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**
  - 1\textsuperscript{st} 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](http://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)**
  - 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 1 year of service receive 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](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](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](http://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
  o HealthySteps [www.healthysteps4u.org](http://www.healthysteps4u.org)
    o Log in with your Employee ID or SID
    o Temporary Login: **SHCBENEFITS / SHCCRONA**
    o Benefits Presentation: “Are you a new hire?”
  o Benefits Service Center: **855.278.7157** (M-F, 5am-5pm PT)
  o CareCounsel: **888.227.3334** (M-F, 630am-5pm PT)
  o Prepare Dependent Verification documents if adding dependents

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

✓ **Evidence of Insurability (EOI)**
  o 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/

  - PTO and Other Time Off
  - Educational Assistance
  - All other HR Policies

- Other HR Inquiries
  - HR Operations 650.723.4748 (Mon-Fri, 9am-4pm)