ohio. This plan has two networks (PPO and Premier) you can use in addition to being able to see a non-network dentist. Using PPO dentists provides the greatest discounts which helps to stretch your benefit dollars and reduce your out of pocket costs. The Premier network includes additional dentists with balanced billing protection but lower discounts than PPO dentists. Non-network dentists provide no discounts or balanced billing protection but you can still receive a benefit.

By registering online with their "Consumer Toolkit" at www.deltadentaloh.com you can view claim payments, find in-network dentists, print personalized ID cards and find other information about your plan. Eligible employees may elect to cover their spouse or dependent children until the end of the month in which they turn age 19 (23 if a full-time student). See below for a high level summary of the benefits:

	In & out of Network
Annual Deductible	\$ 50 Single
(Excludes preventive care)	\$100 Family
Annual Benefit Maximum	\$1,500 Per Person
Your Coinsurance for:	
Preventive Care	0%
Basic Treatment	20%
Major Treatment	50%

Your Per Pay Cost for Dental Coverage

	40 Hours	30-39 Hours	20-29 Hours
Single	\$2.83	\$4.39	\$7.21
Family	\$8.11	\$12.58	\$20.69

Voluntary Vision



A voluntary vision plan is available through Anthem BC&BS. This plan provides coverage for exams with a \$10 copay and frames, lenses and contacts with a \$25 copay. Benefits that reset on January 1st each year. See our benefits website for links to additional information and forms. Eligible employees may elect to cover their spouse or dependent children until the end of the month in which they turn age 19 (23 if a full-time student).

Your Per Pay Cost For Vision Coverage

Single	\$3.86
Family	\$9.68

Life/AD&D



Southeast Healthcare provides \$25,000 of Group Life AD&D insurance at no cost to you (Those age 65+ and above have a reduced benefit). In addition, supplemental life insurance for you, your spouse and children is also available and paid for through after-tax payroll deductions.

Short Term Disability



The financial consequences of not being able to work due to a disability or sickness can be devastating. Southeast Healthcare recognizes this and is pleased to provide up to 11 weeks of disability benefits administered by Anthem BC&BS. The benefits cover 60% of your pre-disability basic weekly earnings to a maximum of \$750 per week for up to 11 weeks. Disability benefits begin on the 15th day of disability due to an accident or illness.

Long Term Disability



Southeast Healthcare also provides LTD benefits starting 91 days after the beginning of your disability. The benefit covers 67% of your pre-disability basic monthly earnings to a maximum of \$6,000 per month to your Social Security Normal Retirement Age (SSNRA).

FSA

Southeast Healthcare offers both a medical and dependent Care Flexible Spending Account (FSA) which offers you the opportunity to set aside pre-tax up to \$2,700 for medical and \$5,000 for dependent care expenses.

Wellness Plan



Southeast Healthcare has contracted with Clinix to promote wellness initiatives and incentives for you to participate. Each year you will be given an opportunity to earn points which are then applied to lowering the cost of medical insurance for you and your dependents the following year.

Human Resources Contact Info.

If you need to make any benefit elections/changes or have any questions about the information presented here you can contact Human Resources:

Edward Alpha
Human Resources
Phone: 614-225-0985 x1229
E-mail: Alphae@southeastinc.com

Assistance & Website



Southeast Healthcare has contracted with Milestone Benefits Agency (MBA) to assist us with any claim or benefit questions you might have throughout the year. For assistance please contact Kent Birmingham by phone at (614) 318-5485 or e-mail at kentjr@milestonebenefits.com

MBA has also prepared our *benefits website* that provides a single portal where you can find detailed information about the benefits referenced here as well as things like Summary Plan Descriptions, benefit summaries, certificates of coverage, claim forms and links to on-line provider directories. To access this website, please note the login and password information below:

Website Address: www.milestonebenefits.com



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