



Working
together
hand in hand.



Welcome to
The Methodist Health System
Benefits Program
2021

Enroll in Your Benefits

- Health
- Dental
- Vision
- Medical Expense or Limited Use Medical Expense Reimbursement Plans
- Voluntary Life Insurance
- Dependent Care Expense Reimbursement Plan
 - Within 30 days of hire or eligibility for benefits

If you do not enroll during this time, you will be a late enrollee and you will not be allowed to enroll until the next annual enrollment period for January 1.*

- MHS Defined Contribution Retirement Plan
 - Automatic Enrollment after 2-2 1/2 months of hire
 - Or, elect to enroll after your first paycheck

*Some plans allow mid-year enrollment if you have a qualifying event that meets the applicable legal requirements (such as a change in marital or employment status).

Welcome!

Congratulations on becoming a staff member at Methodist Health System (MHS). We're excited to have you join our team.

At MHS, you'll discover that it's all about working together.

By working together, we truly can make a difference for our patients...our communities...our organization...and our staff members.

The Benefits of Working at MHS

Methodist Health System offers a benefits program designed to help you with the things that matter most:

- Protecting yourself and your family;
- Balancing life's responsibilities;
- Pursuing your dreams; and
- Building financial security.

Why does MHS offer this program? It's simple. In order for you to take care of our patients and customers, you need to take care of yourself and the people and things important to you.

This booklet summarizes the MHS Benefits Program, so that you can get the most value out of the program.

If You Have Questions

If you have any questions about your benefits or how they apply to your personal situation, contact the Human Resources at 402-354-2200.

The Benefits of Working at MHS

Benefits to Help You Protect Yourself and Your Family **2**

- Health Plan
- Dental Plan
- Vision Plan
- Health, Dental and Vision Coverage Costs
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- Life Insurance
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- Credit Union



Benefits to Help You Protect Yourself and Your Family

A Closer Look at Your Health Benefits

For details about the different plan options, see the enclosed inserts.



Health, Dental and Vision Plan Eligible Dependents

- Your legally married spouse;
- Your children (natural, adopted, foster, guardian or stepchildren) under age 26.

You work for an organization dedicated to caring for others. But you also need to take care of yourself and those who depend on you. That's why MHS offers you health and insurance benefits. You don't have to worry "what will happen if..." You have a plan for everything from a toothache to disability. So, you can put your mind at ease.

Health Plan

MHS understands that different people have different health care needs. That is why MHS offers you different health care plan options.

Health Plan Options

- \$1,000 Deductible Option
- High Deductible Health Plan (HDHP) Option with Health Savings Account (HSA)

Eligible for the Plan

- Full-time or Part-time staff member scheduled to work 20 hours or more per week
- Eligible Dependents

Coverage Effective Date

- 1st of the month following the date you became eligible
 - If you enroll within 30 days after being hired or becoming eligible.
 - *Due to IRS rules, you can't add, drop or change your coverage during the year unless you have a qualifying event that meets the applicable legal requirements (such as a change in marital or employment status). If you don't have a qualifying event, you can add, drop or change coverage once a year at annual enrollment time.*

Health Savings Account (HSA)

- Offered with the High Deductible Health Plan (HDHP) only
- Automatic Employer Contribution
 - Maximum \$500 per year, if you cover just yourself on the health plan
 - Maximum \$1,000 per year, if you cover yourself and family members on the health plan
- Optional Pre-tax Employee Contribution
- Pay for Eligible Health Care Expenses
- Unused Dollars Rollover Year After Year

For more information and details on how the HSA works with the HDHP, go to the [mhsintranet](#) at Human Resources / MHS Benefits / Health Plan.

Dental Plan

MHS offers a dental plan.

- Coverage for preventative, basic, major and orthodontic services
- Receive a discount from preferred providers

Eligible for the Plan

- Full-time or Part-time staff member scheduled to work 20 hours or more per week
- Eligible Dependents

Coverage Effective Date

- 1st of the month following the date you became eligible
 - If you enroll within 30 days after being hired or becoming eligible.
 - *Due to IRS rules, you can't add, drop or change your coverage during the year unless you have a qualifying event that meets the applicable legal requirements (such as a change in marital or employment status). If you don't have a qualifying event, you can add, drop or change coverage once a year at annual enrollment time.*

Vision Plan

MHS offers a vision plan that provides a routine eye exam and benefits for eye care purchases such as glasses and contacts.

Eligible for the Plan

- Full-time or Part-time staff member scheduled to work 20 hours or more per week
- Eligible Dependents

Coverage Effective Date

- 1st of the month following the date you became eligible
 - If you enroll within 30 days after being hired or becoming eligible.
 - *Due to IRS rules, you can't add, drop or change your coverage during the year unless you have a qualifying event that meets the applicable legal requirements (such as a change in marital or employment status). If you don't have a qualifying event, you can add, drop or change coverage once a year at annual enrollment time.*

A Closer Look at Your Dental and Vision Benefits

Your coverage under the plan depends on the type of care you need. For details about the coverage, see the enclosed inserts.

Health, Dental and Vision Coverage Costs

MHS pays a large portion of the cost of health and dental coverage, and you pay the remaining portion.

- You pay premiums as pre-tax paycheck deductions - reducing your taxable income and saving money
- Health and Dental - one-half of monthly cost deducted from bi-weekly paycheck
- Vision - monthly cost deducted from one check per month



Elect Your Health, Dental and Vision Coverage

- Decide if you want coverage.
- Decide which health care plan option you want.
- Decide whom to cover.
- Complete the online enrollment.
- Review the *Benefits Enrollment Authorization* section at the beginning of online enrollment.
- Complete the *Spouse/Dependent Information* at the beginning of online enrollment.
- You must enroll within 30 days of eligibility or hire, for coverage to be effective the first of the month. Also, if you enroll after 30 days, the late dental penalty may apply.



Participate in the Medical Expense or Limited Use Medical Expense Reimbursement Plan

- Decide if you want to participate.
- Estimate your expenses and decide how much to contribute.
- Complete the online enrollment.
- You receive a debit card when you enroll in the plan or submit a claim for reimbursement.
- Claims incurred in calendar year accepted for reimbursement up to 90 days following the end of the calendar year.

Medical Expense Reimbursement Plans

MHS offers three types of reimbursement plans.

- Medical Expense Reimbursement Plan
- Limited Use Medical Expense Reimbursement Plan
- Dependent Care Expense Reimbursement Plan (for more information, see page 7)

Eligible for the Plan

- Full-time or Part-time staff member scheduled to work 20 hours or more per week

Coverage Effective Date

- 1st of the month following the date you became eligible
 - If you enroll within 30 days after being hired or becoming eligible.
 - *Due to IRS rules, you can't add, drop or change your coverage during the year unless you have a qualifying event that meets the applicable legal requirements (such as a change in marital or employment status). If you don't have a qualifying event, you can add, drop or change coverage once a year at annual enrollment time.*

Medical Expense Reimbursement Plan

- Pre-tax Employee Contribution
- Pay for Eligible Health Care Expenses
- Unused Dollars are Forfeited after Year End
- Maximum \$2,750 Contribution per Year
- Not available if Enrolled in a High Deductible Health Plan

- Medical and dental deductibles, copayments and coinsurance amounts;
- Vision expenses; and
- Hearing expenses.

Please refer to the mhsintranet under Human Resources/MHS Benefits/Medical Expense Reimbursement Plan for detail about the plan.

Limited Use Medical Expense Reimbursement Plan

- Available only if Enrolled in a High Deductible Health Plan
- Pre-tax Employee Contribution
- Pay for Eligible Dental, Vision, and Preventative Medical Expenses not Covered by Other Plans
- Unused Dollars are forfeited after Year End
- Maximum \$2,750 Contribution per Year

Since you pay for these expenses on a pre-tax basis, your money goes a lot further - and your taxable income is reduced.

Please refer to the mhsintranet under Human Resources/MHS Benefits/Medical Expense Reimbursement Plan for a more detailed list of qualified expenses.

Plan Carefully!

Due to IRS rules, you must use the money you contribute to the plan for expenses that you incur during the calendar year while you are a participant. Otherwise, **you forfeit any money left in your plan**. You can't change your contribution amount during the year unless you have a qualifying event that meets the applicable legal requirements (such as a change in marital or employment status).

For More Information

See the mhsintranet under Human Resources/MHS Benefits/Medical Expense Reimbursement Plan for examples of the types of health, dental and vision care expenses that are eligible to be reimbursed through the Medical Expense Reimbursement Plans.

Life Insurance

MHS offers both basic life insurance at no cost to you, and voluntary life insurance if you choose to purchase coverage for yourself, your spouse or your dependent children.

Eligible for the Plan

- Full-time or Part-time staff member scheduled to work 20 hours or more per week.

Basic Life

- Paid by MHS
- 1X annual base salary to maximum of \$200,000

Coverage Effective Date

- 1st of the month following one year of employment

Voluntary Life

- You choose the coverage you want to purchase.
 - Employee - increments of \$10,000 to a maximum of 7x annual salary or \$300,000
 - Spouse - increments of \$10,000 up to \$50,000
 - Child - \$10,000 (\$1,000 if less than 6 months of age)
- Cost of Employee and Spouse Life Insurance based on age and amount of coverage. Child Life Insurance flat monthly amount.
- Paid through after-tax payroll deduction.

Coverage Effective Date

- 1st of the month following the date you became eligible, if enroll within 30 days of eligibility.
- If enroll after 30 days of eligibility - evidence of insurability is required. Coverage effective 1st month following approval by life insurance company.

Long Term Disability Coverage

- Provided by MHS at no cost to you
- If disabled and unable to work more than 90 days
- Monthly benefit 60% income replacement, up to \$7,000 per month

LTD benefits continue until the earliest of the following:

- You are no longer disabled;
- You reach age 65 (or according to the schedule if disability begins after age 61);
- 24 months, unless you are unable to perform any type of work, based on your education, training or experience; or
- You die.

Under the plan, you are considered “disabled” if you are medically unable to meet the requirements of the position you held prior to your illness or injury.

Eligible for the Plan

- Full-time or Part-time staff member scheduled to work 20 hours or more per week

Coverage Effective Date

- 1st of the month following one year of employment

Elect Voluntary Life Insurance

- Decide if you want coverage for yourself.
- Decide if you want coverage for your spouse or eligible dependent children.
- Complete the online enrollment.
- You must enroll within 30 days of eligibility or hire, for coverage to be effective the first of the month.
- If you enroll after 30 days during an allowed election period, you and your spouse will be considered late enrollees — subject to the evidence of insurability requirements of the insurance company.
- *Reminder:* Complete the beneficiary designation online in Employee Self Service.

Voluntary Life Insurance Eligible Dependents

Your eligible dependents include the following:

- Your legally married spouse;
- Your unmarried children (natural, adopted, foster or stepchildren) from age 14 days up to age 26.

Business Travel and Accident Insurance

- Provided by MHS at no cost to you
- While traveling on business, benefit provided for injury or death
- Benefit amount based on salary and extent of injuries

Eligible for the Plan

- Full-time or Part-time staff member scheduled to work 20 hours or more per week

Coverage Effective Date

- The date you are eligible

Benefits to Help You Balance Life's Responsibilities

You have a lot of responsibilities...at work and at home. MHS offers many benefits and services to help you balance these responsibilities. So, you can focus on work when you're at work—and on your personal life when you're at home.

Holidays

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

You will receive double time pay for hours worked on a recognized holiday.

Paid Time Off Benefits

Everyone needs to take a break from time to time. On the first day of work, eligible staff members begin to accrue paid time off (PTO).

- PTO accrues based on hours worked
- PTO accrual increases with years of service

For more details, refer to the paid time off insert enclosed in this booklet.

Bi-weekly PTO hours accrued are determined by multiplying hours worked during the pay period by the accrual rate per hour based on the employee's years of eligible service. The new PTO hours are added to the employee's balance after the accrual period ends and are available for use in the following pay period. PTO accruals are subject to a maximum for each pay period. PTO hours taken during the pay period are considered hours worked in calculating the accrual.

Years of Service	Accrual Rate Per Hour	Pay Period Maximum *	Maximum Annual Accrual Hours (Per Year)**	Maximum PTO In Days (Per Year)***
0 - 1	.0985	7.39	192	24
2 - 4	.1108	8.31	216	27
5 - 9	.1313	9.85	256	32
10 - 15	.1354	10.16	264	33
16 - 25	.1395	10.47	272	34
26+	.1436	10.77	280	35

Dependent Care Expense Reimbursement Plan

Eligible dependent children or a parent who needs care while you're at work?

- MHS offers Dependent Care Expense Reimbursement Plan

You can participate if you meet one of the following requirements:

- You're a single working parent; or
- You're married and your spouse works, is a full-time student for at least five months of the calendar year, or is disabled and unable to provide care.

Eligible for the Plan

- Full-time or Part-time staff member scheduled to work 20 hours or more per week
- Eligible tax dependents - children under the age of 13; a mentally or physically disabled spouse, parent or other dependent must be living with you to qualify.

Coverage Effective Date

- 1st of the month following the date you became eligible
 - If you enroll within 30 days after being hired or becoming eligible.
 - *Due to IRS rules, you can't add, drop or change your coverage during the year unless you have a qualifying event that meets the applicable legal requirements (such as a change in marital or employment status). If you don't have a qualifying event, you can add, drop or change coverage once a year at annual enrollment time.*

How the Plan Works

- Pre-tax Employee Contribution
- Pay for Eligible Dependent Care Expenses
- Unused dollars are forfeited after year end
- Maximum \$5,000 contribution per year (\$2,500 for married taxpayers filing separate returns)
- Incur Eligible Expenses
 - Use debit card; or
 - Pay cost out of your pocket - then file for reimbursement from your account
- Claims incurred in calendar year are accepted up to 90 days following the end of the calendar year

Eligible Dependent Care Expenses

In general, any dependent care expense considered tax-deductible by the IRS is eligible, including the following:

- Licensed day care center and nursery school charges;
- Babysitting costs for care in or out of your home; and
- Nursing or custodial care for elderly or disabled dependents who live with you and are unable to care for themselves.

Plan Carefully!

Due to IRS rules, you must use the money you contribute to the account for expenses that you incur during the calendar year. Otherwise, **you forfeit any money left in your account**. You can't change your contribution amount during the year unless you have a qualifying event that meets the applicable legal requirements (such as a change in marital or employment status).

Also, keep in mind - you may already be eligible for a tax credit on your income tax return

- Cannot apply same expense to both Dependent Care Expense Reimbursement Plan and tax credit
- Any amount contributed to the Plan reduces amount you can apply to federal tax credit
- Speak to a tax expert to help determine if tax credit or reimbursement plan is better for your situation

Participate in the Dependent Care Expense Reimbursement Plan

- Decide if you want to participate.
- Estimate your dependent care expenses and decide how much to contribute.
- Complete the online enrollment.
- You receive a debit card when you enroll in the plan.

For More Information

Contact the Human Resources Department if you would like more information about the Dependent Care Expense Reimbursement Plan.

Employee Assistance Program (EAP)

MHS offers confidential and professional counseling in person or over the phone.

Find yourself struggling with:

- Stress
- Depression
- Financial Matters
- Family Issues

You or your family members in your household can get assistance.

- Contact the EAP to speak to a licensed counselor.
- EAP can also provide referrals for in-depth help when needed,
- MHS provides the benefit - EAP visits covered at no cost to you or your family. Up to 5 visits covered per person, per year.

To set up an appointment, call the EAP at (402) 354-8000 or toll-free at (800) 801-4182. The EAP is available during the following hours:

- Monday through Thursday, 8 a.m. to 8:30 p.m.
- Friday, 8 a.m. to 4:30 p.m.
- Saturday, 8 a.m. to 1 p.m.

Emergency and crisis services are available after regular office hours.

To learn more about your EAP, visit the EAP website at www.bestcareeap.org.

Wellness Benefits and Information

MHS provides many additional benefits and information to keep you feeling your best. For more information, check out MHS Wellness on the [mhsintranet](#) under the Human Resources tab.

Wellness Benefits

MHS sponsors various wellness activities for you and your family, including the following:

- Wellness Premium Incentive for Health Plan Participants
- Free Flu Shots
- Tobacco Cessation Program and Tobacco Free Resources
- Health System Supported Community Activities
- Lactation Program
- Ergonomics Program
- Health Information and Education
- Subsidized Memberships to YMCA
- Employee Health Services



Benefits to Help You Pursue Your Dreams

If you have goals for yourself beyond your current position, MHS is the place to be. It's a place where you can learn and grow. You'll receive support from the organization, as well as your fellow staff members.

Tuition Assistance

To help you manage education expenses while pursuing your career goals, MHS provides tuition assistance.

- Any degree directly related to current position or healthcare position with MHS
- Noncredit hour, certificate courses offered by a college or university possessing regional accreditation, if approved course is directly applicable to current position

Eligibility

- Full-time or Part-time staff member scheduled to work 16 hours or more per week
- After 6 months of employment

To Apply

- MHS Benefits/Pursuing Your Dreams on mhsintranet
- Submit application before starting course

If approved - reimbursed 100% of tuition upon completion of course with a "B" grade or better - up to maximum of \$2,000 per calendar year.

Foundation Certification Program

Professional Certification

- MHS offers financial assistance for testing fees

Eligibility

- 6 months of continuous employment at eligible MHS site

For more information or to Apply

- See mhsintranet/Human Resources/MHS Benefits/Pursuing Your Dreams

Program does not apply to staff members who require certification as a condition of their employment.

MHS Inservice Programs

Access to many inservice programs.

- job-specific training
- general health and wellness information session

MHS also offers a variety of satellite programs, some of which allow you to earn CEUs.



Continuing Education Programs

MHS offers a variety of continuing education programs on campus and at Methodist College. Depending on the program, you may participate at no cost or at a discounted cost. Some programs require application prior to the start of class. For more information, contact the Human Resources Department.

Scholarships and Grants

MHS also offers scholarships and grants, including the following:

- Carolyn Scott "Spirit of Excellence" Scholarship - for up to \$5,000 toward tuition, fees and supplies for graduate work.
- Employee Development Grant - for up to \$1,600 per year toward the tuition cost of a degree or certificate program of study at Nebraska Methodist College.

Benefits to Help You Build Security

What are your plans for the future? Do you want to travel... make your hobby into a second career...or just spend more time with your family and friends? Whatever your dreams, MHS can help you turn them into reality by building financial security.



MHS Defined Contribution Retirement Plan

The MHS Defined Contribution Retirement Plan consists of three key components:

- MHS **Base** Contributions
- Your **Employee** Contributions
- MHS **Matching** Contributions

MHS Base Contributions

MHS makes an annual Base contribution for you.

- You become a participant January 1 of the year
 - you complete one year of service;
 - work 1,000 hours in that year; and
 - attain age 21
- A participant receives the MHS Base Contribution for a year in which
 - you work 1,000 or more hours and you are employed on December 31, or
 - you leave employment and have attained age 55 and completed 20 years of service

The following chart shows the MHS Base contribution schedule according to your years of accrual service.

Years of Accrual Service At End of Plan Year	Base Contribution Rate Schedule
1 through 5	4%
6 through 10	5%
11 through 15	6%
16 through 20	7%
21 or more	8%

Example, if you have one year of accrual service and eligible compensation is \$40,000, your Base contribution would equal 4% of \$40,000 - or \$1,600 - for the year. The IRS limits the amount of eligible compensation - the 2021 limit is \$290,000.

Vesting

- You earn your right to the Base contribution, or become “vested” after 3 years of vesting service
- Earn 1 year of vesting service each calendar year you work at least 1,000 hours
- If you leave MHS before you are vested, your Base contribution account balance is forfeited.

Your Employee Contributions

You can make your own contributions to the Plan through payroll deduction from your salary.

- Significant advantages to making your own contributions
 - Saving for retirement with pre-tax contributions
 - Variety of investment options
 - Tax deferral of any investment earnings
 - Matching contribution from MHS when you contribute your own money

Automatic Enrollment

- You’re eligible to start your own contributions right away
- You’re automatically enrolled for Employee Contributions at 2% of your eligible pay about 2-2 1/2 months after your hire date
- You’re contributions will be invested in the Wells Fargo Target Date Funds, unless you make a different election

Even though your enrollment is automatic, you can always:

- Change your contribution rate;
- Direct contributions to other investment options available through the plan; or
- Decline participation

Detailed information regarding the automatic enrollment process will be mailed to your home by Principal Financial Group shortly after receiving your first paycheck.

The maximum amount you can contribute to the MHS Defined Contribution Retirement Plan, through payroll deduction, is determined by the IRS on an annual basis. If you are age 50 or over, you can also take advantage of additional catch-up contribution limits.

Below is a chart that shows the current employee contribution limits.

Tax Year	Annual Contribution Limit	Additional Annual Catch-Up Contribution Limit (If Age 50 or Older)
2021	\$19,500	\$6,500

You are always 100% vested in your own **Employee** Contributions.

MHS Matching Contributions

If you make your own contributions to the MHS Defined Contribution Retirement Plan, MHS makes a Matching Contribution.

Matching Contribution

- Every pay period you make an Employee Contribution, MHS makes a Matching Contribution
- Amount of the Matching Contribution is a percentage of your employee contribution on the first 2% of your pay each pay period
- Percentage of the matching contribution is based on your years of service.

Make Your Own Employee Contributions!

Watch for the enrollment kit from Principal Financial Group - mailed to your home.

Principal Financial Group
(800) 547-7754

Or you can go to
www.principal.com.

Years of Accrual Service At <i>Beginning</i> of Plan Year	Matching Contribution Percentage	Maximum Matching Contribution Per Pay Period As A Percentage of Earnings
0 through 5	50%	1.0%
6 through 10	75%	1.5%
11 or more	100%	2.0%

Example, if you have one year of accrual service, your gross pay for the pay period is \$1,500, and you contribute \$30 (2% of your pay) to the MHS Defined Contribution Retirement Plan, your **Matching** Contribution for that pay period will be \$15 (50% of \$30). To receive the maximum match, you must contribute at least 2% of your pay each pay period. The plan's annual maximum **Matching** Contribution in calendar year 2021 is \$5,800.

Vesting

- You earn your right to the Matching Contributions, or become "vested" after 3 years of vesting service
- Earn 1 year of vesting service each calendar year you work at least 1,000 hours
- If you leave MHS before you are vested your Matching Contribution account balance is forfeited

Note – the IRS limits the combined amount of all contributions made to the MHS Defined Contribution Retirement Plan each year. In 2021, the total annual contribution that can be made from all sources is the lesser of a) 100% of your compensation and b) \$58,000.

Investments

Principal Financial Group is the custodial holder of all plan contributions

- Your MHS Base Contributions
- Your Employee Contributions
- Your MHS Matching Contributions

Your elections direct the investments for all three contribution types.

Not made an investment election yet?

- Contributions will be invested in the Wells Fargo Target Date Fund appropriate for your age

You can change your investment elections at any time.

Distributions

If you leave MHS, your vested MHS Defined Contribution Retirement Plan account balance can be:

- Rolled over to
 - An IRA
 - Another employer's 403(b) or 401(k) plan, if plan accepts rollover
- Paid to you as a taxable distribution - could be subject to early withdrawal penalties

Credit Union

As an MHS staff member, you can join the First Nebraska Credit Union. The credit union offers a range of financial services, including the following:

- Savings and Checking Accounts
- CDs and IRAs
- Loans
- Savings Bonds
- ATM Services
- Payroll Deduction
- Christmas Club and Vacation Club

For more information or to join the credit union, contact the First Nebraska Credit Union at (402) 492-9100 or (800) 882-0244 or visit the web site www.firstnebraska.org/Methodist.



This information is a summary of the benefits available to eligible staff members of Methodist Health System. Please read the inserts in this booklet as they provide additional, valuable information. You may review the Summary Plan Descriptions on the mhsintranet under Human Resources/MHS Benefits or by calling 402-354-2200 for assistance.

Benefits and the enrollment process is covered in New Employee Orientation. Information is also provided during the onboarding process.

Our Mission

Improving the health of our communities by the way we care, educate, and innovate.

Our Core Values

- We are patient-centered, patient-driven.
- We honor and respect the dignity of all.
- We strive for excellence and push beyond.
- We work as one.
- We are dedicated to serving our community.

Our Vision

Methodist Health System will be the preferred integrated health system in the region, as measured by:

- Customer satisfaction;
- Clinical performance; and
- Financial performance.

For More Information

This booklet provides a brief summary of the Methodist Health System Benefits Program. The summary explains your benefits in plain language. It does not, however, describe every situation and is not intended to replace the plan documents. If there is any conflict between this brochure and the official plan documents, the official plan documents will govern the resolution.

If you need additional information about your benefits, contact the Human Resources Department.

