

2021

Your Flexplan Benefits

Dear Colleagues,

While the past several months have brought significant changes to our daily lives, the dedication of our colleagues to Hospital Sisters Health System is inspiring. Our colleagues continue to deliver on our mission each day — “To reveal and embody Christ’s healing love for all people through our high-quality Franciscan health care ministry” — and to provide quality patient care and services to the communities we serve.

Each day our HSHS heroes make a difference in the lives of our patients and communities. We are grateful for our colleagues’ contributions and support. That’s why as part of our total rewards, HSHS provides a strong, competitive benefits program.

During Annual Enrollment, you will have the opportunity to choose benefits for the coming year. During this fall’s Annual Enrollment you **must** enroll for 2021 benefits. If you don’t actively enroll, all of your previous coverage will NOT roll over and your current coverage will be waived for 2021.

For the coming year, you can continue to count on the same great benefit choices. There will be only a slight increase in colleague HSHS Healthy Plan and dental plan premium contributions, and your colleague vision plan premium contributions will be decreasing. There will be no other changes to your Flexplan benefit offerings. Colleague contributions for medical coverage remain below the national average for comparable coverage, and we expect this trend to continue in 2021.

As you review your medical benefits and options, remember that the HSHS Healthy Plan provides the highest level of benefits to colleagues and their dependents who use Prevea’s provider network and HSHS facilities for medical care. We are proud of the services our colleagues deliver to patients and equally proud of our facilities, so we encourage you to choose HSHS for your care whenever you can.

For 2021, we are introducing a new benefit that offers more protection for you and your family. During Annual Enrollment, you will have the opportunity to purchase Identity Theft Protection. We’re excited to make this option available to all colleagues and their families!

To help you prepare for this year’s Annual Enrollment, be sure to visit the new HSHS Virtual Benefits Fair through **benefits.hshs.org**. It is designed just like an in-person benefit fair! Visit to learn more about your benefits, find helpful resources and get your benefit questions answered.

Please review the materials in your Annual Enrollment packet to learn more about what’s new for 2021, explore your Flexplan benefits and see your 2021 colleague medical, dental and vision plan contributions. Also, our LiveWELL wellness program has launched a new year. Discover in your enrollment packet how each of us can join the fun and *live well together!*

If you have questions about your benefits or enrolling, you can contact benefits representatives at the HSHS Colleague Service Center at 1-855-FYI-HSHS (1-855-394-4747). For online benefits support, visit the HSHS benefits website at **benefits.hshs.org** where you can also find the link to the HSHS Virtual Benefits Fair and the link to enroll in 2021 benefits.

Again, thank you for the work you do every day to advance our mission and provide the highest standard of care to all of our patients.

Sincerely,



Mary Starmann-Harrison
President and Chief Executive Officer
HSHS



Hospital Sisters
HEALTH SYSTEM

Welcome to 2021 Annual Enrollment

Annual Enrollment Is November 1 - 14, 2020

During Annual Enrollment, you will have the opportunity to enroll in Flexplan benefits or make changes to your benefit elections for 2021. This year, you **must** enroll for benefit coverage; your 2020 elections will not roll over.

New for 2021

Here's what's new beginning January 1, 2021:

- **New Identity Theft Protection Program**

HSHS is excited to offer colleagues the opportunity to purchase identity theft protection. Allstate Identity Protection Pro Plus provides proactive monitoring – plus a \$1 million identity theft insurance policy. You have an additional way to protect your personal data, including your identity, credit and finances. The program also includes social media monitoring of your social accounts for vulgarity, threats or violence, explicit content and cyberbullying. See page 3 for more details about this new program.

- **Enhancements to the LiveWELL Program**

Our Wellness Program, LiveWELL, relaunched on September 16th. Be sure to continue to complete challenges and earn points to receive your wellness credit starting in 2021. For more details about upcoming opportunities to earn points, see page 12 of the guide included in this packet.

- **Health Care Flexible Spending Account (FSA) Contribution Limit**

The annual contribution maximum for the Health Care FSA will increase from \$2,700 to \$2,750.

- **New Online Process to Submit Evidence of Insurability: It's Easier and More Convenient!**

When you choose supplemental life insurance through Securian, you will be able to provide any required evidence of insurability (EOI) online. You no longer have to complete and return a paper form. The verification process will be simpler, too! See page 3 for more details.

Except for the changes described in this section, your medical benefits, as well as benefits for dental, vision, life, accidental death and dismemberment (AD&D) and disability are not changing for 2021.

2021 Colleague Contributions

Colleagues will see only a slight increase in premium contributions for HSHS Healthy Plan and dental coverage. And, colleague vision plan premium contributions will be decreasing. Additionally, there are no changes to premiums for your other Flexplan benefits, including supplemental life insurance and voluntary AD&D.

See page 17 of the guide included in this packet for 2021 colleague contributions for medical, dental and vision coverage.



Available Now! HSHS Virtual Benefits Fair

Explore the new HSHS Virtual Benefits Fair to locate Annual Enrollment resources, such as the interactive 2021 Benefits Guide, your colleague premium contributions and the Find-a-Provider tool. If you have benefit questions, you will be able to reach out directly to the HSHS benefits team or benefit carriers. You can also watch videos on a variety of benefit topics. When you visit five booths, you can enter a drawing to win a prize! Visit benefits.hshs.org to get started.



ID Cards

If you are not enrolled in HSHS medical coverage in 2020 and you enroll for 2021, you will receive an ID card in the mail from:

- Dean Health Plan to use for medical care in 2021
- OptumRx to use for prescription medications in 2021

Protect Yourself and Your Family from Identity Theft!

During Annual Enrollment, you will be able to enroll in identity theft protection coverage. Allstate Identity Protection Pro Plus helps you monitor your online activity, from financial transactions to social media.

In addition to a \$1 million identity theft insurance policy, Allstate Identity Protection Pro Plus will scan closed hacker forums to search for any compromised personal identifiable information – including medical cards, NPI numbers, DEA numbers, passports, your driver’s license, insurance cards, and more – helping you discover breached data that is otherwise inaccessible. You’ll receive real-time advanced threat intelligence, and you’ll have access to a team of in-house experts available 24/7 to manage restoration cases.

Biweekly rates for 2021 coverage are \$3 for colleague only coverage and \$5.77 if you also cover family members.

You will need to elect identity theft protection during Annual Enrollment to be covered effective January 1, 2021.

For more information, please see page 15 of the guide included in this packet, or visit the HSHS Virtual Benefits Fair through benefits.hshs.org to see the interactive 2021 Benefits Guide.

Submitting EOI Is Simpler!

If you are asked to provide evidence of insurability, or EOI, for any supplemental life insurance coverage you elect for yourself or spouse/LDA in 2021, the new online process will be easier and more convenient for you!

- If your election requires EOI, an email will be sent to your personal email directing you to Securian’s website to complete your EOI online.
- If your spouse is required to provide EOI, your spouse will receive a letter in the mail with instructions for completing the process online.

After you complete the three questions online, you’ll receive a confirmation email, notifying you that your application is under review. If additional information is needed, you will be notified by Securian.



For more information about your Life and AD&D insurance benefits, including when evidence of insurability is required, visit the HSHS Virtual Benefits Fair at benefits.hshs.org and see the interactive 2021 Benefits Guide. Through the HSHS Virtual Benefits Fair, you can also use the online decision support tool, Benefit Scout™, to help you decide what insurance options make sense for you and your family.

Enrollment Checklist

During Annual Enrollment, you can make changes to your benefit choices online at www.ezenroll.com.

You must actively enroll in benefits for 2021. If you don't, your current elections will not carry over to next year. You will have only HSHS-paid coverage for 2021 – basic life and AD&D insurance, short-term disability coverage, and long-term disability coverage.

Take this opportunity to consider your needs and review your Flexplan options. Make sure you have the coverage that works best for you in 2021. Also, if you want to “cash-in” PTO in 2021, you will need to make an election during Annual Enrollment.

Your coverage will remain in effect for the 2021 calendar year. You cannot choose new options during the year, unless you have a qualifying change in status.

Ready to Enroll?

- 1 Go to www.ezenroll.com. You can also reach this site by clicking “Enroll” from benefits.hshs.org or from the HSHS Virtual Benefits Fair. Enter your Social Security number (without dashes). Your password is the last 4 digits of your Social Security number. Click the “Submit” button.
- 2 Read the authorization statement, then click “Continue” to go to the “Welcome” page.
- 3 Read and follow the on-screen instructions.
 - Your current benefit elections will be displayed. You can make or change your benefit elections. During Annual Enrollment, you may also make changes to your dependent and/or beneficiary information.
 - Enrollment in supplemental life insurance and/or any increases to supplemental life for you and/or your spouse will require the online completion of Evidence of Insurability and approval by Securian prior to the increase going into effect.
- 4 Print a copy of your online 2021 benefit elections summary for your records. If you make a mistake or wish to change your benefit elections during Annual Enrollment, simply sign back in and repeat the enrollment process.

The last changes you make before 11:59 p.m. on November 14th will be your elections for the 2021 plan year. In early December, you will receive a benefits confirmation statement.

If You Have Questions

- Watch the brief “Welcome to Annual Enrollment” video for highlights of what’s new for 2021; look for the link via email.
- Visit the HSHS Benefits Website, benefits.hshs.org, and check out:
 - The Annual Enrollment page for a refresher on what you need to do and when.
 - The HSHS Virtual Benefits Fair to learn about your benefits, find helpful resources and contact the HSHS benefits team or benefit carriers with questions.
 - The Interactive 2021 Benefits Guide for more details about your 2021 benefits. From the guide, you can also link to HSHS and carrier resources for additional decision support.
 - Fun, educational videos that provide quick lessons on how key benefits work.

Contact benefits representatives at the HSHS Colleague Service Center at 1-855-FYI-HSHS (1-855-394-4747) with questions about your benefits or enrolling. You can also email the HSHS Colleague Service Center at FYI@hshs.org.



Hospital Sisters
HEALTH SYSTEM



2021

Flexplan Benefits Guide

FLEXPLAN

The benefits of choice

benefits.hshs.org

Wisconsin

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Your Flexplan Benefits

To help you prepare to enroll in your benefits, use this guide and the accompanying insert to:

- Learn about your 2021 benefit choices.
- Know where to find resources and support.
- Understand what you need to do and when to take action.

Be sure to visit the **HSHS Virtual Benefits Fair** to learn about your benefits and find helpful resources, including the interactive 2021 Benefits Guide. You can access the fair on the HSHS Benefits Website, **benefits.hshs.org**.

Availability of Summary Health Information

Hospital Sisters Health System offers two medical coverage options. As required by the Patient Protection and Affordable Care Act, your plan makes available a Summary of Benefits and Coverage (SBC) for each option. The SBCs can be found on the HSHS Benefits Website at **benefits.hshs.org**. You can also request a paper copy, free of charge, by contacting the HSHS Colleague Service Center.



HSHS benefits provided at no cost to you!

HSHS provides a comprehensive benefits program and pays the full cost of coverage for the following benefits:

- Basic Life and AD&D Insurance
- Short-Term and Long-Term Disability Coverage
- HSHS Anytime Care Program
- Education Assistance
- Adoption Assistance
- Employee Assistance Program
- LiveWELL Wellness Program
- HSHS Pension Plan



You pay nothing for these benefits!

See page 17 for more information about your 2021 Flexplan benefit costs.

Benefit Highlights



Find a Provider

To locate an in-network provider, visit the HSHS Virtual Benefits Fair on the HSHS Benefits Website at benefits.hshs.org.

Medical and Prescription Drug Coverage

You have two Exclusive Provider Organization (EPO) medical options through the HSHS Healthy Plan:

- Basic Option.
- High Option.

Dean Health Plan administers the HSHS Healthy Plan. For some covered services, you must first meet a deductible before the EPO plans begin to pay benefits. After you meet the deductible, the plans pay a percentage of the cost of services, and you pay the remaining amount. **Preventive care, such as annual routine physical exams and screenings, are covered at 100% when you use network providers.**

HSHS Healthy Plan Provider Networks

Generally, you need to use providers in your designated network to have your medical care covered by the HSHS Healthy Plan. Colleagues in Wisconsin use one of the following networks, depending on the zip code of your primary home residence:

- HSHS/Prevea360 network service area.
- HSHS/Prevea360/HealthEOS network service area.

To determine which provider network to use based on your zip code, see the interactive 2021 Benefits Guide available at the HSHS Virtual Benefits Fair at benefits.hshs.org.

When You Need Care from a Non-Network Provider

Out-of-network services will not be covered unless you first obtain a referral from your network provider and prior authorization from Dean Health Plan. Your network provider will need to submit a referral request to Dean Health. If HealthEOS is your primary network, you need a referral if the provider required for your care is not in the HSHS/Prevea360/HealthEOS network or if the services require prior authorization per the summary plan description. In order for services to be covered, the referral needs to be reviewed and approved prior to services being received.

If you have questions about the referral process, contact Dean Health Plan at 1-888-895-1188. Additional information about using the HSHS Healthy Plan can be found in the interactive 2021 Benefits Guide available at the HSHS Virtual Benefits Fair at benefits.hshs.org.

If Your Dependent Lives Outside of Wisconsin

If you have a dependent who lives outside of Wisconsin, such as a child attending college, you can register your dependent with Dean Health Plan after you receive your Dean Health Plan ID card. Once your dependent is registered, the national MultiPlan network will apply for your dependent's HSHS Healthy Plan coverage.

Prescription Drug Coverage

When you enroll in an HSHS Healthy Plan medical option, you will automatically have prescription drug coverage through in-network pharmacies.

When filling a prescription, you have two options:

- Fill up to a 30-day supply at an in-network retail pharmacy.
- Fill up to a 90-day supply using an HSHS pharmacy or the OptumRx mail order service.

To find out if a retail pharmacy is part of the OptumRx network, ask your pharmacy or visit https://www.optumrx.com/oe_HSHS/landing during enrollment. If you are enrolled in the HSHS Healthy Plan, you can visit www.optumrx.com for ongoing support.

Four easy ways to enroll in OptumRx home delivery:

1. ePrescribe: Your doctor can send an electronic prescription to OptumRx.
2. Online: Log in to the OptumRx website. You can link from benefits.hshs.org or find the website address on your member ID card.
3. Phone: Call OptumRx Customer Service at 1-844-720-0030, available 24/7.
4. Mail: Complete the prescription mail-in order form and mail it to OptumRx, P.O. Box 2975, Mission, KS 66201.

Manage your medication home delivery on the go. Order and track your prescriptions online or with the OptumRx app.

To learn more about your prescription drug coverage, see the interactive 2021 Benefits Guide available at the HSHS Virtual Benefits Fair at benefits.hshs.org.



Visit an HSHS Pharmacy

HSHS pharmacies can be found in select HSHS facilities and elsewhere in the communities we serve. You can save time in your day by getting your prescription filled at or close to your work location. Experience the ease and convenience of using an HSHS pharmacy today.

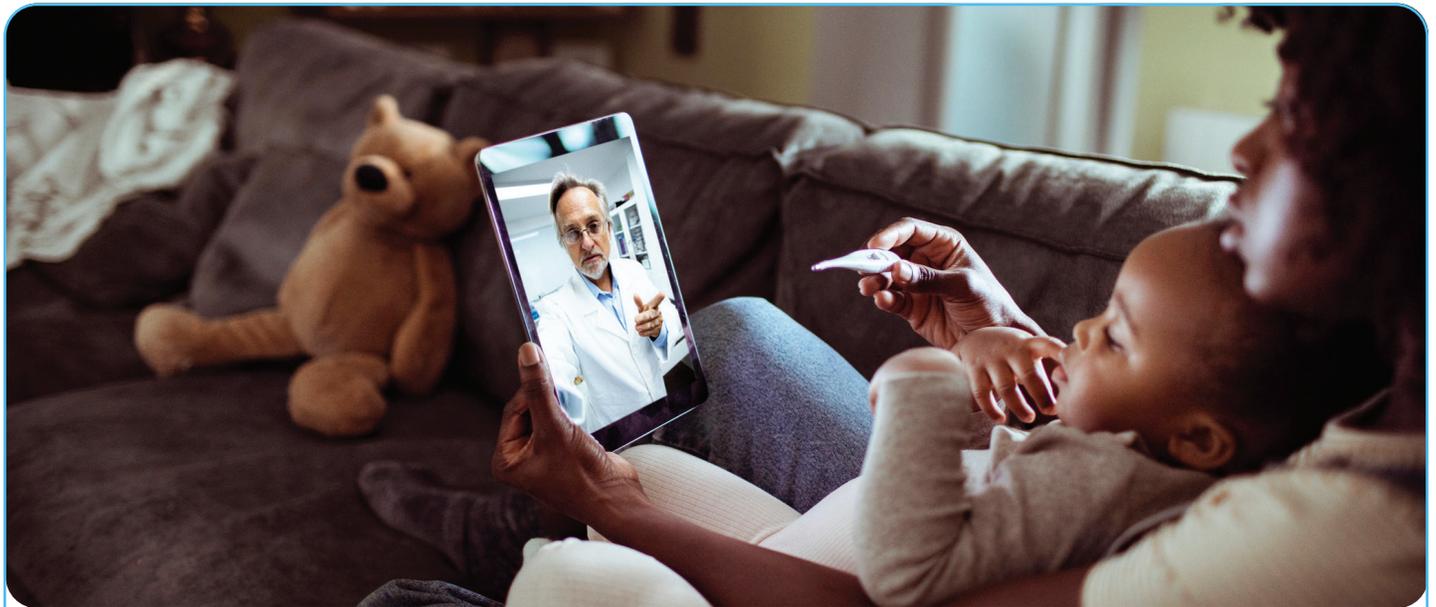
Additional Details About Your Prescription Drug Coverage

Coverage for Maintenance Medications – If you are purchasing any prescribed drugs you take to treat an ongoing medical condition, such as high blood pressure or diabetes, you will be required to use an HSHS pharmacy or OptumRx mail service after having a maintenance medication filled two times at a retail pharmacy.

Coverage for Specialty Medications – If you take any oral or injectable specialty medications that are self-administered drugs, you must purchase these medications through an HSHS pharmacy or the OptumRx specialty pharmacy for the medication to be covered by the HSHS Healthy Plan.

Coverage for Brand-Name Medications – If you receive a brand-name drug when a generic is available, you are responsible for paying the difference in price between the brand-name drug and its generic equivalent, in addition to the higher coinsurance amount charged for brand-name medications.

Medications Requiring Step Therapy or Prior Authorization – Certain prescription drugs require prior authorization or step therapy. Your physician can request prior authorization by visiting the OptumRx online portal optumrx.com or by visiting professionals.optumrx.com. If you attempt to fill a prescription for a medication included in the prior authorization or step therapy program and the program criteria have not been met, your claim will be rejected. The pharmacy will receive a message that prior authorization or step therapy is required, along with a phone number that the pharmacy should contact for further information. You can still choose to purchase the medication, but you will be responsible for the full cost.



More Health Support

HSHS provides these programs at no cost to you!

HSHS Anytime Care Program

Have a medical question? You have access to a doctor, 24/7, using HSHS Anytime Care, at no cost. Visit with a doctor online or via telephone about many conditions, including allergies, asthma, cold and flu symptoms, rashes, and sinus infections. The service is available online at www.anytimecare.com, or you can call 1-844-391-4747 and speak with a provider.

The HSHS Anytime Care program is available to HSHS Healthy Plan participants (colleagues and dependents) in all 50 states!

24/7

anytimecare.com

Healthy Partners

Healthy Partners is a team of registered nurses partnering with those facing chronic conditions, such as heart disease, diabetes, COPD, asthma, high blood pressure, and high cholesterol, as well as patients needing care following a hospital stay or visit to the emergency department. Healthy Partners' nurses work with you, your support system, and your primary care physician to coordinate your health care. Services offered include creating custom care plans designed specifically for your health needs, teaching you skills to manage your health, providing education on medications and treatment, scheduling follow-up appointments, and much more.

Healthy Partners' goal is to keep you healthy and out of the hospital and emergency department. Participation in the program is free, voluntary, and strictly confidential. Healthy Partners will contact you if you are eligible for this benefit.

See the interactive 2021 Benefits Guide at the HSHS Virtual Benefits Fair on the HSHS Benefits Website, benefits.hshs.org, for more information about the HSHS Anytime Care Program and Healthy Partners.

Compare Your Medical Plan Options

The percentages in the following table are the percentages the plan pays. These do not reflect any services not covered by the plan, benefit reductions caused by not complying with precertification, or out-of-network charges that exceed reasonable and customary limits.

	BASIC				HIGH			
	Network			Out of Network	Network			Out of Network
	Facility	Primary Care Physician ¹	Specialist Physician	Facility or Professional	Facility	Primary Care Physician ¹	Specialist Physician	Facility or Professional
Wellness and Preventive Care	100% no deductible			No coverage	100% no deductible			No coverage
Annual Medical Deductible	All cross apply				All cross apply			
Per Individual	None	None	\$1,800	No coverage	None	None	\$900	No coverage
Family Limit	None	None	\$3,600	No coverage	None	None	\$1,800	No coverage
Annual Medical Out-of-Pocket Limit (includes medical deductible)	All cross apply				All cross apply			
Per Individual	\$3,800	\$3,800	\$3,800	No coverage	\$3,000	\$3,000	\$3,000	No coverage
Family Limit	\$7,600	\$7,600	\$7,600	No coverage	\$6,000	\$6,000	\$6,000	No coverage
Physician Charges								
Office Visit Charge/Allergy Serums/ Injections	N/A	95%	75%	No coverage	N/A	95%	85%	No coverage
Spinal Manipulation (up to 10 visits per calendar year)	N/A	95%*	75%*	No coverage	N/A	95%*	85%*	No coverage
Surgery/Procedure/All Other	N/A	95%	75%*	No coverage	N/A	95%	85%*	No coverage
Outpatient Imaging and Lab								
Advanced Imaging ²	75%	75%	75%	No coverage	85%	85%	85%	No coverage
Other Imaging & Lab	75%	75%	75%	No coverage	85%	85%	85%	No coverage
Hospital/Facility Charges IP/OP	75%	N/A	N/A	No coverage	85%	N/A	N/A	No coverage
Emergency Room Care								
True Emergency	\$100 copay then 75%	N/A	75%*	Same as Network	\$100 copay then 85%	N/A	85%*	Same as Network
Other Condition	\$300 copay then 70%	N/A	70%*	No coverage	\$300 copay then 70%	N/A	70%*	No coverage
Ambulance	75%	95%	75%	Same as Network	85%	95%	85%	Same as Network
Mental Health and Substance Abuse								
Office Visits	N/A	95%	75%	No coverage	N/A	95%	85%	No coverage
Other Outpatient	75%	95%	75%	No coverage	85%	95%	85%	No coverage
Inpatient	75%	95%	75%	No coverage	85%	95%	85%	No coverage
Outpatient Therapy Services³ / Cardiac Rehab / Dialysis / DME	75%	95%	75%	No coverage	85%	95%	85%	No coverage
Hearing Aid	75%	95%	75%	No coverage	85%	95%	85%	No coverage
	Covers \$1,400 per hearing aid every 3 years				Covers \$1,400 per hearing aid every 3 years			
Other Covered Services	75%	95%	75%	No coverage	85%	95%	85%	No coverage
Lifetime Benefit Maximum	Unlimited				Unlimited			

* after Annual Medical Deductible is met

¹ Professional provider who is a general practice physician, family practice physician, internal medicine physician or pediatrician.

² Advanced Imaging includes PET, CAT, MRI, MRA, bone density and sleep study. Prior approval required.

³ Therapy Services include physical, occupational and speech therapy, radiation therapy, chemotherapy and electroconvulsive therapy.

Prescription Drug Coverage

Medical Option	BASIC	HIGH
Annual Deductible	\$400 per person	\$150 per person
Annual Out-of-Pocket Maximum	\$1,600 per person \$3,200 family limit	\$1,300 per person \$2,600 family limit
Generic:	80% after deductible	
Preferred Brand:	70% after deductible	
Non-preferred (non-formulary) Brand Retail:	\$15 per prescription, then the plan pays 70% after deductible (up to 30-day supply per fill)	
Non-Preferred (non-formulary) Brand Mail Service:	\$45 per prescription, then the plan pays 70% after deductible (up to 90-day supply per fill)	



Employee Assistance Program

HSHS provides this benefit at no cost to you!

The Employee Assistance Program (EAP) provides you and your eligible dependents with support to manage the stress and challenges of life. The program is available to all HSHS colleagues without enrollment, and there is no cost to you.

All services are confidential and provided by professional counselors. The EAP team includes clinical social workers, marriage and family therapists, professional counselors and clinical psychologists.

Services include support for:

- Physical and emotional illness
- Marital, relationship and family concerns
- Grief and bereavement
- Career and job issues
- Stress
- Drug and alcohol abuse
- Gambling

For more information or to schedule an appointment, please contact:

- Prevea Behavioral Care for Western Wisconsin at 1-715-717-5899
- Prevea for Eastern Wisconsin at 1-920-272-1200 or 1-888-2PREVEA, or visit **www.prevea.com**

Dental Coverage

The Flexplan provides two dental plan options to help you care for your teeth and gums:

- Basic Option.
- High Option.

The dental options provide coverage for preventive and diagnostic services and basic and major care. When you enroll in the High Option, orthodontia is also covered for you and your eligible dependents.

Compare Your Dental Plan Options

Dental Option	BASIC	HIGH
Annual Deductible	\$50/person, up to \$150/family maximum	\$25/person, up to \$75/family maximum
Annual maximum benefit	\$800/person	\$1,500/person (not including orthodontia)
Preventive care and diagnostic services , including: <ul style="list-style-type: none"> • Up to two exams in a calendar year • Up to two cleanings in a calendar year • Complete set of x-rays in a 36-month period • Up to two fluoride treatments for children under age 19 in a 12-month period 	100% R&C, no deductible	100% R&C, no deductible
Basic care services , including: <ul style="list-style-type: none"> • Fillings • Extractions • Root canal therapy • Oral surgery • Repair of dentures and bridges 	85% R&C after deductible	85% R&C after deductible
Major care services , including: <ul style="list-style-type: none"> • Crowns • Bridges • Dentures 	50% R&C after deductible	50% R&C after deductible
Orthodontia	Not covered	50% R&C after annual deductible and additional \$25 charge \$1,500/person lifetime maximum benefit



Vision Coverage

You can receive vision coverage through the VSP Vision Plan, or as part of your dental coverage. The VSP Vision Plan provides coverage for eye exams, lenses, frames and contact lenses, plus discounts on many vision services and products. No deductible applies to VSP vision benefits.



	VSP Network Providers	Other Providers
Vision Exams (once every calendar year)	Covered in full after \$15 copay	Up to \$45 reimbursement
Lenses (once every calendar year) <ul style="list-style-type: none"> • Single Vision • Bifocal • Trifocal • Lenticular • Progressive Bifocals <ul style="list-style-type: none"> - Standard - Premium - Custom • UV Coating • Tint • Scratch Resistance • Anti-reflective (standard) • Basic Polycarbonate 	Covered in full Covered in full Covered in full Covered in full Covered in full \$95-\$105 copay \$150-\$175 \$16 copay \$15 copay \$17 copay \$41 copay Children: Covered in full Adults: \$31-\$35 copay Average savings 30%	Reimbursement Up to \$30 Up to \$50 Up to \$65 Up to \$100 Up to \$50 Up to \$50 Up to \$50 Not covered Not covered Not covered Not covered Not covered Not covered
Frames (once every calendar year)	\$150 allowance + 20% off any balance \$170-\$200 allowance for featured frames \$150 Costco, Walmart, & Sam's Club allowance	Up to \$70 reimbursement
Contact Lenses (once every calendar year in lieu of frames and lenses) <ul style="list-style-type: none"> • Medically Necessary • Elective • Contact Lens Exam (Fitting & Evaluation) 	Covered in full \$130 allowance Not to exceed \$60	Reimbursement Up to \$210 Up to \$105 Not covered
Other	<ul style="list-style-type: none"> • Prescription sunglasses: 20% discount • Low vision aid: 75% of cost up to \$1,000 every 2 years • Laser surgery: 15%-20% discount off regular price (or 5% off promotional price) at select providers 	Not covered

Cigna Vision Discount Program

Colleagues who enroll in Flexplan dental coverage have the Cigna Vision discount program. The vision discount program provides savings on routine eye exams and purchases of frames and lenses, including contacts. To view discount information for vision care services for Cigna Vision, go to benefits.hshs.org.

Flexible Spending Accounts (FSAs)

Flexible spending accounts, or FSAs, help you save by letting you set aside money — on a tax-free basis — to pay for certain eligible out-of-pocket expenses.

Health Care Flexible Spending Account (FSA) – You can contribute up to \$2,750 to your Health Care FSA in 2021. You can use the money in the account to cover medically necessary expenses that aren't covered by your medical, dental, and vision plans.

Dependent Care Flexible Spending Account (FSA) – The Dependent Care FSA can be used to cover expenses for the care of an eligible dependent (a child or a dependent adult) when you're working, looking for a job, or attending school on a full-time basis. You can set aside up to \$5,000 to pay for eligible dependent day care expenses (\$2,500 if you're married and filing separate tax returns).

About the Dependent Care FSA and Taxes

As you consider a Dependent Care FSA, think about what works best for you: the FSA or the dependent care tax credit provided by federal law.

It is important to keep in mind that you cannot take the tax credit for any amounts that are reimbursed through an FSA. In most cases, the Dependent Care FSA provides more savings than the tax credit.



How FSAs Work

Using an FSA is easy and saves you money, but requires careful planning. With an FSA, you put aside money to pay for annual expenses through tax-free payroll deductions, which fund your account(s). By making tax-free contributions, you're reducing your taxable income — **which means more money in your pocket.**

Use your Benny Card for eligible Health Care FSA expenses:
Health Care FSA participants will be able to use the FSA Benny card for easy and convenient payment of out-of-pocket expenses. If you receive a service that does not accept the FSA debit card, save your receipt and file a paper claim for reimbursement from your account.

For information about eligible expenses, see IRS Publication 502 (for Health Care FSA-eligible expenses) or IRS Publication 503 (for Dependent Care FSA-eligible expenses), available at **www.IRS.gov**, or visit Tri-Star Systems' website at **www.tri-starsystems.com**.

Please note abortions, sterilizations, contraceptives, sexual reassignment, in-vitro fertilization, artificial insemination, or embryonic implantation procedures are not considered eligible Health Care FSA expenses due to HSHS ethics/philosophy.

Life and AD&D Insurance



Visit the HSHS Virtual Benefits Fair!

For more information about your life and AD&D insurance benefits, including when evidence of insurability is required, visit the HSHS Virtual Benefits Fair at benefits.hshs.org and see the interactive 2021 Benefits Guide.

Through the HSHS Virtual Benefits Fair, you can also use the online decision support tool, Benefit Scout™, to help you decide what insurance options make sense for you and your family.

When the unexpected happens, you and your family are protected.

Basic Life and Accidental Death and Dismemberment (AD&D) Coverage - *HSHS provides this benefit at no cost to you!*

You automatically receive basic coverage of 1½ times your annual salary, to a maximum of \$50,000. Your annual salary is based on your rate of pay and regularly scheduled hours as of October 1, 2020.

You are not required to provide evidence of insurability — or proof of good health — for basic life and AD&D coverage.

Voluntary Accidental Death and Dismemberment (AD&D) Coverage

In addition to the basic AD&D insurance coverage provided by HSHS, you can purchase more coverage separate from life insurance for you and for your family through Securian. Your cost for voluntary AD&D coverage is paid on a pre-tax basis.

You may purchase voluntary AD&D insurance for yourself in a coverage amount ranging from \$50,000 to \$250,000. You can also purchase additional coverage for your family in the following coverage amounts:

- **You and spouse only:** Your legal spouse is covered for 60% of your coverage amount.
- **You, spouse and children:** Your legal spouse is covered for 50% of your coverage amount and each child is covered for 15% of your coverage amount.
- **You and children only:** Each child is covered for 20% of your coverage amount.

Supplemental Life Insurance Coverage

You also have additional life insurance options you can purchase on an after-tax basis through Securian, including:

- **Supplemental life insurance for you** from one to eight times your pay, up to \$1 million in additional coverage.
- **Supplemental life insurance for your legal spouse** in \$5,000 increments from \$5,000 to \$50,000. If your spouse is also an HSHS colleague and eligible for basic life insurance, you cannot elect supplemental life insurance for your spouse.
- **Supplemental life insurance for your eligible dependent children** in \$2,500 increments from \$2,500 to \$10,000. When you select supplemental children's life insurance, each child from live birth is covered for the same amount — so if you choose \$5,000 children's life insurance, each child would have \$5,000 in coverage.

You will provide evidence of insurability, if required, through Securian's easy and convenient online process.

Living Care Benefit

The living care benefit can provide financial assistance if you become terminally ill by letting you receive a part of your life insurance benefit while you are living.

Disability Coverage

Disability benefits help protect you and your family by providing a portion of your income if you become disabled and are unable to work because of a personal illness or injury. HSHS provides two types of disability insurance for your financial protection.

Short-Term Disability (STD) - *HSHS provides this benefit at no cost to you!*

HSHS provides short-term disability coverage at no cost to you. Benefits are payable if you are away from work because of a personal injury or illness, including pregnancy.

STD Coverage

Benefit	Based on colleague's employment classification
When benefits begin	Next regularly scheduled work day following seven consecutive days of absence due to disability
How long benefits last	Up to 26 weeks of disability, when combined with any Extended Illness Benefits (EIB) paid

You must use Paid Time Off (PTO) to receive pay for any regularly scheduled work days that fall within the first seven consecutive calendar days of absence when STD benefits are not payable.

Long-Term Disability (LTD) - *HSHS provides this benefit at no cost to you!*

If your disability extends beyond 26 weeks, you may be eligible for long-term disability benefits.

LTD Coverage

Benefit	Up to 60% of monthly earnings
When benefits begin	After 180 days of disability
Minimum benefit	10% of your gross benefit or \$100, whichever is greater
Maximum benefit	\$10,000/month

For more information about your disability benefits, visit the HSHS Virtual Benefits Fair at benefits.hshs.org and see the interactive 2021 Benefits Guide.



HSHS Wellness Program: LiveWELL

At Hospital Sisters Health System, we support our colleagues' health and well-being so that they can take better care of themselves, while taking care of others. Our wellness program, HSHS LiveWELL, emphasizes whole-person well-being with a focus on our four pillars of health: emotional, physical, financial, and work.



Earn Incentives Your Way!

When you participate in LiveWELL, you can earn points for a variety of challenges, such as visiting your primary care provider, completing your LiveWELL Assessment, tracking 10,000 daily steps, or exercising weekly. LiveWELL also offers flexibility for completing the program's challenges — participants can complete challenges and earn incentives anytime during the program period.

Complete challenges to earn point goals set for three program levels. Earn from \$15 to \$25 per pay period — **or \$390 or more a year!**

Complete Challenges

**Level 1
SEEK
1,000 points**

Reward:
\$15 wellness incentive per pay period

**Level 2
STRIVE
2,500 points**

Reward:
\$20 wellness incentive per pay period

**Level 3
SUCCEED
5,000 points**

Reward:
\$25 wellness incentive per pay period

Wellness incentive dollars will be paid on an annual basis at the beginning of the new year.

Together, We LiveWELL!

During the 2021 program, make sure you:

Enroll in MyChart - get access to your personal health information from a computer or mobile device at any time, through a convenient, secure, and confidential resource.

Visit your primary care provider - take care of yourself by staying on top of your health care!

Schedule your retirement outlook review - it's important to plan for the future, whether you're nearing retirement or new to the workforce.

Look out for challenges to earn a LiveWELL Fast Pass - the Fast Pass will let you skip to the next level!



For more support, join our new channels!

Stay up-to-date and connected — follow these channels for health tips from our HSHS providers, information from our benefits team or news from our system!

New Channels	Channel Content
We Are HSHS	Get the latest on all the news and happenings within the system. We have everything you need to know and much more!
MyFYI	MyFYI will keep you up-to-date on all things HR and benefit related. From colleague engagement to annual benefit enrollment, MyFYI channel has you covered.
HSHS Health Now	HSHS Health Now has your best health and wellness in mind. View the latest health news from our HSHS providers, welcome new HSHS providers and explore relevant health and wellness information.
LiveWELL Community	Stay connected socially with other LiveWELL participants by viewing, sharing and posting how you LiveWELL. Together we LiveWELL!
Cheers	Who doesn't love being recognized for a job well done? The Cheers Channel lets you recognize and cheer on your fellow LiveWELL participants.



Getting Started Is Easy!

To be eligible to participate in LiveWELL, you must be an HSHS benefit-eligible colleague (regularly scheduled/budgeted to work 16 or more hours per week) or a spouse who is covered under the HSHS Healthy Plan.

Register by visiting hshs.limeade.com and clicking “Get Started,” or download the Limeade ONE app. *Please note that if you are already participating in LiveWELL, you do not need to re-register.*

You can learn more about LiveWELL on the HSHS Benefits Website, benefits.hshs.org. For questions, call the HSHS Colleague Service Center at 1-855-FYI-HSHS or email at fyi@hshs.org.



Hospital Sisters
HEALTH SYSTEM

LiveWELL



Education Assistance

There's financial support to help you continue your education, while working at HSHS. Depending on your employment status, you may be eligible to receive assistance to help cover educational expenses.

Based on your employment classification: HSHS may provide educational assistance per calendar year up to:

Full-Time	\$4,000
Part-Time I	\$3,000
Part-Time II	\$2,000

HSHS full-time and part-time colleagues are eligible to apply for assistance through the program.

Adoption Assistance

HSHS provides financial support for eligible adoption expenses. Colleagues who have been employed with HSHS and eligible for Flexplan benefits for at least six months will be able to receive reimbursement up to \$7,500 per child.

HSHS will reimburse expenses after the colleague finalizes the adoption and provides a copy of the adoption decree. Colleagues must be employed by HSHS at the time the reimbursement is made. If HSHS employs both parents, only one colleague can use the financial reimbursement benefit.

For a list of eligible and ineligible expenses, visit the HSHS Virtual Benefits Fair at benefits.hshs.org to see the interactive 2021 Benefits Guide. Please contact the HSHS Colleague Service Center for additional help or details about adoption assistance.

HSHS Discount Program (PerkSpot)

PerkSpot gives you access to exclusive discounts on:

- Automotive
- Beauty & Fragrance
- Books & Media
- Education (Colleges/Universities)
- Financial & Life Services
- Health & Wellness

For more information, visit <https://hshs.perkspot.com/login>.

Paid Time Off (PTO)

All HSHS regular status colleagues who are scheduled to work at least 32 hours per pay period are eligible for Paid Time Off (PTO) benefits - which includes vacation, sick days, holidays, and personal days - in order to provide maximum flexibility when scheduling time away from work. Accrual of PTO depends on length of continuous service and actual hours paid, up to 2,080 hours per payroll calendar year.

For more information about your Paid Time Off, visit the HSHS Virtual Benefits Fair at benefits.hshs.org to see the interactive 2021 Benefits Guide.

Cashing in Paid Time Off (PTO)

If you are a non-management or management colleague who is regularly scheduled (budgeted) to work at least 32 hours per pay period and not a physician, you are eligible to “cash-in” PTO each year. During annual enrollment each fall, you can declare the number of PTO hours — up to a maximum of 40 hours — that you want to cash-in during the next year. By making this declaration during annual enrollment, you will receive the PTO hours you cash-in at 100% of your straight time rate of pay.

For more information about this benefit, visit the HSHS Virtual Benefits Fair at benefits.hshs.org to see the interactive 2021 Benefits Guide.

Identity Theft Protection

Protect yourself and your family! Allstate Identity Protection Pro Plus will offer you proactive monitoring to help you see, manage, and protect your personal data. In addition to a \$1 million identity theft insurance policy, Allstate Identity Protection Pro Plus will help you monitor your online activity, from financial transactions to social media.

Allstate Identity Protection Pro Plus provides financial activity monitoring and account activity alerts, as well as monitoring of your social media accounts for vulgarity, threats or violence, explicit content and cyberbullying. With Allstate Identity Protection Pro Plus, you'll also receive credit monitoring and alerts, credit assistance, digital exposure reports, data breach notifications, dark web monitoring, IP address monitoring, sex offender notifications, and more! Physician NPI data, DEA and other license monitoring will also be included. In addition, Allstate's team of in-house experts, available 24/7, will fully manage your restoration case.

Identity Theft Protection Coverage Biweekly Rates

Colleague only	\$3.00
Colleague + family	\$5.77

For more information about your Identity Theft Protection benefits, visit the HSHS Virtual Benefits Fair at benefits.hshs.org and see the interactive 2021 Benefits Guide.



Retirement Program



To help you save for the future, HSHS provides a retirement program that includes a Pension Plan and a 403(b) Retirement Savings Plan. Program eligibility is determined by date of hire.

- HSHS colleagues hired prior to July 1, 2014 are eligible for:
 - HSHS Pension Plan with a Traditional Pension Benefit - allows you to earn a benefit based on a defined benefit formula using your pay and years of service.
 - HSHS 403(b) Retirement Savings Plan - provides an opportunity to build on your pension benefit through your contributions and investment earnings.
- HSHS colleagues hired or rehired on or after July 1, 2014 are eligible for:
 - HSHS Pension Plan with a Cash Balance Benefit - features an account balance that shows the value of your accumulated benefit. HSHS credits your account each year with contribution credits and interest credits.
 - HSHS 403(b) Retirement Savings Plan - provides an opportunity to save with contributions, including matching contributions from HSHS.

For additional information about eligibility, see the interactive 2021 Benefits Guide or the Retirement Program guides, available at the HSHS Virtual Benefits Fair on benefits.hshs.org.

Get One-on-One Help Planning for Retirement.

Meet with a Transamerica Retirement Solutions retirement planning consultant to learn how your retirement plan can help you achieve your retirement savings goals. Go to benefits.hshs.org/retirement to schedule your appointment today!



Hospital Sisters
HEALTH SYSTEM

**MORNEAU
SHEPELL** 

Pension Plan participants have a one stop resource for HSHS Pension Plan information. Visit the HSHS Pension Portal at benefits.hshs.org/pension.

Cost of Coverage

You and HSHS share the cost of your Flexplan benefits.

HSHS pays for:		You pay for:	While HSHS pays the majority of the cost, you and HSHS share the cost of:
<ul style="list-style-type: none"> Basic Life and AD&D Insurance Short-Term and Long-Term Disability Coverage HSHS Anytime Care Program Education Assistance 	<ul style="list-style-type: none"> Adoption Assistance Employee Assistance Program LiveWELL Wellness Program HSHS Pension Plan 	<ul style="list-style-type: none"> Vision Flexible Spending Accounts Voluntary AD&D Supplemental Life Identity Theft Protection 	<ul style="list-style-type: none"> Medical Dental

You pay your share of most Flexplan benefit costs before federal, state and Social Security taxes are calculated. Note: Coverage for an eligible legally-domiciled adult (LDA) may be taxed. Visit benefits.hshs.org for more information.

If you elect supplemental life insurance for yourself, your spouse or your child(ren), you pay for this coverage with after-tax deductions. Premiums for supplemental life coverage for you and your spouse are age-based; for children, the premiums are a flat amount, regardless of the number of children.

See the following charts for your 2021 medical, dental and vision coverage costs.

2021 Biweekly Colleague Medical Insurance Deductions				
Medical	Colleague Only	Colleague + Spouse/LDA	Colleague + Child(ren)	Colleague + Spouse/LDA + Child(ren)
72+ hours				
Basic	\$24.18	\$101.30	\$64.09	\$138.10
High	\$60.41	\$175.35	\$127.39	\$239.24
48-71 hours				
Basic	\$42.91	\$136.91	\$95.69	\$186.75
High	\$79.14	\$210.96	\$158.99	\$287.89
32-47 hours				
Basic	\$63.64	\$176.32	\$130.66	\$240.59
High	\$99.86	\$250.37	\$193.96	\$341.73

2021 Biweekly Colleague Dental Plan Deductions				
Dental	Colleague Only	Colleague + Spouse/LDA	Colleague + Child(ren)	Colleague + Spouse/LDA + Child(ren)
72+ hours				
Basic	\$1.77	\$15.22	\$11.39	\$24.79
High	\$7.46	\$26.90	\$28.37	\$47.78
48-71 hours				
Basic	\$4.49	\$18.75	\$14.69	\$28.93
High	\$10.18	\$30.43	\$31.67	\$51.92
32-47 hours				
Basic	\$6.14	\$20.50	\$16.42	\$30.75
High	\$11.83	\$32.18	\$33.40	\$53.74

2021 Biweekly Colleague Vision Plan Deductions				
Vision	Colleague Only	Colleague + Spouse/LDA	Colleague + Child(ren)	Colleague + Spouse/LDA + Child(ren)
	\$3.55	\$7.09	\$7.59	\$12.12

Contact Information

If you have questions about ...	Contact ...		
Enrolling or your Flexplan benefits	<ul style="list-style-type: none"> • HSHS Virtual Benefits Fair benefits.hshs.org • The HSHS Colleague Service Center 1-855-FYI-HSHS, fyi@hshs.org 		
Medical <ul style="list-style-type: none"> • Customer Service <ul style="list-style-type: none"> • Claim information • ID cards • Treatment pre-approval • Provider locator • 24/7 Nurse line (Prevea Care After Hours) 	Dean Health Plan deancare.com/aso 1-888-895-1188 (7:30 a.m. to 5 p.m. CST, Monday - Thursday, and 8 a.m. - 4:30 p.m. CST, Fridays) benefits.hshs.org 1-920-496-4700 or 1-888-277-3832		
Prescription Drugs	OptumRx During enrollment: https://www.optumrx.com/oe_HSHS/landing If you are currently enrolled: www.optumrx.com 1-844-720-0030		
Dental <ul style="list-style-type: none"> • Claim information • Dental providers 	Cigna HealthCare www.cigna.com 1-800-244-6224		
Vision	Vision Service Plan (VSP) www.vsp.com 1-800-877-7195		
Flexible Spending Accounts <ul style="list-style-type: none"> • Health Care FSA • Dependent Care FSA 	Tri-Star Systems www.tri-starsystems.com 1-800-727-0182 (phone), 1-800-315-0737 (fax)		
Disability Insurance <ul style="list-style-type: none"> • Short-Term Disability • Long-Term Disability 	UNUM www.unum.com 1-866-295-3007, Monday - Friday, 7 a.m.- 7 p.m. CST		
HSHS Pension Plan	HSHS Pension Benefits benefits.hshs.org/pension 1-855-FYI-HSHS, option 2		
Identity Theft Protection	Allstate Identity Protection 1-800-789-2720 https://www.myaip.com/		
Employee Assistance Program	<table border="0"> <tr> <td>Western Wisconsin - Prevea Behavioral Care 1-715-717-5899</td> <td>Eastern Wisconsin - Prevea 1-920-272-1200 or 1-888-2PREVEA www.prevea.com</td> </tr> </table>	Western Wisconsin - Prevea Behavioral Care 1-715-717-5899	Eastern Wisconsin - Prevea 1-920-272-1200 or 1-888-2PREVEA www.prevea.com
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HSHS Discount Program	The HSHS Colleague Service Center 1-855-FYI-HSHS, fyi@hshs.org https://hshs.perkspot.com/login		

The benefit plans outlined in this guide are intended, designed and administered as “church plans” as defined by federal tax law and ERISA (Employee Retirement Income Security Act of 1974). This means that the plans are designed to benefit colleagues of church-sponsored entities and are administered by one or more individuals who are appointed to their position by a church-sponsored governance body. Because the plans are “church plans,” certain federal laws do not apply, including but not limited to ERISA. Certain state and local laws may be applicable.

This guide is intended to be only an overview of Hospital Sisters Health System benefits. More details about how the HSHS Healthy Plan, dental, life insurance, accidental death and dismemberment insurance, disability coverages, health care and dependent care flexible spending accounts, retirement and other Flexplan benefits work are included in the summary plan descriptions for those benefits. Hospital Sisters Health System reserves the right to change, suspend, freeze or end benefit plans at any time.

This guide does not apply to colleagues whose primary home residence zip code is not in Wisconsin. This guide does not apply to Kiara colleagues, colleagues who are represented by St. John’s carpenters and painters unions, temporary and leased colleagues and medical residents.