

Orlando Health Benefits at a Glance

HOW TO ENROLL:

- **On Campus: SWIFT, click PeopleSoft**
- **Home: OrlandoHealth.com, click on Team Members link, then click on PeopleSoft Login.**

Team members have 15 calendar days from date of hire to enroll in benefits. Remember to click “Submit” and “Confirm” to finalize your selections. Coverage becomes effective on the 1st day of continuous employment in a benefits-eligible position. If you need assistance with enrollment, or have questions, please contact the HR Solutions Center at 321.841.8623, between the hours of 7:00 am to 5:00 pm Monday through Friday. ALEX your Benefits Counselor is available on SWIFT for guidance on understanding your benefits. More detailed benefits descriptions will be located in your *Focus on Benefits book*.

MEDICAL

Orlando Health Select

Orlando Health Select, an EPO (Exclusive Provider Organization), provides the highest level of benefits using in-network providers. There are no out-of-network benefits in this plan (except in emergency situations while traveling outside the network area).

Select Features:

- Service area: Orange, Osceola, Seminole and Lake counties
- A number of services are covered with minimal copayments
- Deductible and coinsurance will apply for some services
- Eligible to elect a Healthcare Flexible Spending Account
- A primary care physician (PCP) of your choice coordinates care
- Specialty care is available; no referrals necessary for in-network specialists
- PCP obtains precertification for you (however, you are responsible for confirmation of precertification)
- Team members and their dependents may have a different PCP
- and can change at any time
- Preventive and wellness healthcare covered at 100% for in-network providers
- Prescription coverage is subject to coinsurance based on tier

Orlando Health High Deductible Health Plan

The High Deductible Health Plan (HDHP) is a large network of physicians and hospitals that also gives you direct access to network physicians and specialists without referrals.

High Deductible Health Plan Features:

- In-network and out-of-network benefits
- You must meet a deductible before your insurance pays for medical expenses
- Preventive care is covered at 100% for in-network providers
- Eligible to elect a Health Savings Account (HSA) and save money tax-free

HEALTH SAVINGS ACCOUNT (HSA)

The Health Savings Account can only be paired with the High Deductible Health Plan (HDHP). Team members are not required to have an HSA, but there may be tax advantages if team members would choose to contribute to one.

PHARMACY BENEFITS

Pharmacy Benefits are available to team members who have elected coverage under the Select and High Deductible Health Plan. This is a mandatory generic drug program. All maintenance medications must be filled at Orlando Health Scripts Pharmacies.

DENTAL

Orlando Health offers 3 Dental Plan options for its team members and through Cigna. The dental plan is a voluntary benefits offered to team members and their dependents. Coverage options include two dental DPPO plans and a DHMO plan providing coverage through Cigna's Core Network, one of the largest networks in the country.

VISION

The vision plan is voluntary benefit offered through EyeMed to team members and their dependents. The vision plan covers examination and lenses/frames or contact lenses (one or the other) every calendar year. Team members are provided with a wholesale allowance to assist with the frames and lenses costs.

LIFE EVENTS

Once benefits are selected, they will remain in effect for the remaining of the calendar year, unless you have a change in lifestyle status. You may qualify to make any changes to your benefits if any of the following occurs:

- Marriage or divorce
- Birth, adoption or legal custody of an eligible dependent
- Death of your spouse or dependent
- Dependent covered by the plan becomes ineligible
- Change from part-time to full-time status
- Unpaid leave of absence
- Significant change in your spouse group coverage due to employment status
- Loss or gain of group coverage

If making changes, you must notify the Human Resources Solution Center in writing within 31 calendar days of the date of your change in lifestyle status. **Please note: Supporting documentation will be required.**

DEPENDENT VERIFICATION

All team members must provide required documentation verifying their dependent's eligibility to be on the Medical plan. Team members will have 45 days from date of letter to submit required documentation to our Verification Center.

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LIFE INSURANCE

Orlando Health offers basic life insurance of one times salary to team members who are full-time and variable full-time. For part-time team members they are granted a \$5,000 benefit.

Team members are required to assign a beneficiary if they are full-time, variable full-time or part-time status.

Team members may purchase supplemental life insurance coverage in the amount of 1 to 5 times their annual base pay. Amounts above three times the annual base salary require medical underwriting.

DISABILITY

Disability is available to full-time and variable full-time team members. If team members are not able to work due to their non-work related injury or illness, this benefit will pay out 60% of the team member's base earnings (up to \$1,000 weekly maximum).

There are two types of disability available:

Short-Term Disability

This is available to team members during the first six (6) months of the leave. The cost for this benefit is paid by the team member. There are three waiting periods available:

15 Day 30 Day 60 Day

Long-Term Disability

Orlando Health pays the total cost of this benefit. Team members are eligible for this benefit after 180 days of continuous total or partial disability.

ACCIDENT INSURANCE

Aflac offers cash benefits paid for medical expenses; serves as a protection for you and your family in the event of an accident.

CRITICAL ILLNESS

This is a voluntary insurance through Allstate that helps to insure some of the risk and pay for expenses that may incur to team members diagnosed with a critical illness.

VACATION TIME

Residents and Fellows do not accrue Paid Time Off hours like other team members as stated in the Focus on Benefits Booklet. Each resident/fellow is eligible to receive 120 hours of paid vacation during the academic year. Unused hours may not be carried over from year to year and no additional stipend will be paid for unused vacation.

SICK LEAVE

Residents and Fellows do not accrue Extend Leave Bank hours like other team members as stated in the Focus on Benefits. Each resident/fellow is credited with 96 hours of sick leave at the beginning of the academic year. Unused hours may not be carried over from year to year.

FLEX SPENDING ACCOUNTS

Orlando Health offers flex spending to team members to help save money on taxes throughout the year. **Team members must re-enroll each year.** We have three flex spending accounts:

Healthcare

Team members will be provided with a benny card to use for healthcare expenses. You can contribute a minimum of \$200 to a maximum of \$2,600.

Dependent Care

Allows for reimbursement for eligible depend care expenses. Receipts must be submitted for reimbursement. You can contribute up to \$5,000 per family (\$2,500 if married filing separate taxes)

Adoption Assistance

Allows for reimbursement for reasonable and necessary expenses incurred in the process of adopting. Maximum contribution you can elect is \$5,000.

RETIREMENT SAVINGS PLAN

The Orlando Health Retirement Savings Plan (RSP) offers the opportunity to save for retirement while enjoying great tax advantages and employer contributions. All team members can contribute to their RSP. Team members are automatically enrolled in the plan at 2%, which will begin on the 31st day of employment and increase automatically each year by 1% up to 6% unless they elect otherwise.

Orlando Health matches \$.50 for every \$1 up to 3% of eligible earnings, along with a discretionary contribution of 1.25% of eligible compensation after the team member completes 1,000 hours of service during a 12-consecutive-month period beginning on your date of hire. This will allow you to save 10.25% every pay period toward your retirement if the team member takes full advantage of the match by contribution of at least 6%.

Team members are always 100% vested in their own account, which is the 403(b). Team members will gain ownership of Orlando Health contributions in the 401(a) account as their years of service increase.

PET INSURANCE

Orlando Health offers pet insurance through payroll deduction with Nationwide.

DIRECT DEPOSIT

Orlando Health offers the convenience of direct deposit to your checking and savings accounts. To sign up for direct deposit, complete an authorization form and attach a voided check or deposit slip from the account to which your check will be deposited. It will take approximately two pay periods for direct deposit to begin after you have requested the service. For further information, please call the Payroll Department at 321-841-5311.