



# Employee Benefit Guide 2024

Hospital and  
Shared Services  
Employees

# Welcome to your 2024 MemorialCare Benefits Guide

This guide has been created to provide you with an efficient way to obtain information and answers to your questions on your MemorialCare Benefit Plans. We encourage you to take the time to review the information provided in this benefits guide.



## MemorialCareBenefits.com

We have created a custom website for all your MemorialCare Benefit needs. From there, you can find a provider, link to the ADP enrollment site and review benefits and plan summaries. Take advantage of the tools on this site to help you understand all the benefits MemorialCare offers.

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# Benefits Eligibility

## Who is eligible?

 <p>Employee</p>	<p>Full-Time ▶ 72 - 80 hours/pay period                  Part-Time ▶ 40 - less than 72 hours/pay period</p>
 <p>Eligible Dependents*</p>	<ul style="list-style-type: none"> <li>▶ Legal Married Spouse</li> <li>▶ Registered Domestic Partner</li> <li>▶ Eligible Dependent Children</li> <li>▶ Dependent Children are covered up to the age of 26 for Medical, Dental, Vision, Voluntary Life and Critical Illness.</li> </ul>

\*Dependent Documentation Required

## When Does Coverage Start?

Immediately	30 days	90 days	1 year
Medical Dental Vision Employee Assistance Program	Basic Life Insurance* Accidental Death & Dismemberment* Flexible Spending Account Voluntary Plans	Short Term Disability*	Long Term Disability*



\*Basic Life/AD&D, Short Term Disability and Long Term Disability are available to Full-Time employees only. **MemorialCare 401(k) Plan: see page 32 - 33 for eligibility requirements.**

# Changing your Benefits

Once your elections take effect, you will not be able to make changes until the next Open Enrollment period. Certain exceptions may be allowed during the plan year if you experience a qualifying life event. Supporting documentation is required within 30 days of the qualifying life event date.

Examples of qualifying events that allow you to change your benefits during the year include:

- ▶ Marriage
- ▶ Divorce, legal separation or dissolution of domestic partnership
- ▶ Birth of child, adoption or change in the legal custody of your child
- ▶ Change in spouse's or domestic partner's employment status resulting in a loss or gain of other coverage for you or your dependents
- ▶ Change in your employment status affecting your benefit eligibility
- ▶ Change in your dependent's eligibility status due to age or loss of dependent status according to federal tax guidelines
- ▶ Death of spouse, registered domestic partner or dependent child



# Benefit Resources

## **UnitedHealthcare HMO**

HMO Member Services: 877-894-3795  
[www.myuhc.com](http://www.myuhc.com)

## **UMR PPO a UnitedHealthcare Company**

PPO Member Services: 800-207-3172  
[www.umar.com](http://www.umar.com)

## **MedImpact PPO Prescription Drugs**

Member Services: 844-282-5340  
<http://mp.medimpact.com>

## **Delta Dental Plans**

Member Services DHMO: 800-422-4234  
Member Services DPPO: 888-335-8227  
[www.deltadentalins.com](http://www.deltadentalins.com)

## **Vision Service Plan (VSP)**

Member Services: 800-877-7195  
[www.vsp.com](http://www.vsp.com)

## **REACH (EAP)**

Member Services: 800-273-5273  
[www.reachline.com](http://www.reachline.com)

## **Lincoln Financial Life and Disability**

Life Claims Services: 800-320-7585  
LTD Claims Services: 888-787-2129  
[www.mylincolnportal.com](http://www.mylincolnportal.com)

## **VITA Flexible Spending Account (FSA)**

Member Services: 800-424-3052  
[www.vitaflex.net](http://www.vitaflex.net)

## **Aflac**

Member Services: 800-433-3036  
[www.aflacgroupinsurance.com/customer-service](http://www.aflacgroupinsurance.com/customer-service)

## **UNUM Long Term Care**

Member Services: 800-275-8686  
[www.MemorialCareLTC.com](http://www.MemorialCareLTC.com)

## **MemorialCare 401(k) Plan - Vanguard**

Member Services: 800-523-1188  
[www.vanguard.com](http://www.vanguard.com)  
Plan # 097476

## **Voluntary / 529 Plan Benefits - The LBL Group**

Member Services: 800-451-8037  
[voluntary@lblgroup.com](mailto:voluntary@lblgroup.com)

## **Nationwide Pet Insurance**

Customer Service & Enrollment 877-738-7874  
[www.petinsurance.com/memorialcare](http://www.petinsurance.com/memorialcare)

## **MetLife Identity Theft**

Member Services: 833-552-2123  
Download the Aura: Security & Protection app

## **MetLife Legal Plan**

Member Services: 800-821-6400  
[www.members.legalplans.com](http://www.members.legalplans.com)

**Benefits Service Center**  
**866-888-7062**

**[www.MemorialCareBenefits.com](http://www.MemorialCareBenefits.com)**



# Find a Provider

Visit our Benefits website at [www.MemorialCareBenefits.com](http://www.MemorialCareBenefits.com) and click on the Find a Provider page to see which plan your provider accepts.

## MemorialCare HMO

- ▶ Tailored HMO that includes MemorialCare Medical Group, Greater Newport Physicians MemorialCare and Edinger Medical Group
- ▶ Electing this plan will save you the most money

## Harmony HMO

- ▶ UnitedHealthcare network that includes MemorialCare and Optum Medical Groups

## UnitedHealthcare Full HMO

- ▶ UnitedHealthcare Full HMO network that includes a wide range of Medical Groups

## UMR PPO a UnitedHealthcare company

- ▶ The most flexible plan using MemorialCare providers (Tier 1), the UHC Select Plus POS network (Tier 2) as well as out-of-network providers (Tier 3), but it will cost you more

## Delta Dental HMO

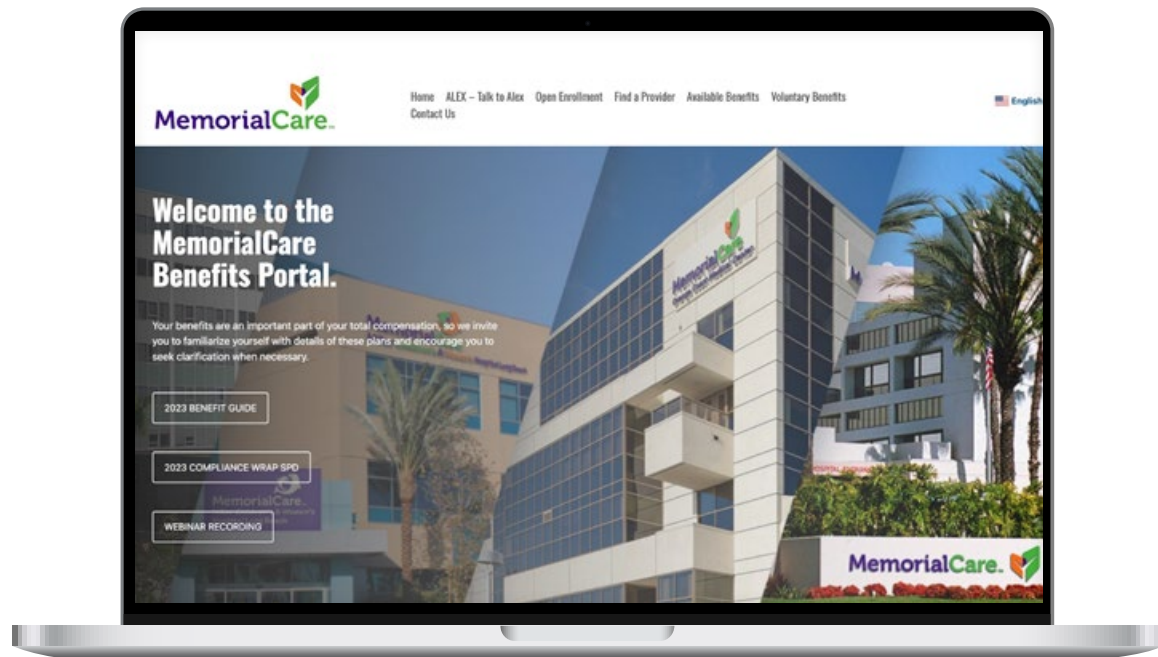
- ▶ Choose a primary dentist within the DeltaCare USA network

## Delta Dental PPO

- ▶ Access to dentists with Smile Generation CA Network and receive discounts on claims (Tier 1), any dentist in the Delta Dental PPO or Delta Dental Premier (Tier 2) or out-of-network providers (Tier 3)



Click on the Find a Provider page  
[MemorialCareBenefits.com](http://MemorialCareBenefits.com)



# Four Ways to Enroll Online

1

**Using your MemorialCare Computer**

Log on to a MemorialCare computer using your MemorialCare network/email address

- ▶ Go to the MemorialCare Intranet. Scroll to the bottom and click **APPS**, then click **M.E. Info**
- ▶ Under the section Employee Resource Center & Benefits, click on **click here**
- ▶ No need to enter an ADP User ID or Password

2

**Using a shared MemorialCare computer or Non-MemorialCare computer with ADP Login**


If you are logging on using a shared computer or using a Non-MemorialCare computer AND you've previously logged onto the ADP enrollment website, go to <https://my.adp.com> and log in using your ADP User ID and Password.

You can also visit our custom website at [www.MemorialCareBenefits.com](http://www.MemorialCareBenefits.com) and click on the **Open Enrollment page**.

3

**Using a shared MemorialCare computer or Non-MemorialCare computer with no ADP login**

If you are logging on using a shared computer or using a Non-MemorialCare computer AND this is your first time, follow the instructions on the next page.



4

**Mobile App**

Download the new Mobile App.

- ▶ Go to Apple App Store or Google Play and download the free **ADP Mobile Solutions App**
- ▶ If you've previously logged onto the ADP enrollment website and already have an ADP User ID and password, enter them to sign in. If you have forgotten your User ID or Password, you can reset it on the login page in the app.
- ▶ If you are a first time user to ADP, click **NEW? GET STARTED** on the bottom and then follow instructions on the next page.

Go to Apple App Store or Google Play and download the free ADP Mobile Solutions App





# Enrolling For the First Time

- 1 Go to <https://my.adp.com>
- 2 Click on First Time User? **CREATE ACCOUNT**
- 3 Click on **I HAVE A REGISTRATION CODE**
- 4 You will be taken to a new page to enter our Registration Code: **MHSHR-MHSHR (all caps)**
- 5 You will then be taken to a page to enter the following information:
  - a First Name
  - b Last Name
  - c 6-digit Employee ID
  - d Date of Birth - MM/DD/YYYY

**NOTE:** If your name is not being retrieved, contact the Benefits Service Center at 866 888 7062.

- 6 You will then be asked to enter your contact information
  - a Please enter your **e-mail address and/or mobile phone number**
  - b Please check the box that authorizes ADP to send emails or text messages for password reset functionality and benefit confirmation messages. Marketing information will never be sent to you.
- 7 You will then be assigned a User ID: Generally, the first initial of your first name and your full last name followed by @MHSHR. Example: MSmith@MHSHR
- 8 Create your own strong password.
- 9 Select a security question and enter answers for each security question listed. If you forget your User ID or Password, you will be required to respond to the questions with the exact answer provided.

**NOTE:** Passwords are case sensitive. The User ID and security answers are not case sensitive.
- 10 Click **Register Now**.

## Now you are ready to login using your User ID and Password.

Go back to the login page to <https://my.adp.com>

- 1 Enter the User ID that was just assigned to you
- 2 Enter your newly created Password
- 3 Click **Log In**



## My Health Benefits

# Medical Plans

Our healthcare benefits are designed to help you meet your goals for a healthy lifestyle and provide superior care for you and your family when you need it. MemorialCare offers four medical plans.

MemorialCare HMO	Harmony HMO
<p>This plan is a tailored HMO network that includes all MemorialCare physicians, hospitals and facilities.</p> <p>Electing this plan will save you the most money.</p>	<p>This is a UnitedHealthcare network that includes MemorialCare and Optum Medical Groups.</p>
UnitedHealthcare Full HMO	UMR PPO a UnitedHealthcare company
<p>This plan utilizes the full UnitedHealthcare HMO network with a wide range of Medical Groups to choose from.</p> <p>This plan will cost more, but gives you the flexibility of more medical groups to choose from.</p>	<p>This is a three-tiered plan consisting of:</p> <p><b>Tier 1</b> MemorialCare hospitals and providers</p> <p><b>Tier 2</b> UHC Select Plus POS network providers</p> <p><b>Tier 3</b> Out-of-network providers</p>

How does an HMO work?	How does a PPO work?
<p>You choose a Primary Care Physician and/or Medical Group that oversees all of your medical care</p> <p>Your out-of-pocket costs are lower and predictable</p> <p>Your payroll contributions are lower</p> <p>The MemorialCare HMO has the lowest copays and no deductible</p>	<p>Your plan is administered by a Third Party Administrator (TPA) named UMR a UnitedHealthcare company. UMR will verify your eligibility and process your claims. You do not need to select a Primary Care Physician.</p> <p>You have the flexibility of using MemorialCare providers (Tier 1), the UHC Select Plus POS network providers (Tier 2) as well as out-of-network providers (Tier 3), but it will cost you more.</p> <p>Your payroll contributions are higher</p> <p>You pay a coinsurance which is a percentage of the cost of services</p>

## Your MemorialCare Employee Discount

We are committed to providing high-quality, affordable health care services to our employees by extending an employee discount to you and your dependents for services provided at any of our hospitals. After your claim is processed, any out-of-pocket expenses are eligible for a discount when services are performed at MemorialCare hospitals.

# Why Choose MemorialCare HMO?

Why MemorialCare HMO is the right choice for you and your family:



### Access to top-ranked health systems

With our customized MemorialCare HMO plan you can choose from any of the MemorialCare Medical Group, Greater Newport Physicians MemorialCare and Edinger physicians and hospitals as you and your family's primary health care provider.



### High-quality, convenient and affordable care

You only have a copay for anything beyond your preventive care services.



### MemorialCare Virtual Exam Kit

▶ Choosing a MemorialCare physician and Medical Group will allow you to receive a **no cost MemorialCare Virtual Exam Kit**.

▶ The MemorialCare Virtual Exam Kit, powered by TytoCare enhances video visits by allowing a patient to measure and transmit diagnostics to their provider.

▶ The device can be shared across a household and is quick to set up so it's ready to use when care needs arise.

▶ Patients can schedule an on demand visit with our 24/7 Virtual Urgent Care and use the Virtual Exam Kit to receive enhanced care from the comfort of their own home.

▶ You are responsible for requesting the virtual exam kit once your coverage is effective in 2024. You will receive more information on how to request a Virtual Exam Kit once your benefits are active.

The member will pay the regular office visit copay for virtual visits. The virtual kit is also available if you enroll in the Harmony HMO and choose MemorialCare Medical Group.

### Why MemorialCare HMO?

- ▶ Lower co-pays
- ▶ Lower employee contributions
- ▶ No deductibles



Members and dependents will have access to high quality affordable healthcare from the comfort of home with MemorialCare's Virtual Exam Kit. The device is equipped with special adapters to capture heart and lung sounds, body temperatures, as well as images of the throat, ears, and skin. Now your provider can diagnose, treat and manage even more conditions virtually than ever before.



[www.myuhc.com](http://www.myuhc.com)

866-888-7062

# 2024 Employee Contributions - Medical Plans

(per pay period)

## Full-Time : 72-80 hours

	MemorialCare HMO	Harmony HMO	UnitedHealthcare Full HMO	UMR PPO a UnitedHealthcare company
Employee	\$6.00	\$42.00	\$76.00	\$105.00
Employee + 1	\$88.00	\$130.00	\$172.00	\$235.00
Employee + Family	\$139.00	\$194.00	\$248.00	\$309.00

## Part-Time : 40 to less than 72 hours

	MemorialCare HMO	Harmony HMO	UnitedHealthcare Full HMO	UMR PPO a UnitedHealthcare company
Employee	\$82.00	\$111.00	\$140.00	\$204.00
Employee + 1	\$233.00	\$280.00	\$324.00	\$426.00
Employee + Family	\$328.00	\$388.00	\$445.00	\$519.00

Go to our benefits website for all your benefits information

Visit our website that includes all the information you need for all benefits available.

[www.memorialcarebenefits.com](http://www.memorialcarebenefits.com)

Do you have a dependent that lives out of state?

If you have a dependent that lives in another state and you are on the HMO, please call the **Benefits Service Center at 866-888-7062** to see if your dependent is eligible for a special plan.



# Medical Plans | HMO

		MemorialCare HMO	Harmony HMO	UnitedHealthcare Full HMO
Deductible	Individual	None	MHS \$0 / Non-MHS \$750	MHS \$0/ Non-MHS \$750
	Family	None	MHS \$0 / Non-MHS \$1,500	MHS \$0/\$Non-MHS \$1,500
Out-of-Pocket Maximum	Individual	\$2,000	\$4,000	\$6,500
	Family	\$4,000	\$8,000	\$13,000
Physician Services	Office Visit	\$20 copay	\$30 copay	\$40 copay
	Specialist Office Visit	\$35 copay	\$45 copay	\$60 copay
	Preventive Care Services	No copay	No copay	No copay
Other Services	Inpatient Hospital	MHS \$250 / Non-MHS \$1,500	MHS \$250 / Non-MHS 10%	MHS \$300 / Non-MHS 20%
	Outpatient Surgery	MHS \$75 / Non-MHS \$500	MHS \$75 / Non-MHS 10%	MHS \$75 / Non-MHS 20%
	Outpatient X-ray & Lab	No copay	No Copay	No Copay
	Chiropractic Benefit	\$15 copay (30 visits per year)	\$15 copay (30 visits per year)	\$15 copay (30 visits per year)
	Emergency Room	\$100 copay (waived if admitted)	\$200 copay (waived if admitted)	\$200 copay (waived if admitted)
	Urgent Care Facility	\$20 copay	\$30 copay	\$40 copay
Prescription Drugs (30-Day Supply Retail)	Preferred Generic	\$15 copay	\$20 copay	\$20 copay
	Preferred Brand	\$30 copay	\$40 copay	\$40 copay
	Non-Preferred Drug	\$50 copay	\$55 copay	\$55 copay
	Specialty Drug	20% (\$100 max)	20% (\$100 max)	20% (\$100 max)
Prescription Drugs Mail Order	Preferred Generic	\$30 copay	\$40 copay	\$40 copay
	Preferred Brand	\$60 copay	\$80 copay	\$80 copay
	Non-Preferred Drug	\$100 copay	\$110 copay	\$110 copay
	Specialty Drug	20% (\$200 max)	20% (\$200 max)	20% (\$200 max)

# Medical Plans | PPO

The PPO plan is administered by UMR a UnitedHealthcare company and utilizes the UnitedHealthcare Select Plus POS network for Tier 2.

		Tier 1 MemorialCare	Tier 2 UHC Select Plus POS	Tier 3 Out-of-Network
Deductible	Individual	\$300	\$3,000	\$8,000
	Family	\$600	\$6,000	\$16,000
Out-of-Pocket Maximum	Individual	\$4,000	\$8,550	\$20,000
	Family	\$8,000	\$17,100	\$40,000
Physician Services	Office Visit	20% after deductible	40% after deductible	50% after deductible
	Specialist Office Visit	20% after deductible	40% after deductible	50% after deductible
	Preventive Care Services	No copay	No Copay	Not covered
Other Services	Inpatient Hospital	No charge after deductible	40% after deductible	50% after deductible*
	Outpatient Surgery	No charge after deductible	40% after deductible	50% after deductible*
	Outpatient X-ray & Lab	20% after deductible	20% after deductible	50% after deductible
	Chiropractic Benefit	20% after deductible	40% after deductible	50% after deductible
	Emergency Room	20% deductible waived	20% deductible waived	20% deductible waived
	Urgent Care Facility	20% deductible waived	40% deductible waived	50% after deductible
Prescription Drugs (30-Day Supply Retail)	Preferred Generic	MHS PHARMACY \$10 copay	RETAIL PHARMACY \$20 copay	
	Preferred Brand	\$45 copay	\$50 copay	
	Non-Preferred Drug	Greater of \$45 or 50%	Greater of \$50 or 55%	
	Specialty Drug	20% (\$125 max)	20% (\$150 max)	
Prescription Drugs Mail Order	Preferred Generic	\$25 Copay		
	Preferred Brand	\$110 Copay		
	Non-Preferred Drug	Greater of \$110 or 55%		
	Specialty Drug	n/a		

\* subject to benefit limit



## Wellness Program

Prioritize your well-being and utilize the Good Life wellness program offered through UnitedHealthcare and UMR a UnitedHealthcare company.

MemorialCare's well-being program, The Good Life, has partnered with UnitedHealthcare to provide a tool that makes it easy to focus on any area of wellness that is important to you. You can take a health risk assessment, receive educational materials, participate in online events and challenges as well as receive coaching sessions that may help improve your health and wellness.

Start earning your Good Life Points and take advantage of all the special wellness programs offered by UnitedHealthcare.

**HMO members with UnitedHealthcare,**

visit [www.myuhc.com](http://www.myuhc.com) and login to your account. Then visit the Health & Wellness tab for the UnitedHealthcare Rewards program. You have a chance to earn up to \$300 per year through wellness options.

**PPO members with UMR,** a UnitedHealthcare company, visit [www.umar.com](http://www.umar.com) and login to your account. Then go to the Wellness Activity Center where you have a chance to earn up to \$300 per year through wellness options.





# Comparison of Dental Networks

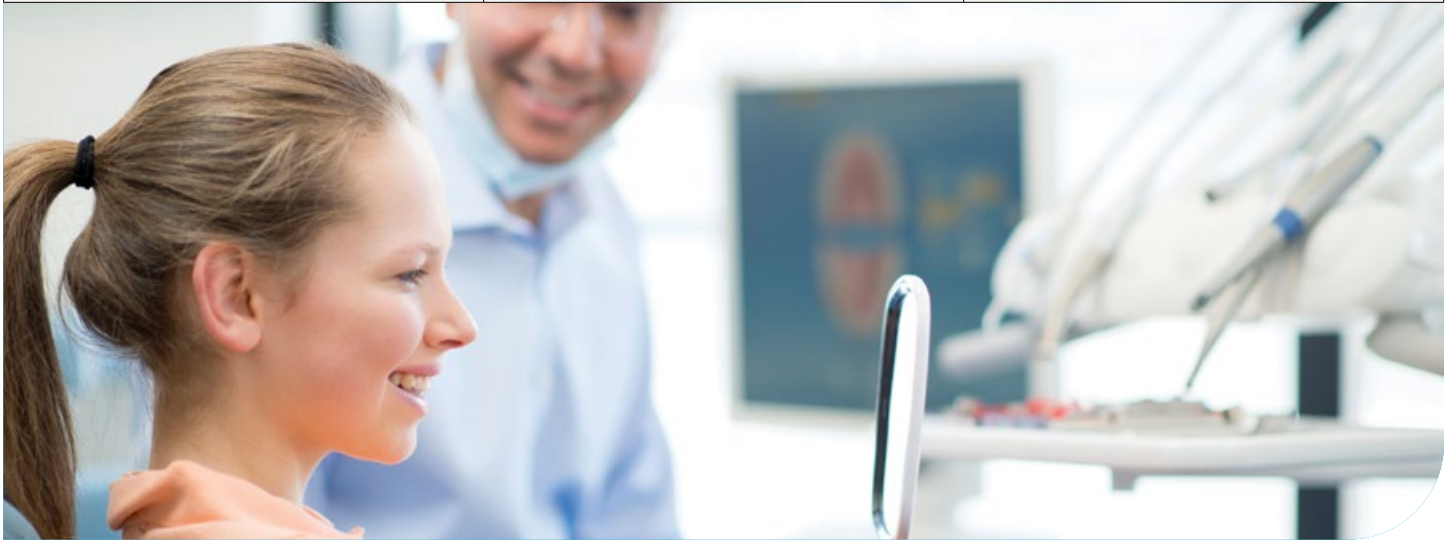
## DeltaCare USA HMO: In-Network Only

This network includes dentists that accept HMO as your primary dentist. However, this network does not allow you the flexibility of going to an out-of-network dentist.



## Delta Dental PPO

Smile Generation CA	Delta Dental PPO and Delta Dental Premier	Out-of-Network: More Freedom
This tailored network offers greater discounts on dental care and enhanced benefits with more coverage for certain procedures and is only available in CA.	Tier 2 providers include Delta Dental PPO and Delta Dental Premier network. The Delta Dental PPO network provides better discounts than the Delta Dental Premier network.	While in-network dentists provide the most value, with out-of-network coverage, members can see any dentist they want. Depending on the services provided, your dentist will be reimbursed at a usual, customary, reasonable rate and you may be responsible for additional costs.



## Find a Dentist

It's easy to find out if your dentist belongs to DeltaCare USA, Smile Generation CA Network, Delta Dental PPO and Delta Dental Premier. To find a dentist, visit [www.MemorialCareBenefits.com](http://www.MemorialCareBenefits.com) and click on the **Find a Provider** page.

# Delta Dental Plan HMO

		Dental HMO
Network		DeltaCare USA
Annual Deductible	Individual	None
	Family	None
Annual Benefit Maximum		Unlimited
Preventive Services (Exams, Cleanings, Xrays)		Copayments will vary based upon the service provided. You pay a copay for certain covered procedures
Basic Services (Fillings, most extractions, etc)		
Major Services (Crowns, bridges, dentures, etc)		
Orthodontics	Adult	\$2,175 Copay
	Children under age 19	\$1,975 Copay



# Delta Dental Plan PPO

		Delta Dental PPO		
Network		Smile Generation CA Network	Delta Dental PPO & Delta Dental Premier	Out of Network
Deductible	Individual	\$0	\$50	\$100
	Family	\$0	\$150	\$300
Waived for Preventative		Yes	Yes	No
Benefit Maximum		\$2,200/person	\$2,000/person	\$1,500/person
Coverage	Preventive (Exams, cleanings, Xrays)	100%	100%	80%
	Basic (Fillings, most extractions, etc)	100%	90%	80%
	Major (Crowns, bridges, dentures, etc)	60%	60%	50%
Ortho Benefits	Adults	50% to \$1,500	50% to \$1,500	50% to \$1,500
	Children	50% to \$1,500	50% to \$1,500	50% to \$1,500

## Maximum Rollover

Threshold: \$500

Rollover Amount: \$350 In-Network; \$350 Out-of-Network

Maximum Rollover Total Limit: \$1,000 (expires 2 years after they are earned)

Qualifying Conditions: If a member has at least one dental claim during the benefit year and does not use their entire benefit maximum, a portion will be rolled over for use in future years. In order to receive the rollover benefit, the maximum amount that the insurance company pays out toward your claims cannot exceed the \$500 threshold. If you stay under the \$500 threshold, the rollover amount above will roll over to the next year which means that your Benefit Maximum will increase.

## VSP Vision Plan

	VSP Vision Plan	
	Choice Network	Out-of-Network
Vision exam	\$15 copay	\$15 copay+ additional amount over \$43
Frequency	Every 12 months	
Lenses*	\$25 copay	\$25 copay+ additional amount over \$26 -\$60
Frequency	Every 12 months	
Frames	The plan pays the first \$180 toward frames plus 20% off the remaining balance.  The plan pays for the first \$100 toward frames purchased at Costco	Plus 20% off amount over your allowance Up to \$40
Frequency	Every 12 months	
Contact Lens Care Elective (in lieu of frames)	The plan pays the first \$180 toward contacts and a contact lens exam	Up to \$100

\* Single vision, Bifocal, Trifocal and Lenticular lenses



### Hearing Aids

Hearing Aid Discounts Available through VSP **Call 877-396-7194**



# 2024 Employee Contributions: Dental and Vision Plans

(per pay period)

## Full-Time : 72-80 hours

	Dental HMO	Dental PPO	Vision
Employee	\$3.00	\$10.00	\$2.00
Employee + 1	\$7.00	\$21.00	\$4.00
Employee + Family	\$10.00	\$30.00	\$5.00

## Part-Time : 40 to less than 72 hours

	Dental HMO	Dental PPO	Vision
Employee	\$6.00	\$18.00	\$3.00
Employee + 1	\$11.00	\$29.00	\$5.00
Employee + Family	\$17.00	\$44.00	\$8.00



## Reach Employee Assistance Program (EAP)

**Member Services**  
**800-273-5273**

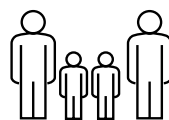
**www.ReachLine.com**  
**Password: reach**

The REACH Employee Assistance Program (EAP) is a confidential program available to you and your immediate family. REACH staff are Licensed/Certified Employee Assistance professionals who provide short term counseling, assessment, referral and follow-up.

To obtain benefits simply call the toll-free number above to talk to a counselor. The counselor will explain how the plan works. The best part is the services are free, confidential, and available 24 hours a day, 365 days a year!

The EAP can assist you with a variety of personal life matters including:

- ▶ Relationship problems
- ▶ Addictions
- ▶ Emotional issues
- ▶ Workplace problems
- ▶ Legal and financial assistance
- ▶ Career vocational guidance
- ▶ Elder care and parenting assistance



Employees and immediate family members are entitled to up to three sessions per issue in a six-month period.



# VITA Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) lets you set aside tax-free money from your paycheck to reimburse yourself for many common healthcare and dependent care expenses.

## How the FSA works:

With the FSA, you pay less for expenses like deductibles, copays, coinsurance and childcare because the money is not taxed when it's deducted from your paycheck or when you use it to pay for eligible expenses. You choose an annual amount that you would like to set aside into the HealthCare FSA Account. Make sure to choose the proper amount for you and your family's needs because you may lose the funds. See Carryover Provision below.

## You must re-enroll each year for the Flexible Spending Account:

HealthCare Account	Dependent Care Account	Carryover Provision
Allows you to set aside up to \$3,200 per year through payroll deductions for payment of eligible health care expenses for you and your dependents	Allows you to set aside up to \$5,000 per year through payroll deductions for eligible dependent care expenses	If you do not exhaust your Health Care Flexible Spending Account (FSA) balance by the end of the year, your unused balance of up to \$640 will automatically carryover to the following year. Any amount over \$640 that is unused will be lost.

If you have a MemorialCare email address, all Vita Flex communications will be sent to that email address via secure email. If you would like these communications to go to a different email address, [please contact Vita Flex directly at 650-966-1492](#). If you do not have a MemorialCare email address, all communications will be sent via USPS mail.

## VitaFlex Mobile App

Imagine what you could do with the VitaFlex app

- 1 Get reimbursed quickly.** File a claim right from your phone and get your payment processed quickly.
- 2 Track Receipts.** You can record a health expense and capture the receipt the moment the transaction happens.
- 3 Check Balances.** Do a quick account check to see your current balance.

Download the **VitaFlex Mobile App** for your chosen device from the Apple App Store or Google Play by searching VitaFlex.

## ACTION REQUIRED

**You must re-enroll each year for the Flexible Spending Account**

Why can't I change my benefits any time?

The IRS considers medical, dental and vision premium contributions as well as Flexible Spending Accounts as tax-free compensation and they set rules about when employees can enroll and make changes. In order to receive this tax free benefit, participants must adhere to these rules.



## My Financial Protection Benefits

Basic Life Insurance / AD&D	Supplemental Short Term Disability	Basic Long Term Disability
<p>Pays a lump sum benefit to your beneficiary upon the loss of life</p> <p>Employer paid benefit that is offered to Full-Time employees after 30 days of employment</p>	<p>Income replacement if you cannot work due to a disability for a short period of time</p> <p>Employer paid benefit that is offered to Full-Time employees after 90 days of employment</p>	<p>Income replacement if you cannot work due to a disability for a long period of time</p> <p>Employer paid benefit that is offered to Full-Time employees after one year of continuous Full-Time service</p>

### Take time to review your beneficiaries

Do you know who is listed as your beneficiary on your life insurance and retirement plans? Naming a beneficiary and keeping the information up to date will help ensure that if you should pass away prematurely, your heirs are protected and your savings are distributed as you wish.



## Lincoln Financial Basic Life Insurance / AD&D

Employee Coverage: 1 times your basic annual salary to a maximum of \$500,000
<b>Key Features</b>
No Evidence of Insurability required
Benefits will reduce on your 70th birthday if you are still an active employee
Coverage is portable within 30 days of termination prior to age 70. Portability is not available if you retire
Coverage can be converted to a Whole Life Policy within 31 days of termination
Available to full-time employees after 30 days of employment

## MemorialCare Supplemental Short Term Disability

Employee Coverage: 60% of basic weekly salary to a maximum benefit of \$2,076 per week, less other income sources
<b>Key Features</b>
Waiting period is 7 days
Maximum benefit period lasts up to 26 weeks
Your benefits may be reduced by other income sources, such as State Disability or Workers Compensation payments
Coverage is not portable
Available to full-time employees after 90 days of employment

## Lincoln Financial Long Term Disability

Employee Coverage: 60% of basic monthly salary to a maximum benefit of \$10,000 per month, less other income sources
<b>Key Features</b>
Elimination period is 180 days
Maximum benefit period lasts until Social Security Normal Retirement Age (SSNRA) or until you are no longer disabled
Your benefits may be reduced by other income you are receiving such as Social Security payments
Coverage is not portable
Available to full-time employees with one year of continuous full-time service



## My Voluntary Benefits

MemorialCare offers additional benefits which are paid for by employees. For newly eligible employees, you have a one-time opportunity to enroll under guarantee issue in certain plans within your initial eligibility period. If you want to enroll after you are initially eligible, you can enroll during annual Open Enrollment and Evidence of Insurability may be required.

You must be actively at work when you enroll and must pay premiums through payroll deductions in order to enroll.



Aflac Voluntary Critical Illness	Aflac Voluntary Hospital Indemnity	Aflac Voluntary Accident
<p>Pays a cash benefit directly to you to help pay for a critical illness such as cancer, heart attack or stroke.</p> <p>Coverage is portable and you can take it with you if you are no longer working for MemorialCare</p>	<p>Pays a cash benefit directly to you to help pay for some of the costs associated with a covered hospital stay.</p> <p>Coverage is portable and you can take it with you if you are no longer working for MemorialCare</p>	<p>Pays a cash benefit directly to you that will help you pay for out-of-pocket expenses associated with treatment in the event of a covered accident.</p> <p>Coverage is portable and you can take it with you if you are no longer working for MemorialCare</p>

Voluntary Term Life	Voluntary Long Term Disability	Voluntary AD&D
<p>Term Life insurance is available for Employee, Spouse and Child(ren)</p> <p>Coverage is portable and you can take it with you if you are no longer working for MemorialCare</p>	<p>Income replacement if you cannot work due to a disability</p> <p>Only for Part-Time and Full-Time employees with less than 1 year of service</p>	<p>Accidental Death &amp; Dismemberment insurance is available for Employee, Spouse and Child(ren)</p> <p>Coverage is not portable</p>

Voluntary Long Term Care	Pet Insurance	MetLife Legal Plans
<p>Coverage for an extended stay in a nursing home or assisted living facility</p> <p>Coverage is portable and you can take it with you if you are no longer working for MemorialCare</p>	<p>Coverage for dogs, cats, birds, exotics &amp; reptiles</p> <p>Discounted rates and you pay the insurance company directly, not through payroll deductions</p>	<p>Legal assistance and access to attorneys for many common life events from estate planning to traffic issues at a low monthly premium.</p> <p>Coverage is portable and you can take it with you if you are no longer working for MemorialCare</p>

MetLife Identity & Fraud Protection
<p>Identity and Fraud protection with credit monitoring, financial account monitoring, alerts for new credit transactions and VPN/Wi-Fi security and password protection.</p> <p>Coverage is portable and you can take it with you if you are no longer working for MemorialCare</p>

## Aflac Voluntary Critical Illness Insurance

Employee Coverage: \$10,000, \$20,000, \$30,000 or \$40,000 lump sum
Spouse Coverage: Up to 100% of the amount elected by the employee
Child(ren) Coverage: Up to 50% of the amount elected by the employee. Children are automatically covered at no cost.
<b>Key Features</b>
Pays a lump sum directly to you if you are diagnosed with a critical illness such as cancer, heart attack, stroke, ALS, MS or covid.
Coverage is portable upon termination of employment or leave of absence
No Evidence of Insurability is required
Members will receive a single annual Wellness Benefit of \$200 after completing a health screening test and \$200 for a mammogram
Employee must enroll in order for spouse to enroll
Effective date of policy is first of the month following your election and you must be actively at work to enroll

## Aflac Voluntary Hospital Indemnity

<b>You may elect as follows:</b> <input type="checkbox"/> Employee only <input type="checkbox"/> Employee + Spouse <input type="checkbox"/> Employee + Child(ren) <input type="checkbox"/> Family coverage
<b>Key Features</b>
Pays a lump sum directly to you to help pay for costs associated with a covered hospital stay. Lump sum is increased by 25% if you are hospitalized at a MemorialCare facility.
Coverage is portable upon termination of employment or leave of absence
No Evidence of Insurability is required
Members will receive an annual wellness benefit of \$50 after completing a health screening or \$100 for a mammogram
Employee must enroll in order for spouse or child(ren) to enroll
Effective date of policy is first of the month following your election and you must be actively at work to enroll



Enroll online.  
[www.my.adp.com](http://www.my.adp.com)

# Aflac Voluntary Accident

**You may elect as follows:**

Employee only    Employee + Spouse    Employee + Child(ren)    Family coverage

## Key Features

Pays a lump sum directly to you that can help with out-of-pocket expenses associated with treatment in the event of a covered accident

Coverage is portable upon termination or leave of absence

No Evidence of Insurability is required

Accidents can include burns, concussion, ambulance, ER visit, fractured bones or surgery and includes a \$50,000 death benefit for employee

Members will receive an annual wellness benefit of \$50 after completing a health screening

Employee must enroll in order for spouse or child(ren) to enroll

Effective date of policy is first of the month following your election and you must be actively at work to enroll

# Lincoln Financial Voluntary Term Life

Employee Coverage: 1 to 4 times basic annual salary to a maximum of \$500,000 or \$250,000 flat amount for Full-Time and Part-Time employees

Spouse Coverage: Increments of \$10,000 up to 100% of employee coverage.  
Rates are based on employee age

Child(ren) Coverage: Birth to 6 months: \$500 or \$1,000; 6 months to 26: \$5,000 or \$10,000

## Key Features

Coverage is portable upon termination prior to age 70. Portability is not available if you retire

Coverage can be converted to a Whole Life Policy within 31 days of termination

Guarantee issue is available to new hires within the first 30 days of date of hire.  
All other elections require Evidence of Insurability

- ▶ Employee: Up to 3 times basic annual salary to a maximum of \$250,000
- ▶ Spouse: \$50,000 / Child(ren): \$10,000

Employee must enroll in order for spouse and/or child(ren) to enroll

Benefit will be reduced for employee and spouse by 35% at age 70 and 50% at age 75



Enroll online.  
[www.my.adp.com](http://www.my.adp.com)

## Lincoln Financial Voluntary AD&D

Employee Coverage: 1 to 4 times basic annual salary to a maximum of \$500,000 for Full-Time and Part-Time employees
Family Coverage: Spouse receives 60% of employee's coverage when employee and spouse are covered or 50% of employee's coverage when the entire family is covered. Child receives 15% of employee's coverage when employee and child are covered or 10% of employee's coverage when the entire family is covered.
<b>Key Features</b>
Portability is not available for this plan
No Evidence of Insurability is required
Benefit will be reduced for employee and spouse by 35% at age 70 and 50% at age 75

## Lincoln Financial Voluntary Long Term Disability

Employee Coverage: 60% of basic monthly salary to a maximum benefit of \$9,000 per month, less other income sources
<b>Key Features</b>
Elimination period is 180 days
Maximum benefit period lasts 5 years if you become disabled prior to age 65. Benefit duration reduces if you become disabled at age 65 or older.
Your benefits may be reduced by other income you are receiving like Social Security or State Disability payments
Coverage is not portable
Coverage is guarantee issue; however, please note that there is a pre-existing condition exclusion. Insurance carrier will exclude claims for conditions that occurred prior to the plan effective date.

## UNUM Voluntary Long Term Care

Employee Coverage: \$3,000 to \$9,000 facility monthly benefit
<b>Key Features</b>
You can choose the benefit duration of 3 years, 6 years or lifetime
Elimination period is 90 days
Coverage is portable upon termination of employment or leave of absence
Certain coverage is guarantee issue for new hires that enroll within 30 days from date of hire. All other elections require Evidence of Insurability
Coverage is available for family members

## Nationwide Pet Insurance

Coverage for dogs, cats, birds, exotics and reptiles

### Key Features

Discounted rates for MemorialCare employees and you pay the insurance company directly not through payroll deductions

Covers accidents, illnesses, procedures, X-rays and more

Coverage is available to pets of all ages  
Pre-existing exclusions may apply

Easy enrollment

Call **877-738-7874** to enroll or visit [www.petinsurance.com/memorialcare](http://www.petinsurance.com/memorialcare)

## MetLife Legal Plans

Legal assistance for many common life events

### Key Features

Access to attorneys through a group legal plan to help you handle personal legal matters such as estate planning, power of attorney, traffic matters, family law and real estate.

The average cost to see an attorney is \$391 per hour and this legal plan can be a cost-effective way to get legal help.

Coverage is for you and your spouse and legal dependents at one low price of \$15.75 per month. Coverage is portable upon termination.

You must be actively at work to enroll

## MetLife Identity & Fraud Protection

Help protect your identity and finances with MetLife Identity and Fraud Protection Powered by Aura.

### Key Features

Extensive identity theft protection, financial fraud protection, and digital security and privacy tools

24/7 customer support to answer account, technical, or billing questions with access to resolution specialists who provide services to victims of fraud

Coverage for employee only \$9.95 per month or for employee and eligible dependents at \$16.55 per month.  
Coverage is portable upon termination.

You must be actively at work to enroll



## My Saving Benefits

MemorialCare 401(k) Plan	College Savings Plan
<p>Employer and Employee contributes to this plan</p> <p>Employee contributions can be pre-tax lowering your taxable income or Roth contributions (after-tax)* also allowed</p>	<p>Save for college for your child(ren) through payroll deductions</p> <p>Minimum \$25 per pay period required</p>

\*Tax implications: You will be responsible for paying any federal, state, local, or foreign taxes on a distribution or withdrawal from pre-tax accounts. A distribution or withdrawal of Roth 401(k) earnings is usually also taxable unless the initial Roth contribution was made more than five years ago and you are at least age 59½. Early withdrawals may be subject to a 10% federal penalty tax. To the extent required by law, Vanguard will make the appropriate withholding for tax purposes.



## MemorialCare 401(k) Plan

Eligibility	All full-time, part-time, and Per Diem employees will become immediately eligible on their first day of employment.
Features & Highlights	Saving and investing regularly for retirement. Convenience of payroll deductions.
Employee Contribution	<p>On your first day of service, an account will be set up for you with Vanguard and 1% of your pre-tax earnings will be contributed to the plan.</p> <p>You can change your election at any time. You may contribute between 1% to 100% of your pay on a pre-tax or Roth after-tax basis</p>
Employer Matching Contribution	Employer matching contribution is 100% up to 5% of pay; awarded annually
Loan and Rollovers	Allowed
Beneficiary	Select the beneficiary for your account by visiting Vanguard's website. Note that your beneficiary selection for your 401(k) only applies to your 401(k) and not any other benefit. If you are married, your beneficiary will automatically be your spouse unless you elect otherwise and your spouse agrees to that election.
Contact	<b>For more information, please contact Vanguard at 800-523-1188, plan number 097476 or call the Benefits Service Center at 866-888-7062.</b>

### Vesting Schedule

Employee Contribution	Participant contributions are always 100% vested
Employer Matching Contribution	Safe Harbor matching contributions are always 100% vested



## MemorialCare Retirement Plan

Employees hired before 7/1/2017	Employees who were hired prior to July 1, 2017 and did NOT elect the MemorialCare 401(k) Plan during the one-time election window in 2017 are eligible for the MemorialCare Retirement Plan (MRP) after completing 1,000 hours of service during a 12-month period.
Contact	For more information, please contact Vanguard at 800-523-1188, plan number 091582. Or call the Benefits Service Center at 866-888-7062.



# John Hancock Freedom 529 College Savings Plan

Features & Highlights	<ul style="list-style-type: none"><li>• Saving and investing regularly for higher education</li><li>• Convenience of payroll deductions or personal checking</li><li>• Contributions are post-tax</li><li>• Account earnings are tax-free if used for qualified expenses*</li><li>• Increase or decrease contributions at any time</li></ul>
Contribution Limits**	<ul style="list-style-type: none"><li>• Payroll deduction: Minimum of \$25 per pay period</li><li>• Personal checking: Minimum of \$50 per month</li></ul>

\*State tax laws and treatment may vary. Earnings on non-qualified distributions will be subject to income tax and a 10% federal penalty tax. Please see your tax advisor for more information.

\*\*Additional contributions may be made at anytime via check, wire transfer or money order not to exceed maximum contribution limits.





- MemorialCare Medical Centers
- Miller Children's & Women's Hospital Long Beach
- MemorialCare Shared Services
- Children's Specialty Care Centers
- MemorialCare Medical Group
- Community-Based Imaging Centers
- Breast Centers
- Dialysis Centers
- Urgent Care Centers
- MemorialCare Surgical Centers
- Community-Based Rehabilitation & Physical Therapy Centers
- Greater Newport Physicians MemorialCare

### MemorialCare by the Numbers

**300+** Primary care providers

**2,000+** Specialists

**3** U.S. News & World Report ranked adult hospitals—Long Beach

**1 of 8** Full-service children's hospitals in the state with outpatient specialty centers in Torrance and Fountain Valley

**12** Urgent care centers and on-demand virtual urgent care 24/7

**9** Breast Centers

**25** Imaging centers

**34** Community-based rehabilitation & physical therapy centers

On-site Smile Generation dental locations (coming soon). And more!

# Your Health is Our Primary Focus.

A lifetime of exceptional health begins with the relationship between a patient and their primary care physician. That's why MemorialCare offers a vast network with more than 300+ primary care physicians across Orange and Los Angeles counties. When you choose a primary care physician with MemorialCare Medical Group or Greater Newport Physicians MemorialCare, you receive access to every part of MemorialCare.



With more than 30 locations throughout the Southland, MemorialCare Medical Group offers a broad scope of multi-specialty services including primary care, specialty care, laboratory and radiology services, in-person urgent care and 24/7 on-demand virtual urgent care. In addition to internal medicine, family medicine and pediatrics, MemorialCare Medical Group provides specialized care in oncology, obstetrics and gynecology, cardiology, and gastroenterology.



Greater Newport Physicians is now Greater Newport Physicians MemorialCare – giving patients even more access to quality medical care backed by a leading health care system.

For nearly four decades, doctors with Greater Newport Physicians MemorialCare have remained dedicated to providing primary care that patients can trust. As an Independent Practice Association (IPA), Greater Newport Physicians MemorialCare is comprised of physicians in private practice who prioritize the doctor-patient relationship. When you select a primary care physician with Greater Newport Physicians MemorialCare, you'll receive personalized care with direct access to your doctor.



Serving the community for more than 100 years, MemorialCare Long Beach Medical Center is the second largest medical campus on the west coast, with two full-service teaching hospitals featuring academic affiliations, a nursing research program, and physician residency and fellowship programs. While leading in specialized care, research and education, Long Beach Medical Center uses the most advanced technologies for diagnostics and treatment. It was the first hospital in the region with the innovative ExcelsiusGPS® surgical system for spine procedures as well as the first to offer advanced minimally invasive treatments for some of the most complex cardiovascular conditions.



## **MemorialCare™** Miller Children's & Women's Hospital Long Beach

MemorialCare Miller Children's & Women's Long Beach is one of only eight free-standing children's hospitals in California and cares for nearly 70,000 patients each year. As the regional pediatric destination for children, Miller Children's & Women's provides more than 35 pediatric sub-specialties at the Cherese Mari Laulhere Children's Village in Long Beach and has two outpatient specialty centers in Torrance and Fountain Valley.

With maternal-fetal medicine specialists and neonatologists available 24/7, Miller Children's & Women's cares for women with high-risk pregnancies and premature infants, and our pediatric specialists collaborate with parents and obstetricians to diagnose and manage health issues in the developing fetus. The BirthCare Center welcomes approximately 6,000 babies each year and has a level IV NICU, the highest ranked in the state, giving families peace of mind knowing their baby can receive the highest possible level of care just steps away within the same hospital.



## **MemorialCare™** Orange Coast Medical Center

MemorialCare Orange Coast Medical Center has served Huntington Beach, Central and North Orange County communities as the only nonprofit hospital in Fountain Valley for nearly four decades. Along with award-winning heart and vascular, orthopedics, oncology, and neuroscience institutes, Orange Coast Medical Center is one of the only hospitals in the region with highly specialized treatments for movement disorders and weight loss.



## **MemorialCare™** Saddleback Medical Center

Serving south Orange County for nearly 50 years, MemorialCare Saddleback Medical Center will celebrate the grand opening of Orange County's first dedicated Women's Health Pavilion. It will house the largest and most comprehensive breast center in the region and will include exceptional physicians and services covering obstetrics and gynecology, oncology, cardiology and more. Saddleback Medical Center was one of the first hospitals in California designated an Age-Friendly – Committed to Care Excellence Hospital, providing highly specialized care for the senior community.

# MemorialCare offers advanced care for the most complex conditions through our nationally recognized specialty institutes and centers:

- ▷ MemorialCare Breast Centers
- ▷ MemorialCare Cancer Institute
- ▷ MemorialCare Heart & Vascular Institute
- ▷ MemorialCare Neuroscience Institute
- ▷ MemorialCare Orthopedic and Spine Institute
- ▷ MemorialCare Rehabilitation Institute
- ▷ MemorialCare Surgical Weight Loss Center at Orange Coast Medical Center
- ▷ Children’s Heart Institute at MemorialCare Miller Children’s & Women’s Hospital Long Beach
- ▷ Jonathan Jacques Children’s Cancer Institute at MemorialCare Miller Children’s & Women’s Hospital Long Beach
- ▷ Children’s Pulmonary Institute at MemorialCare Miller Children’s & Women’s Hospital Long Beach





## Our Mission.

To improve the health and well being of individuals, families and our communities.

## Our Vision.

Exceptional People. Extraordinary Care. Every Time.

## Our Values.

The iABCs of MemorialCare:

I  
Integrity

A  
Accountability

B  
Best Practices

C  
Compassion

S  
Synergy

The information in this booklet is only a brief summary of the covered benefits and is not a legal document. In the event of a discrepancy between this document and the Plan Documents and Evidence of Coverage, the Plan Document and Evidence Of Coverage will always govern. Please refer to your Certificate of Coverage or your Summary Plan Description for a complete explanation of the benefits, limitations and exclusions. Please contact the Benefits Service Center for additional information.

Prepared by The LBL Group.