

Health & Welfare and Retirement Benefits

2017 Benefits Overview
(7/12/2017)

WHO ARE ELIGIBLE FOR BENEFITS?

▶ Regular and Fixed-Term Employees

- Work at least 40 hours/pay period (0.5 FTE and above) in a benefits-eligible position

▶ Relief and Temporary Employees

- Employee Assistance Program (EAP)
- Dependent Daycare Flexible Spending Account
- Retirement Savings Plan (RSP)
- Business Travel Accident (BTA) Insurance



▶ Regular / Relief CRONA Employees may have different benefit offerings

▶ Eligible Dependents

- Spouse
- Eligible Domestic Partner
 - ▶ Same-Sex or Opposite-Sex if one or both are over age 62
- Children up to age 26 (Child Optional Life Insurance up to **age 23** only)



DEPENDENT COVERAGE

▶ Dependent Verification: 45 Days

- Submit required supporting documentation to the Benefits Service Center within **45 DAYS** of qualifying event

▶ Duplicate Coverage when Eligible Dependent also works at SHC or LPCH



- In most cases, Plan rules do not allow for duplicate coverage when Eligible Dependents also work for SHC or LPCH
- Each Employee can select Employee-Only coverage or one can opt out of own health benefits coverage and be covered as a dependent
- Only one parent can cover eligible children as dependents with health and life benefits with the exception of the dental plan
- When eligible dependent is covered by Basic Life, you can not elect Dependent Optional Life

BENEFITS ENROLLMENT

▶ Benefits Coverage Effective Date

- 1ST day of the month after qualifying event
- EAP and BTA coverage start on Day 1
- Benefits coverage are effective through the end of the plan year

▶ Enrollment Period: 31 Days

- You can start your benefits enrollment on your date of hire or benefit-eligibility date
- You have **31 DAYS** from your qualifying event to enroll or waive benefit offerings
- Complete enrollment online or by phone
 - ▶ HealthySteps Benefits Portal www.healthysteps4u.org
 - ▶ Call Benefits Service Center at **855.278.7157** (M-F, 5am-5pm PT)

▶ Default Coverage: Employee-Only Coverage

- Medical Aetna Choice POS II Plan/VSP Vision
- Delta Dental PPO Basic



BENEFITS ENROLLMENT

▶ Other Enrollment Periods

- Qualifying Life Event (QLE) such as Birth, Marriage, or Dependent's Loss or Gain of eligibility
 - ▶ 31-day enrollment window
 - ▶ Benefit changes will be effective the 1st of the month following QLE
- Annual Open Enrollment
 - ▶ Typically happens in the Fall, 2-week window
 - ▶ Benefit changes will be effective January 1 the following year

CHOOSING A HEALTH PLAN

▶ Health Plan Premium

- SHC pays most or all of the premium cost
- 24/26 paycheck deductions for benefit premiums

▶ Working Spouse/Eligible Domestic Partner Access Fee

- \$50 Monthly Fee in addition to the medical premium if applicable
- You are subject to the Fee if **ALL** of the following criteria are met
 - ▶ Offered medical coverage from own employer but declines that coverage
 - ▶ Enrolled in your medical plan at SHC
 - ▶ Your hourly pay is \$32.32 or more per hour

▶ Choosing a Health Plan

- Plan premium rates
- Annual Deductible, out-of-pocket max, coinsurance, copay
- Network
- Access to tax-savings account: HSA vs. FSA

HEALTH BENEFITS: Medical/Vision

▶ Medical Plans

- Include medical, prescription, and mental/behavioral coverage
- Bundled with vision coverage through VSP at no additional cost

▶ Stanford Health Care Alliance (SHCA)



- Administered by Aetna
- Bay Area network
- College Student dependent out-of-area plan
- Member Care Services

▶ Aetna Choice POS II with Health Savings Account (HSA)



- Administered by Aetna
- Medical: Aetna | Rx: CVS/caremark | Mental: Optum
- 3-Tier network (2-Tier network for CRONA)

▶ Kaiser Permanente HMO



- Administered by KP
- California network



HEALTH BENEFITS: Dental

▶ Dental Plans

- Administered by Delta Dental
- CRONA options may be different



▶ Delta Dental Basic PPO

- In- and out-of-network
- No card issued

▶ Delta Dental Buy-Up PPO

- Lower annual deductible
- Higher benefit

▶ DeltaCare USA DHMO

- You have to pick a Primary Care Dentist
- In-network only
- Issued a card



TAX-ADVANTAGED SAVINGS ACCOUNTS: HSA / FSA

▶ Tax-Advantaged Savings Accounts

- HSA + FSA are administered by HealthEquity
- Pre-tax dollars to help pay for expected IRS-qualified healthcare and dependent care expenses
- View qualified expenses, account balance, transactions, and submit claims on HealthEquity portal



▶ IRS Documents

- IRS Publication 502: Medical and Dental Expenses
- IRS Publication 503: Child and Dependent Care Expenses
- IRS Publication 969: Health Savings Accounts



▶ Qualifying for an HSA

- Covered under a high deductible health plan (HDHP)
- Not covered by another non-HDHP
- Not enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return

TAX-ADVANTAGED SAVINGS ACCOUNTS: HSA

▶ Health Savings Account (HSA)

- Employee-owned savings and investment account
- Available to an Aetna Choice POS II Plan participant (HDHP) qualified to have an HSA
- HealthEquity Welcome Packet with Debit Card
- Individual or Family limit
- Annual contribution limits include both employee and employer contributions so the amount you can contribute is reduced by any employer contributions you may receive
- Age 55 or older is allowed additional \$1,000 catch-up contribution
- Update contribution amount at anytime
- Account balance rolls over annually
- Must update annual contributions each year



TAX-ADVANTAGED SAVINGS ACCOUNTS: FSA

▶ Flexible Spending Accounts (FSA)

- Available to non-HDHP participants and non-HSA qualified participants
- Annual contribution limits
- Use it or Lose it by end of plan year
- Deadline to submit claims: **March 15** the following year
- Must update annual contributions each year



▶ Health Care FSA

- Available to SHCA or KP HMO plan participants and non-HSA qualified participants
- HealthEquity Welcome Packet with Debit Card
- Account termination: incur expenses up to term date and submit claims no later than 90 days from term date

▶ Dependent Daycare FSA: \$5,000 Family Limit

- No Debit card
- Account termination: incur expenses up to term date; Deadline: March 15

LIFE & ACCIDENT BENEFITS

▶ Life & Accident Plans

- Protect you, your dependents, or covered beneficiaries in case of death or an accident
- Administered by Liberty Mutual
- Premium rates are age- and coverage-based

▶ Employee Basic Life Insurance

- Employer-provided at no cost to you
- Covers annual base salary up to \$50,000 max

▶ Employee Optional Life Insurance

- Elect 1x-6x annual salary
- During initial enrollment period, allowed to elect up to 3x without Evidence of Insurability (EOI)
- EOI will be required for 4x-6x election



LIFE & ACCIDENT BENEFITS

▶ Spouse Optional Life Insurance

- Elect \$10,000 increments not to exceed \$200,000
- Coverage cannot be greater than 100% of Employee Benefit
- During initial enrollment period, can elect up to \$50,000 coverage with no EOI

▶ Child Optional Life Insurance

- ▶ \$10,000 coverage for child under age 23
- ▶ No EOI

▶ Accidental Death & Dismemberment (AD&D)

- Employee or Family coverage
- Elect amount in \$10,000 increments
- No EOI



DISABILITY BENEFITS

▶ Income Protection Benefits

- Protect your income if you become ill or disabled and unable to work by providing you a portion of your salary

▶ Matrix

- Leave of absence (LOA) administrator
- Partner with our HR Absence & Disability Accommodation Management Team
- **Leaves & Time Off** in HealthySteps website



▶ State Disability Insurance Plan (SDI)

- Provided and administered by State of California Employment Development Department (EDD): www.edd.ca.gov/disability/
- Payable for a max of 52 weeks
- Pays approximately 55% of your earnings up to max weekly benefit of \$1,173



DISABILITY BENEFITS

▶ Supplemental Short Term Disability Plan

- Administered by Matrix
- Optional election
- Pays 60% of weekly earnings up to max weekly benefit of \$1,846

▶ Long Term Disability (LTD) Benefits

- Administered by Liberty Mutual

▶ Core LTD

- Employer-provided at no cost to you
- Pays 50% of your monthly covered earnings to a max monthly benefit of \$8,000

▶ Buy-Up LTD

- Optional election
- Receive 66.67% of monthly covered earnings up to a max monthly benefit of \$8,000



RETIREMENT SAVINGS PLAN (RSP)

▶ Retirement Savings Plan (RSP)

- Administered by Transamerica Retirement Solutions
- Voluntary 403(b) defined contribution plan
- 2017 IRS Contribution Limit: **\$18,000**
 - ▶ Catch-up contribution: \$6,000 for age 50 and above
- Regular and Fixed-Term Benefit-Eligible employees after ‘ Basic and Matching Employer contributions per pay period
 - ▶ Basic Contribution = 5% (automatic)
 - ▶ Matching Contribution = 1%-4%
- Enroll via phone or online with Transamerica at 800.755.5801 (M-F, 5am-6pm PT) or <http://shclpch.trsretire.com>
- You can elect to contribute up to 75% of earnings
- First deferrals will approximately occur in the 2nd pay period after you make your election
- Dedicated Retirement Planning Consultants



WORK-LIFE BENEFITS

▶ Employee Assistance Program (EAP)

- Administered by Beacon Health Options
- work-life resources including legal and financial counseling
- 10 free EAP sessions per issue, per year
- In-person, telephonic, or video counseling
- Access to award-winning online site, Achieve Solutions



▶ Business Travel Accident Insurance

- Employer-provided AD&D insurance when on business travel
- Administered by The Hartford
- Access to Travel Assistance services provided by Europ Assistance USA



▶ CareCounsel

- Your healthcare advocate
- Help you understand your health plans
- Assist with claims resolution



WORK-LIFE BENEFITS



▶ **HealthySteps to Wellness Program**

- Eligible participants can earn a wellness incentive of \$100 to \$1,000 to help pay for IRS-qualified health care expenses
- Payout is based on Incentive Schedule
- Incentive dollars are deposited into your HSA or a Health Incentive Account

▶ **Health Incentive Account (HIA)**

- Employer-funded health reimbursement account set up for you at HealthEquity
- Wellness incentive dollars
- HealthEquity Welcome Kit; no debit card
- Use it or Lose it account

▶ **Back-Up Care Advantage Program – *Bright Horizons***

- Allowance of 80 hours of back-up child or adult/elder care per calendar year
- Copay \$2/hour per child for center-based child care
- Copay \$4/hour for in-home care



ADDITIONAL HR BENEFITS

- ▶ **Human Resources Manual** - posted on SHC Intranet
<https://shcconnect.stanfordmed.org/policies/hrManual/Pages/default.aspx>
- ▶ **PTO and Other Time Off Policy**
 - Use for vacation, holidays, illness, family emergencies, religious observances, etc.
- ▶ **Educational Assistance**
 - Tuition and professional membership reimbursement program
- ▶ **Transformation Scholarship Program**
 - Additional financial support for career development
- ▶ **Adoption Assistance**
 - reimbursement for eligible adoption expenses
 - \$7,500 per adoption up to 2 adoptions per family

VOLUNTARY BENEFITS: Mercer Voluntary Benefits

▶ Hyatt Legal Plan

- Wills and estate planning, real estate matters, financial or family matters, etc.
- Enroll within 31 days of qualifying event
- Coverage changes during annual Open Enrollment only



▶ Pet Insurance, Auto/Home Insurance, Identity Theft Services

- Enrollment directly with Mercer via phone or online at 800.689.9314 or www.shclpchvoluntarybenefits.com



▶ Purchase Program

- Buy items paid over time via payroll deductions

▶ Online Discounts at BenefitHub

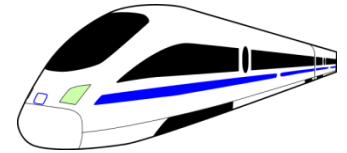
- Members-only discount marketplace with access to brand-name retailers and local merchants including travel, amusement parks, and movie tickets



STANFORD COMMUNITY BENEFITS (Stanford University)

▶ **Commuting and Parking**

- Offered via *Stanford University Parking & Transportation Services*
- Caltrain, VTA, Marguerite Shuttle



▶ **WorkLife Office**

- Provide resources on child care, elder care, and living well

▶ **Stanford Recreation Facility Access Membership**

- Purchase 6-month or annual membership to use Stanford recreational facilities
- Pro-rated fees only extended to a New Hire
- 2017: \$381.69 (Jan-Jun / Jul-Dec) | \$763.37 (Jan-Dec)
- Daily Pass option



▶ **Stanford Athletics Ticket Discounts**



NEXT STEPS

- ✓ **Information:** Review and research benefits information
 - HealthySteps www.healthysteps4u.org
 - Log in with your Employee ID or SID
 - Temporary Login: **SHCBENEFITS / SHCCRONA**
 - Benefits Presentation: “Are you a new hire?”
 - Benefits Service Center: **855.278.7157** (M-F, 5am-5pm PT)
 - CareCounsel: **888.227.3334** (M-F, 630am-5pm PT)
 - Prepare Dependent Verification documents if adding dependents

- ✓ **HealthySteps Benefits Portal:** Register, Enroll, Print Confirmation
 - Go to www.healthysteps4u.org
 - Click on **View or Change My Benefits (SHC)**
 - Enroll/Waive benefit options, add eligible dependents, add Beneficiaries within your 31-day enrollment window
 - Print a confirmation statement

- ✓ **Evidence of Insurability (EOI)**
 - Complete any pending EOI with Liberty Mutual within 60 days of enrollment

BENEFIT WEBSITES & OTHER CONTACTS

- ▶ **Benefits & Enrollment Portal:** www.healthysteps4u.org
- ▶ **Benefits Inquiries**
 - Benefits Service Center 855.278.7157 (Mon-Fri, 5am-5pm)
 - Email or Live Chat in HealthySteps Benefits Portal
- ▶ **Vendor Contacts:** <https://healthysteps4u.org/vendor-contacts/>
- ▶ **SHC Intranet: Policies > Human Resources Manual**
 - PTO and Other Time Off
 - Educational Assistance
 - All other HR Policies
- ▶ **Other HR Inquiries**
 - HR Operations 650.723.4748 (Mon-Fri, 9am-4pm)