



Baltimore Medical System

THE HEART OF COMMUNITY HEALTH

2017 BENEFITS PLAN OVERVIEW

Baltimore Medical System takes pride in offering a comprehensive and competitive benefits package to its employees.

Baltimore Medical System, through all of its benefit partners, offers you a program that allows choice and flexibility. Through this program you can choose the benefits that are best for you and your family.



It is important that you take the time to review all of the plan options available to you. Consider each benefit and the associated cost carefully and choose the benefits package that will best meet your and your family's needs throughout the year.

The Internal Revenue Service (*IRS*) states that eligible employees may only make elections to the plan once a year at open enrollment. Medical, Dental, Vision, Legal and FSA benefit choices are binding through December 31st of each year. The following circumstances are the **ONLY** reasons you may change your benefits during the year:

| | |
|--|---------------------------------|
| Marriage | Death of a Spouse |
| Divorce | Death of a Dependent |
| Birth & Adoption | Loss of Dependent Status |
| Loss of Spouse's job where coverage Is maintained through a spouse's plan | |

These special circumstances, often referred to as life event changes, will allow you to make plan changes at any time during the year in which they occur. For any allowable changes, you must inform the Employee Benefits Center within 30 days of the event to avoid lapse in coverage. All other changes are deferred to open enrollment.

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Medical Benefits



Baltimore Medical System's medical plan options are designed to provide you and your family with access to quality, affordable healthcare. Two plans are available through CareFirst. The options are Blue Choice HMO and Blue Choice Advantage POS. The medical options cover a broad range of healthcare services and supplies, including prescriptions, office visits and hospitalization.

The Blue Choice HMO offers affordable first dollar coverage and The Blue Choice Advantage POS plan offers a broad network of providers, with the option to see any out of network provider you choose. You will realize the greatest cost savings by seeing network providers. Please refer to the summary on page 2 for specific details.



This benefits summary describes the highlights of our benefits in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official documents and not the information in this summary. If there is any discrepancy between the descriptions of the programs as contained in this brochure and the official plan documents, the language of the official plan document shall prevail as accurate. Please refer to the plan-specific documents for detailed plan information. Any plan benefits may be modified in the future to meet Internal Revenue Service rules or otherwise as decided by Baltimore Medical System.

Medical Benefits Description



| Benefits Description | BlueChoice HMO Open Access | BlueChoice Advantage | |
|---|--|--|--|
| | In-Network You Pay | In-Network You Pay | Out-Of-Network You Pay |
| Deductible Individual Family | \$250 \$500 | \$250 \$500 | \$500 \$1,000 |
| Out-Of-Pocket Maximum Individual Family | \$3,000 \$6,000 | \$1,500 \$3,000 | \$3,000 \$6,000 |
| Office Visits Preventive Care Primary Care Physicians Specialist Lab & X-Ray | 100% \$20 per visit \$20 per visit No charge | 100% \$20 per visit \$20 per visit No charge | Deductible then 40% Deductible then 40% Deductible then 40% Deductible then 40% |
| Hospitalization Inpatient Out-Patient Emergency Room | Deductible then: 10% of Allowed Benefit 10% of Allowed Benefit \$150 per visit (waived if admitted) | Deductible then: 10% of Allowed Benefit 10% of Allowed Benefit \$150 per visit (waived if admitted) | Deductible then 40% Deductible then 40% Paid as in-network |
| Mental Benefits Inpatient Out-Patient | Deductible then: 10% of Allowed Benefit \$20 per visit | Deductible then: 10% of Allowed Benefit \$20 per visit | Deductible then 40% Deductible then 40% |
| Prescription Drug Generic Brand Formulary | \$10 \$25 \$45 | \$10 \$25 \$45 | \$10 \$25 \$45 |
| Primary Physician | Required | Required | Not Applicable |
| Physician Network | www.carefirst.com | www.carefirst.com | www.carefirst.com |
| Lifetime Maximum Benefit | None | None | |

Should there be any discrepancies between the above summary and the actual plan contract(s), the Plan contract(s) supersedes this summary.

**As a new CareFirst member Register now for 24 hour access to :
my CareFirst Account**

Click the Register Now button on carefirst.com to get started.

Accessing carefirst.com

- Review claim information
- Find a physician or facility
- View your personalized benefits information
- Update or manage your account information
- Find health information
- Request Id cards
- Print temporary ID cards and more!

How To Find A Physician

1. Click on Find Doctor
2. Next, select a search type, pick your medical plan from the drop down box, and put in your address. Click continue
3. In the next screen, you can check up to four specialties or type of facilities to include in your search results. Click continue
4. A List of physician search results will appear.

Basic Life and Accidental Death & Dismemberment Insurance



Eligible employees receive Basic Life Insurance in the amount of 2x's Basic Annual Earnings up to \$200,000. Accidental Death and Dismemberment Insurance pays a benefit that varies with the type of loss or accident. Baltimore Medical System pays 100% of the premium for this benefit. www.unum.com

Voluntary Life Insurance



Employees have the option to purchase additional Life insurance for themselves and for their dependents through payroll deductions. You may opt to purchase up to \$150,000 of coverage on a guarantee issue basis, if you did not waive this coverage in the past there are no medical questions asked.

See Human Resources if you would like more information.

Dental Benefits



Good dental health is important to your overall well-being. Baltimore Medical System provides you with two dental plan options, the Low In Network Only PPO Plan and the High PPO plan.

Both options provide affordable coverage based on the type of service obtained – Preventative, Basic or Major. Under the High PPO plan, you may obtain covered services from an in network dentist or a dentist out of network.

If you choose an out-of-network provider, the coverage will be based on the maximum allowed fee

for the service provided. Employees who use providers who are part of Guardian's **DentalGuard Preferred** Network will see reduced or eliminated out-of-pocket expenses.

Guardian will roll over a portion of your unused annual maximum into your personal Maximum Rollover Account (MRA). If you reach your Plan Annual Maximum in future years, you can use money from your MRA.

You can view your annual MRA statement detailing your account at www.GuardianAnytime.com.

| Guardian Dental Benefits Description | High PPO Plan | | Low In Network Only PPO Plan |
|--|---------------|----------------|---------------------------------|
| | In-Network | Out-of-Network | In-Network |
| Deductible (Basic & Major) | | | |
| Individual | \$50 | \$50 | \$50 |
| Family | \$150 | \$150 | \$150 |
| Diagnostic & Preventive Services | 100% | 100% | 100% |
| Basic Services Basic Restorative, Simple Tooth Extractions, Prosthetic Maintenance General Anesthesia For Covered Surgical Procedures & Palliative Emergency Dental Care | 90% | 80% | 70% |
| Major Services Major Restorative, Periodontics, Endodontic, Oral Surgery & Prosthodontics | 60% | 50% | 40% |
| Annual Maximum | \$2,000 | | \$1,000 |
| Orthodontia | 50% | 50% | NA |
| Orthodontia Lifetime Maximum | \$1,500 | | NA |

Vision Benefits



Eligible employees may elect vision coverage on a voluntary basis. The plan allows participants to get an examination, traditional lenses, or contact lenses every 12 months.

Participants may receive care from a network or non-network provider; however, if you use a non-network provider you will incur higher out-of-pocket expenses. www.avesis.com

| Dominion Vision - Diamond | Avesis Provider | Non-Avesis Provider |
|---|--|--|
| Copayments Examinations Materials (<i>Lenses & Frames</i>) | \$10 Copay \$10 Copay | Up to \$35 Allowance |
| Frequency of Service Examinations Lenses Frames Contacts* | 12 Months 12 Months 24 Months 12 Months | 12 Months 12 Months 24 Months 12 Months |
| Lenses (Pair) Single Vision Bifocal Trifocal | No Charge No Charge No Charge | Up to... \$25 Allowance \$40 Allowance \$50 Allowance |
| Frames | \$100 - \$150 Allowance | Up to \$45 Allowance |
| Contact Lenses | \$130 Allowance | \$130 Allowance up to \$250 |
| Laser Surgery Savings | \$200 - \$750 in savings | None |



Disability

Your disability benefits provide you with a source of income in the event that you are not able to work due to an accident, illness or injury. Baltimore Medical System provides Short-Term & Long-Term Disability Benefits to all eligible employees at no cost to the employee. All disability benefits represent taxable income.



www.unum.com

Short-Term Disability (STD):

Your STD benefit equals 60% of your weekly base earning to a maximum benefit of **\$1,000** per week. This benefit takes effect the day after the 7th day of absence due to an accident or illness. The benefit duration is up to 9 weeks.

Long-Term Disability (LTD):

Your LTD benefit equals 60% of your monthly base earnings to a maximum benefit of **\$6,000** per month. This benefit takes effect after 90 days of absence, or after the STD benefit has expired.

Flexible Spending Accounts (FSA)



Baltimore Medical System allows you to defer a portion of your pay through payroll deduction into Flexible Spending Accounts. The money that goes into a FSA is deducted on a pre-tax basis, which means it is taken from your pay before income tax and Social

Security are calculated. Because you do not pay income taxes on the money that goes into your FSA, you decrease your taxable income. **It is important that you estimate carefully. If you do not use all of the money in your accounts by the end of the plan year, you can roll over only \$500.00.**

Medical Flexible Spending Account:

You may deposit up to **\$2,600** per plan year into a Medical FSA to cover you and your dependents during the plan year. Eligible expenses include, but are not limited to, deductibles, co-payments and co-insurance payments, routine physicals, uninsured dental expenses, vision care expenses and hearing expenses.

Dependent Care Flexible Spending Account:

You may deposit up to **\$5,000** per plan year into a Dependent Care FSA. The **\$5,000 maximum is a PER FAMILY maximum**. Please coordinate with your spouse if s/he is eligible for a Dependent Care FSA as well. Eligible expenses include payments to day care centers, preschool costs, before and after school care, summer

Retirement Plan 403(b)



You are eligible to contribute to Baltimore Medical System's 403(b) plan with BB&T after you complete 90 days of service. After you complete one year of service, you become eligible for the company match. Baltimore Medical System will match \$0.50 of every \$1.00 you

contribute up to the first 3% of your salary. BMS' contribution will fully vest after you complete five years of service. The match is calculated semi-annually. **1-800-228-8076** or www.bbandt.com

Legal Plan



Membership in the United Legal Benefits Plan entitles you, your spouse, and your dependents to receive legal services from your plan attorney. This benefit is available on a voluntary basis. Examples of the services you receive are:

- General Advice & Consultation
- Preparation of Wills
- Review of Legal Documents
- Traffic Violations
- Civil Actions
- Credit Protection

www.unitedlegalbenefits.com

Additional Benefits

Tuition Reimbursement - Baltimore Medical System will reimburse up to **\$2,500** annually after (6) months of employment for pre-approved classes.



Referral Bonus - You have the opportunity to receive a **\$250** bonus for referring a full time non-exempt employee, a **\$500** bonus for referring a full time exempt employee, and **\$1,000** bonus for referring a clinician if the new hire remains with Baltimore Medical System for (6) months and receives a satisfactory review.

