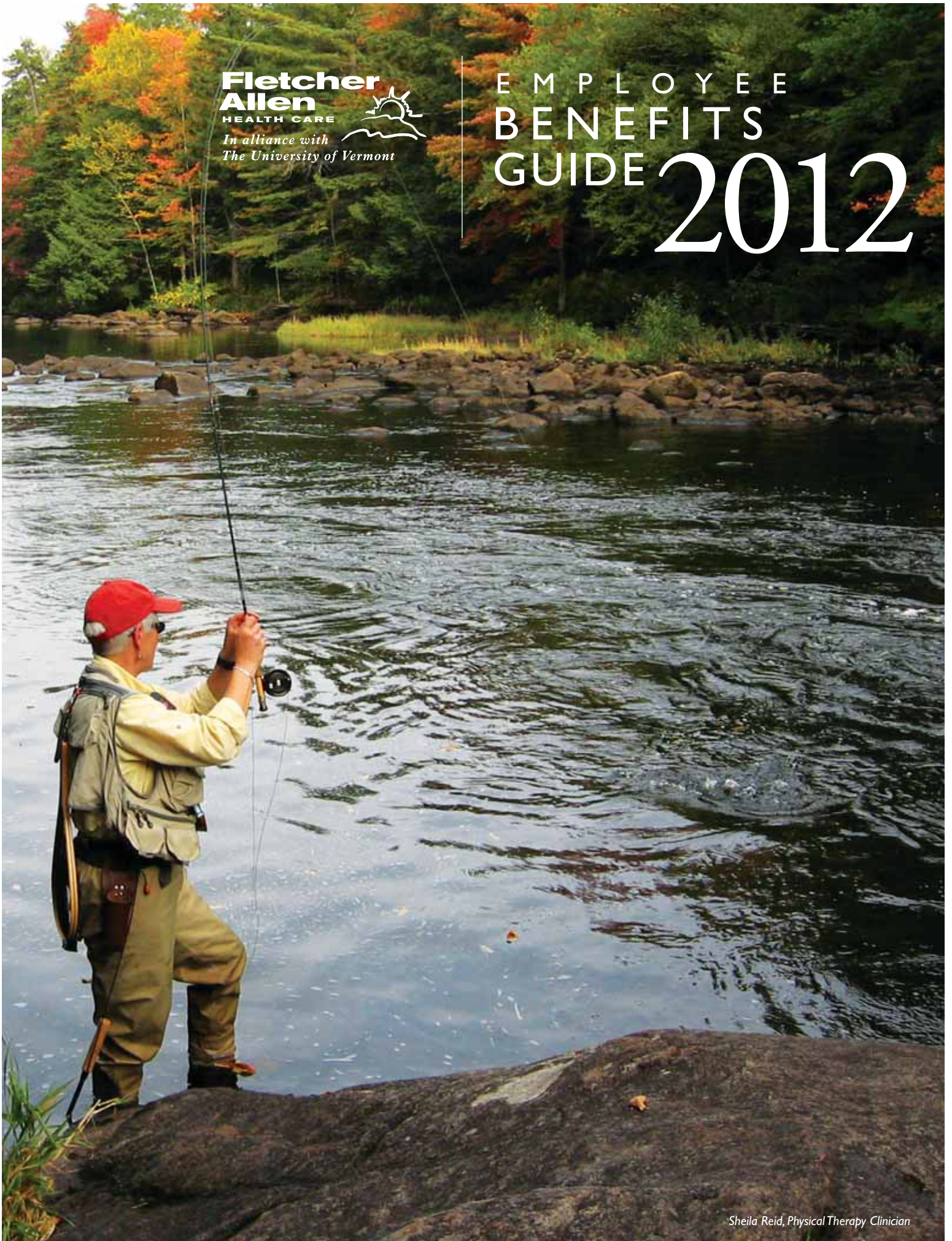


**Fletcher  
Allen**  
HEALTH CARE  
*In alliance with  
The University of Vermont*



EMPLOYEE  
BENEFITS  
GUIDE **2012**



Sheila Reid, Physical Therapy Clinician

# FLETCHER ALLEN HEALTH CARE

Fletcher Allen Health Care is pleased to offer a comprehensive and affordable benefits package designed to meet the diverse needs of our large employee population. And, we want every employee to maximize the value of the benefits available. If you need help understanding an insurance plan, the 403(b) retirement program, or any of our other valuable benefits, please contact us.

## The Benefits Department Contact Information:

Phone: 802-847-2825, option 2

Email: [Benefits@vtmednet.org](mailto:Benefits@vtmednet.org)

Interoffice Mail: 151OH5

US Mail: 1 South Prospect St. – 151OH5

Burlington, VT 05401-1429

Intranet: [www.intranet.fahc.org](http://www.intranet.fahc.org)

## The Human Resources Department

### UHC Campus:

Benefits, Recruitment, Employee Health, Employee Relations,  
Organizational Development, and Compensation/HRIS  
Elevator A to 5th floor

### Medical Center Campus:

Employee & Labor Relations, Smith 2.

## TABLE OF CONTENTS

403(b) Retirement Plan.....	3
Medical Coverage.....	4-5
Vision Coverage .....	5
Bi-Weekly Premiums .....	5
Dental Coverage .....	6
Short-term & Long-term Disability.....	6
Life Insurance .....	7
Flexible Spending Accounts .....	8
Combined Time Off.....	9
Flex Time Off .....	9
Service Benefit Dollars .....	9
Summary Plan Descriptions.....	10
Employee & Family Assistance/Wellness .....	10
Leaving Fletcher Allen? Retiring?.....	11
More Employee Benefits .....	12

## Dependent Eligibility

### Who can you cover on your benefits plans?

You may cover your spouse or civil union partner on our medical, dental, vision, and life insurance plans. If your spouse or civil union partner is a benefit eligible employee at Fletcher Allen, you may not cover him/her under spouse life insurance. Domestic partners are not eligible for coverage. Children's eligibility varies by plan. See below for additional information.

**Medical Insurance:** A child may be covered under our medical plan through the end of the month during which he/she reaches age 19 (26 if the adult child is not eligible to be covered under his or her employer's or spouse's plan). Student status does not affect eligibility for medical coverage.

**Dental, Vision, and Life Insurance:** An unmarried, dependent child may be covered through the end of the month during which he/she reaches age 19 (25 if a full time student).

**Flexible Spending Accounts:** Claims incurred by you, your spouse, and qualifying child are reimbursable under an FSA. Per federal tax law, claims incurred by an employee's same-sex spouse or that spouse's children are not eligible for reimbursement through the employee's health care or dependent care flexible spending accounts.

See the Summary Plan Descriptions for more information about dependents and their eligibility.

# EMPLOYEE BENEFITS GUIDE 2012

## 403(b) RETIREMENT PLAN



Fletcher Allen is pleased to partner with Fidelity Investments to provide you with the best education, investment, and communication services possible. We are committed to ensuring you have the resources and support you need to plan for a secure retirement.

## Highlights of the Plan

### Participation

All Fletcher Allen employees can participate in the 403(b) Plan immediately. Generally, accounts for newly hired employees are established within the first week of employment. Part-time and full-time employees are eligible for Employer contributions after six months of service. Employer contributions are subject to a three year vesting period.

### Employee Contributions

**Your Contributions:** You can begin making personal contributions immediately. These contributions can be made by way of traditional pre-tax and/or Roth after-tax deductions. In 2012, the personal salary deferral limit is \$17,000.

**Age 50+ Catch-up Contribution:** If you will be age 50 or older in 2012, you may make additional Catch-up contributions. For your convenience, if you meet the age requirement, Fletcher Allen will automatically extend your contribution limit to the maximum allowed by law. In 2012, the Catch-up contribution limit is \$5,500, making the total limit for those age 50 and older \$22,500.

### Employer Contributions

**Employer Basic Contribution:** After six months of service Fletcher Allen will begin making contributions to your account. The amount varies from 3% to 10% of your earnings and is determined by adding your age and years of service together to calculate a "points" total. It is not necessary to make personal contributions in order to get this Employer Basic contribution.

Your Age Plus Years of Service (points)	Fletcher Allen's Basic Contribution
Less than 40	3%
40-59	5%
60-79	7%
80+	10%

**Employer Matching Contribution:** If you contribute 3% or more of your earnings, Fletcher Allen will make a matching contribution of 2% of your earnings. If you contribute less than 3%, the matching contribution will be pro-rated.

**Contribution Example:** Bill is 56 years old and has 4 years of service (point total of 60). His salary is \$1,000 per-pay-period.

Bill's Personal Contribution is 3%; \$30 per-pay-period/\$780 annually.

Fletcher Allen Matching Contribution is 2%; \$20 per-pay-period/\$520 annually.

Fletcher Allen Basic Contribution is 7%; \$70 per-pay-period/\$1,820 annually.

Total Fletcher Allen Contribution is 9%; \$90 per-pay-period/\$2,340 annually.

**Bill's total retirement plan contribution is \$120 per-pay-period or \$3,120 annually.**

### Investment Options

Our plan offers a wide range of investment options designed to meet your specific goals, time horizon, and risk tolerance. There are mutual funds for stocks, bonds, and short-term investments such as money markets and US Treasuries. We also offer a line-up of T. Rowe Price lifecycle mutual funds. Experienced investors may be interested in opening a self-directed Fidelity Brokerage Link account to access thousands of other mutual funds.

### Learn More, Enroll, and Manage Your Account

**Interested in learning more about the plan? There are several ways to get more information.**

On the Internet, you can use our retirement plan's microsite to access plan information and to log on to your account. Please visit [plan.fidelity.com/fletcher](http://plan.fidelity.com/fletcher) where you will find information on many general and plan-specific topics, including investment basics, contributions, withdrawals, loans, and rollovers.

Once you log on to your account, you will enter the Fidelity NetBenefits website (you can bypass our microsite by going directly to [fidelity.com/atwork](http://fidelity.com/atwork)).

From your account on the NetBenefits website you'll be able to enroll in the plan and begin making contributions. You'll also be able to select investments, make changes to your contributions, view on-demand statements, designate a beneficiary, and access the many educational and planning tools available.

For the most complete information on the plan, look for the Plan Information and Documents section of the NetBenefits site where you will find the Enrollment Guide and the Summary Plan Description. Those documents are also available on the Fletcher Allen intranet site. You may request printed copies by calling 802-847-2825, option 2.

You can also learn more and manage your account by calling the Fidelity Retirement Services Center at 800-343-0860.

### Education and Consultations

Fidelity is frequently on-site hosting educational workshops and meeting with employees one-on-one. You can view the schedule and make an appointment online at [www.fidelity.com/atwork/reservations](http://www.fidelity.com/atwork/reservations) or you can call 800-642-7131.

**Disclaimer: This brochure provides only a brief summary of the benefits available under the Fletcher Allen Health Care benefit programs. In the event of a discrepancy between this summary and the Plan Document, the Plan Document will prevail. Fletcher Allen retains the right to modify and/or eliminate these or any other benefits at any time for any reason.**

# FLETCHER ALLEN HEALTH CARE

## MEDICAL COVERAGE

Medical Plan administered by Vermont Managed Care (VMC)



For detailed information about the Fletcher Allen medical plans, please see the Fletcher Allen Preferred website ([www.fahcpreferred.org](http://www.fahcpreferred.org)) for a Summary Plan Description.



### Fletcher Allen Preferred Plan: In-Network Coverage Only

### Fletcher Allen Preferred Plus Plan: Both In-Network & Out-of-Network Coverage

You are eligible for coverage the first day of the month following your date of hire or benefits-eligibility date.	<b>In-Network</b> Fletcher Allen Preferred Plan Fletcher Allen Preferred Plus Plan  When utilizing in-network providers, coverage is the same, regardless of plan.	<b>Out-of-Network</b> Fletcher Allen Preferred Plus Plan  Preferred Plus is the only medical plan that provides out-of-network coverage.
Annual Deductible Includes Coinsurance? Includes Co-pays?	\$250 per person, up to \$750 for a family Yes No	\$500 per person, up to \$1,500 for a family Yes No
Annual Out-of-Pocket Maximum Includes Deductible? Includes Coinsurance? Includes Co-pays?	\$1,500 per person, up to \$4,500 for a family Yes Yes No	\$2,000 per person, up to \$6,000 for a family Yes Yes No
Lifetime Maximum Benefit	Unlimited	Unlimited
Pre-Existing Condition Limit	None	None
Office Visit - Preventive Care X-Ray and Laboratory Services (Preventive)	Covered at 100%	Not Covered
Office Visit - Primary Care Office Visit - Specialist Care Office Surgery (Specialist) Second Opinion	\$10 co-pay per office visit \$25 co-pay per office visit	After the deductible is met, you pay 30% coinsurance on the remaining charges, up to the annual out-of-pocket maximum.
Maternity - Confirm pregnancy Prenatal/Postnatal Visits	\$10 co-pay for first office visit. Remaining visits covered 100%	
Hospice	Covered at 100%	
Routine Vision Exam (one visit every 24 months)	Covered at 100%	
Outpatient Physical, Speech and Occupational Therapy	\$10 co-pay for FAHC Provider only \$25 co-pay per office visit (up to 30 visits per year)	
Chiropractic Care	Plan pays \$15 of charges per visit after \$25 copay (up to 12 visits per year)	Plan pays \$15 of charges per visit after \$25 copay (up to 12 visits per year)
Urgent Care/Fanny Allen WICC	\$25 co-pay plus coinsurance if applicable	\$25 co-pay plus coinsurance if applicable
Emergency Room	\$50 co-pay (waived if admitted) plus coinsurance if applicable	\$50 co-pay (waived if admitted) plus coinsurance if applicable
Hospital Inpatient Care Outpatient Surgery (doctor and hospital fees) Outpatient CT/MRI/Nuclear Scans X-Ray and Laboratory Services (Diagnostic)	After the deductible is met, Fletcher Allen charges are subject to 5% coinsurance and other providers' charges are subject to 10% coinsurance, up to the annual out-of-pocket maximum.	After the deductible is met, you pay 30% coinsurance on the remaining charges, up to the annual out-of-pocket maximum.
Skilled Nursing Facility (up to 120 days per year)		
Home Health Care		
External Prosthetic Devices		
Durable Medical Equipment		
Infertility Treatment AI, IUI, IVF	You pay 50% coinsurance. Services are exempt from annual deductible and do not count toward annual out of pocket maximum. \$15,000 Lifetime Maximum Benefit. Must be a Fletcher Allen provider.	Not Covered

**When utilizing out-of-network coverage under the Preferred Plus Plan, payments are based on the allowable amount, which is the Reasonable and Customary charge determined by the Plan for the services provided. Even if your out-of-network services are pre-approved, you may be responsible for charges above the Reasonable and Customary charge.**

# EMPLOYEE BENEFITS GUIDE 2012


	In-Network	Out-of-Network
<b>MENTAL HEALTH/SUBSTANCE ABUSE - CIGNA BEHAVIORAL HEALTH</b> 		
Inpatient	After the deductible is met, Fletcher Allen charges are subject to 5% coinsurance and other providers' charges are subject to 10% coinsurance, up to the annual out-of-pocket maximum.	After the deductible is met, you pay 30% coinsurance on the remaining charges, up to the annual out-of-pocket maximum.
Outpatient (office visit)	\$10 co-pay per visit	
Outpatient (group therapy)		
<b>PRESCRIPTION DRUG BENEFITS - CIGNA PRESCRIPTION DRUG PLAN</b> 		
Retail Pharmacy (30-day supply)	\$10 generic, \$25 preferred, \$45 non-preferred. Infertility: 50% coinsurance with a maximum annual benefit of \$2,000	You pay 50%, no deductible
Fletcher Allen Retail Pharmacies and Cigna Tel-Drug (90-day supply)	\$20 generic, \$50 preferred, \$90 non-preferred	Not Covered
<b>CONTACT INFORMATION &amp; PROVIDER NETWORK DIRECTORIES</b>		
Vermont Managed Care	1-802-847-4862 • 1-866-582-6836 • www.fahcpreferred.org	
Cigna Behavioral Health	1-800-554-6931 • www.cignabehavioral.com	
Cigna Prescription Drug Plan	1-800-622-5579 • www.cigna.com	
Fletcher Allen Pharmacy	1-802-847-2821	

## Examples of How the Deductible & Coinsurance Process Works:

Example #1: You visit your primary care provider for your annual check-up which includes routine preventive lab work such as cholesterol screening. There is no co-pay for the office visit. This preventive lab work is covered at 100% and is NOT subject to the deductible or any coinsurance.

Example #2: You have a diagnostic x-ray performed at a Fletcher Allen site that costs \$1,750. If you have not paid any deductible yet for the year, you will pay the first \$250 of charges for the x-ray to meet that \$250 deductible. Your coinsurance will then be 5% of the remaining charges ( $\$1,500 \times .05 = \$75$ ). Your total cost is \$325 (\$250 deductible + \$75 coinsurance).


Example #3: You have an in-network inpatient hospital stay that costs \$12,000 and you have already paid your \$250 deductible for the year. You would be responsible for 10% of the charges (\$1,200) if your hospital stay was not at Fletcher Allen Health Care. If your hospital stay was at Fletcher Allen Health Care, your 5% coinsurance would be \$600.


<b>VISION COVERAGE - VISION SERVICE PLAN</b> 		
Eligibility	First day of month following hire date or benefits—eligibility date.	
	In-Network	Out-of-Network
Complete Eye Exam (once every 12 months)	Covered at 100% after \$15 co-pay	Covered up to \$35
Frames (once every 24 months)	Covered up to \$150 after \$20 co-pay (co-pay applies to both frames and lenses)	Covered up to \$45
Lenses (once every 12 months)	Covered at 100% (up to plan allowance)	Covered up to: Single \$25/ Bifocal \$40/Trifocal \$55
Contact Lenses	Covered up to \$150	Covered up to \$105
Contact Information & Provider Network Directory	1-800-877-7195 • www.vsp.com	

## 2012 BI-WEEKLY PREMIUMS FOR MEDICAL, DENTAL & VISION INSURANCE

FULL-TIME EMPLOYEE (72-80 HOURS)	SINGLE	2 PERSON	FAMILY
Preferred Medical Plan:	\$47.30	\$94.60	\$125.35
Preferred Plus Medical Plan:	\$54.00	\$107.90	\$142.90
Dental Plan:	\$4.70	\$8.65	\$15.70
Vision Plan:	\$3.90	\$6.85	\$9.80
PART-TIME EMPLOYEE (60-71 HOURS)			
Preferred Medical Plan:	\$70.95	\$141.90	\$188.00
Preferred Plus Medical Plan:	\$80.90	\$161.80	\$214.40
Dental Plan:	\$6.60	\$12.15	\$22.00
Vision Plan:	\$3.90	\$6.85	\$9.80
PART-TIME EMPLOYEE (40-59 HOURS)			
Preferred Medical Plan:	\$94.55	\$189.20	\$250.65
Preferred Plus Medical Plan:	\$107.85	\$215.75	\$285.85
Dental Plan:	\$14.15	\$26.00	\$47.15
Vision Plan:	\$3.90	\$6.85	\$9.80

# FLETCHER ALLEN HEALTH CARE

DENTAL COVERAGE - NORTHEAST DELTA DENTAL		
Eligibility	First day of month following hire date or benefits-eligibility date.	
Type of Plan	Network dental plan; use Northeast Delta network providers to receive the highest level of benefits.	
Annual Deductible	\$25 per person, up to \$75 for a family	
Annual Maximum Benefit	\$1500 per individual (All services except orthodontics, see below)	
Preventive Services (oral exams, cleanings, x-rays)	100% coverage, no deductible. Please note: plan allows up to 4 cleanings per year and the cost applies towards your annual maximum benefit.	
Basic/Restorative Services (fillings, root canals, simple extractions, periodontics)	80% usual and customary, after deductible.	
Major Services (crowns, dentures, surgical extractions)	50% usual and customary, after deductible.	
Orthodontia	50% usual and customary, \$1500 lifetime maximum per-person.	
Contact Information & Provider Network Directory	1-800-832-5700 • www.nedelta.com	

DISABILITY COVERAGE		
SHORT TERM DISABILITY (STD) - UNUM - PAID FOR BY FLETCHER ALLEN		
Full-Time Employees (72 - 80 hours per-pay-period)	Eligibility begins after six months of employment. Benefits begin after 7 calendar days of disability. Benefit pays 60% of bi-weekly base earnings for up to 12 weeks.	
Part-Time Employees (40 - 71 hours per-pay-period)	Eligibility begins after one year of employment. Benefits begin after 14 calendar days of disability. Benefit pays 45% of bi-weekly base earnings for up to 11 weeks for employees with up to 3 years of service. Benefit pays 60% of bi-weekly base earnings for up to 11 weeks for employees with 3 or more years of service.	
Contact Information	1-866-717-4820 • www.unum.com	
LONG TERM DISABILITY (LTD) - UNUM		
BASIC COVERAGE - PAID FOR BY FLETCHER ALLEN		
Basic LTD	Basic LTD is fully paid for by Fletcher Allen. Benefits begin after a 90 day waiting period. Benefit equals 60% of pre-disability earnings up to a maximum benefit of \$10,000 per month. Long Term Disability coverage has a pre-existing condition limitation. Refer to the Summary Plan Description (SPD) for specific information.	
OPTIONAL COVERAGE - EMPLOYEE-PAID		
Additional LTD	You may purchase an additional 6 <sup>2</sup> / <sub>3</sub> % benefit to bring your coverage level up to 66 <sup>2</sup> / <sub>3</sub> % of pre-disability earnings. Employee-paid rate is based on age and annual salary, see below for calculation. Additional Long Term Disability coverage has a pre-existing condition limitation. Refer to the Summary Plan Description (SPD) for specific information.	
Eligibility	First day of the month following hire date or benefits eligibility date.	
Contact Information	1-866-717-4820 • www.unum.com	

RATES FOR ADDITIONAL LONG TERM DISABILITY COVERAGE	
RATE PER \$100 OF COVERAGE PER MONTH	RATE
Less than age 25	\$0.023
Age 25-29	\$0.028
Age 30-34	\$0.032
Age 35-39	\$0.042
Age 40-44	\$0.055
Age 45-49	\$0.083
Age 50-54	\$0.129
Age 55-59	\$0.125
Age 60-64	\$0.143
Age 65-69	\$0.138
Age 70 & over	\$0.268

### LTD Income Replacement & Premium Calculation

A 46 year old employee has a salary of \$2,500 per month (\$30,000/year).  
The basic LTD benefit of 60% would be \$1,500/month (\$18,000/year).

If the employee buys the Optional LTD Coverage, the benefit would be 66 <sup>2</sup>/<sub>3</sub>%, or \$1,650 per month (\$19,800/year).

The cost of the 6 <sup>2</sup>/<sub>3</sub>% Optional LTD Coverage would be \$2.08 per pay period (\$2,500 salary per month / 100 \* \$0.083 = \$2.08).

## EMPLOYEE BENEFITS GUIDE 2012

## LIFE INSURANCE



## LIFE AND ACCIDENTAL DEATH &amp; DISMEMBERMENT (AD&amp;D) INSURANCE - UNUM

## BASIC COVERAGE - PAID FOR BY FLETCHER ALLEN

Basic Term Life	Coverage of two-times (2x) your annual base salary, rounded up to the nearest \$1,000, paid for by Fletcher Allen.
Eligibility Date	First day of month following hire date or benefits eligibility date.

## OPTIONAL COVERAGE - EMPLOYEE-PAID

Employee Life/ AD&D Insurance	Purchase additional coverage equal to one to five times (1x-5x) your annual base salary (includes AD&D coverage). Cost based on age and coverage amount. Evidence of Insurability (EOI) is required if you are electing coverage for the first time or if you are requesting an increase in coverage.
Spouse	Purchase up to \$250,000 of coverage (in \$25,000 increments up to \$100,000 and then \$50,000 increments up to \$250,000) not to exceed the employee's basic and optional coverage amount. Cost based on age and coverage amount. Evidence of Insurability (EOI) is required if you are electing coverage for the first time or if you are requesting an increase in coverage. If your spouse or civil union partner is a benefit eligible employee at Fletcher Allen, you may not cover him/her under spouse life insurance.
Child Life	\$10,000 of coverage for each child. Coverage is for dependent children up to 19 years of age (25 if full-time student). Cost is the same regardless of the number of children covered. Evidence of Insurability (EOI) is required if you did not enroll during your initial eligibility period.
Contact Information	1-800-445-0402 • www.unum.com

## RATES FOR OPTIONAL LIFE INSURANCE

BI-WEEKLY RATES ARE PER \$1,000 OF COVERAGE	EMPLOYEE	SPOUSE/CIVIL UNION PARTNER	CHILD
	Term policy with AD&D coverage	Term policy	Term policy
Less than age 29	0.042	0.032	\$10,000 benefit. Cost \$.23 per pay period. One premium covers all eligible children in the family.
Age 30-34	0.051	0.042	
Age 35-39	0.055	0.046	
Age 40-44	0.065	0.055	
Age 45-49	0.092	0.083	
Age 50-54	0.152	0.143	
Age 55-59	0.245	0.235	
Age 60-64	0.411	0.402	
Age 65-69	0.789	0.780	
Age 70-74	1.500	1.490	
Age 75 and over	2.686	2.677	

## EXAMPLE OF IRS IMPUTED INCOME CALCULATION:

AGE	BI-WEEKLY IMPUTED INCOME RATE PER \$1,000 OF BENEFIT
Age <25	0.023
Age 25-29	0.028
Age 30-34	0.037
Age 35-39	0.042
Age 40-44	0.046
Age 45-49	0.069
Age 50-54	0.106
Age 55-59	0.198
Age 60-64	0.305
Age 65-69	0.586
Age 70+	0.951

The premium Fletcher Allen pays for your life insurance coverage that exceeds \$50,000 must be treated as additional taxable income paid to you. The following example shows how this imputed taxable income would be calculated for a 46 year old employee with an annual salary of \$30,000 and life insurance coverage of \$60,000 (2x annual salary).

## Example

Insurance Coverage	\$60,000.00
Premium paid for this amount is tax-exempt	<u>-\$50,000.00</u>
Premium paid for this amount is taxable	\$10,000.00

The value of the premium paid on the \$10,000 -- the "imputed income" -- is calculated using a table provided by the IRS. In this case,  $\$10,000 / 1000 * \$0.069 = \$0.69$  per pay period. The total annual imputed taxable income reported on the employee's W-2 would be \$17.94 ( $\$0.69 \times 26$  pay periods).

## LONG TERM CARE INSURANCE - CNA



- Provides you and your dependents with financial protection against the high cost of long term care (90 days or more) that is not covered by medical or disability insurance - including home care, assisted living, convalescent or nursing facilities.
- Guaranteed Benefit Option helps offset inflation. Automatic Benefit Increase feature available to offer further protection against inflation.
- Coverage available for employee, spouse, civil union partner, domestic partner, parents, parents-in-law, grandparents or grandparents-in-law.
- Rates are based on age and coverage level.

Contact Information	1-877-777-9072 • www.ltcbenefits.com (password: fletcherltc).
---------------------	---

# FLETCHER ALLEN HEALTH CARE

## FLEXIBLE SPENDING ACCOUNTS

**WageWorks®**

### Save Money: Use a Flexible Spending Account in 2012

#### Health Care and Dependent Care Accounts Provide Tax Savings

You can save up to 40% on many everyday health and dependent care costs by paying for them on a pre-tax basis. A Flexible Spending Account (FSA) lets you put aside money for these expenses before you pay state, federal, and Social Security taxes on those earnings.

#### Why enroll?

The big reason is to save money, but an FSA is also convenient and flexible. You can use your WageWorks debit card to pay for eligible expenses and you can access the WageWorks website to submit claims and request direct payment to your health care and childcare providers.

You can pick a health care account for you and your dependents health care expenses or a dependent care account for child care or elder care services, or you can pick both. You can elect to contribute up to \$3,500 for health care and \$5,000 for dependent care. You can easily save hundreds of dollars in taxes!

#### What do you need to do?

Taking advantage of a Flexible Spending Account does require some planning and work on your part.

- **Plan Carefully – “Use It or Lose It”:** Per IRS regulations, you must forfeit your unused contributions. We cannot return any money you have left in your account. And remember, under the new health care reform law, over-the-counter medications are not eligible for FSA reimbursement unless they are prescribed by your doctor.
- **Managing your account:** You'll need to submit claims for reimbursement and review your online account to see if action is required on your part. And for many debit card purchases, you'll need to submit documentation to WageWorks within 90 days of the transaction date to show that your claim is eligible to be reimbursed. Failure to provide proper documentation within 90 days can result in debit card suspension. The best documentation to submit is the Explanation of Benefits provided to you by your insurance carrier when a claim is processed.

#### Questions?

To talk to an expert who can help you make the most of your FSA, call **WageWorks** at 877-WageWorks (877-924-3967) Monday through Friday, 8am to 8pm. Information is also available at [www.wageworks.com](http://www.wageworks.com).

For detailed information about Flexible Spending Accounts, please see the Summary Plan Description available in the Benefits section of the Fletcher Allen Intranet site.

### FSA Grace Period Offers More Flexibility

#### More time to incur and submit claims

Remember that we offer a grace period that gives you more time to spend the money in your Flexible Spending Accounts – and more time to submit claims.

Plan Year:	January 1, 2012 to December 31, 2012
Claims Grace Period:	January 1, 2013 to March 15, 2013*
Submit Claims Deadline:	May 31, 2013

Health Care Maximum Contribution:	\$3,500
Dependent Care Maximum Contribution:	\$5,000 (if single or married filing jointly)

\*To take advantage of the grace period you must be covered by the plan on the last day of the plan year (December 31, 2012).



Photos contributed by Cindy Trombly, Benefits Administrator

# EMPLOYEE BENEFITS GUIDE 2012

## COMBINED TIME OFF – MORE THAN VACATION TIME

Fletcher Allen Health Care offers a Combined Time Off (CTO) program that groups all vacation time, holidays, sick time, and personal days into one account to give you great flexibility and control in the management of your paid time off.

All full-time, part-time, and regularly scheduled special employees participate in the CTO program.

You begin to accumulate time off from the start of your employment or immediately upon becoming eligible. CTO is earned on each hour you work, up to 80 hours in a pay period. The rate at which you accumulate CTO is based on your position and your length of service at Fletcher Allen. Please see the chart on this page for more detail.

Your CTO "bank" is shown on your paycheck, where you will see a tally of time earned and taken, and your current balance. Your hours do rollover from year-to-year – but there is a limit to how much you can have in your bank. That limit is equal to one and a half times your annual accrual amount.

CTO is one of your most valuable benefits. We recommend you manage your time so that you will be prepared in the event of an illness or accident. As your time accumulates, you'll have opportunities during the annual Open Enrollment process to convert unused time into cash.

## Converting Time-Off Into Cash

There are several programs that allow you to convert unused CTO into cash. These options are available only during the annual Open Enrollment event that occurs each November.

### CTO Sell

Any full- or part-time employee can sell up to 40 hours of time, in 8 hour increments. If you choose to sell time, the hours will be deducted from your CTO bank and then multiplied by your base hourly rate to determine the total value. That value is then paid to you in equal amounts through the following year's 26 paychecks. The dollars flow into your paycheck as additional income. Many employees do this to help offset the premiums they pay for benefits. The only requirement to sell CTO is that you must have at least 40 hours of CTO remaining after the sold hours have been deducted from your bank.

### CTO Cash-in

Cashing-in CTO time is another way to convert unused hours into take-home pay. This option provides you with a lump sum payment. Any full-time, part-time, and regularly scheduled special employees may cash-in CTO. During Open Enrollment, you decide how many hours to cash-in (up to your authorized bi-weekly hours) and when in the following calendar year you would like to receive your cash. Taxes are withheld at the supplemental rate. The only requirement to cash-in CTO is that you must have at least 40 hours of CTO remaining after the cashed-in hours have been deducted from your bank.

Additional information on these programs is available on our intranet. On the Combined Time Off page you'll find the Combined Time Off policy (HR-C-02), the Holiday Policy (HR-B-07), holiday schedules for the current year, and a detailed CTO Accrual Chart that includes maximum allowed balances.

## FLEX-TIME OFF

Based on length of service, all full-time employees receive extra time off at the beginning of each year. A full-time employee with less than 10 years of service receives 8 hours of Flex Time Off (FTO) and one with 10 or more years of service receives 16 hours.

FTO can be take as paid time off or it can be converted into cash like CTO (see CTO Sell above). The FTO information is on your pay statement, near the CTO bank.

Note, if you take FTO as paid time off, it will automatically be deducted from your FTO bank before any CTO is used in the new calendar year. When you use FTO as paid time off, you do not accrue CTO on those 8 or 16 hours of FTO. Also, FTO earnings are not 403(b)-eligible, meaning neither you nor Fletcher Allen makes retirement contributions on those earnings.

## SERVICE BENEFIT DOLLARS

Service Benefit Dollars are designed to reward long-term service. An employee with 10 or more years of service as of December 31 will receive Service Benefit Dollars the following year. The benefit ranges from \$200 to \$500 per year for full-time employees and is pro-rated for part-time employees. Service Benefit Dollars are paid out through the course of the year in equal per-pay-period amounts.

Years of Service	Service Credit Benefit Dollars by Pay Period and by Year		
	Full-time (72-80 hrs)	Part-time (60-71 hrs)	Part-time (40-59 hrs)
10-14	\$7.70 (\$200 per year)	\$5.77 (\$150 per year)	\$3.85 (\$100 per year)
15-19	\$11.54 (\$300 per year)	\$8.65 (\$225 per year)	\$5.77 (\$150 per year)
20-24	\$15.39 (\$400 per year)	\$11.54 (\$300 per year)	\$7.70 (\$200 per year)
25+	\$19.23 (\$500 per year)	\$14.43 (\$375 per year)	\$9.62 (\$250 per year)

Fletcher Allen Health Care observes the following seven holidays:

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

There are three levels of CTO accrual

Accrual Rate	Who Accrues at this rate?
.099726	Hourly employees with less than 5 years of service
.118904	Hourly employees with 5 - <10 years of service  Salaried employees with less than 5 years of service
.138084	Hourly employees with 10 or more years of service  Salaried employees with 5 or more years of service  Leadership positions manager-level and higher

Example: As a newly hired hourly employee, you work 80 hours in a pay period. You will accrue 7.98 hours of CTO each payperiod (80 hours x .099726).

Full-time employees working 80 hours per-pay-period will earn 26 to 36 eight-hour days per year (208-288 hours per year). How much a part-time employee earns will depend on hours worked.

# FLETCHER ALLEN HEALTH CARE

## SUMMARY PLAN DESCRIPTIONS

### What is a Summary Plan Description?

In easily understood language, an SPD explains all aspects of the plan, including who can be covered, what the benefits are, how to submit a claim, and how the appeal process works.






### How do you get Summary Plan Descriptions?

We will mail copies of the medical and dental SPDs to your home when you enroll in the plans. We will also mail you the medical SPD whenever a new edition is published.

The SPDs for life insurance, disability coverage, flexible spending accounts, and the 403(b) retirement plan are all on our intranet site. Visit [intranet.fahc.org](http://intranet.fahc.org) and look for Employee Resources, then Compensation & Benefits. There you'll see a link to the Summary Plan Descriptions page.

### Can I request printed copies of Summary Plan Descriptions??

You may request a printed copy of any Summary Plan Description by contacting the Benefits department at (802)847-2825, option 2, or by email at [Benefits@vtmednet.org](mailto:Benefits@vtmednet.org).

PLAN:	PROVIDED THROUGH:
Fletcher Allen Preferred Medical Plan	
Fletcher Allen Preferred Plus Medical Plan	
Dental Insurance	
Flexible Spending Accounts - Health Care & Dependent Care	
Staff Life Insurance	
Staff Short Term Disability	
Staff Long Term Disability	
403(b) Retirement Plan	

## THE EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP) IN PARTNERSHIP WITH WELLNESS

### Professional Help for Employees and Their Families

The Fletcher Allen EFAP provides mental health counseling for you and your household members at no-cost. Our professional counseling staff can help you resolve a problem early, before it interferes with your home or work life. We are here to help. The Wellness program offers screenings and wellness coaching in the workplace to motivate employees to lead a healthy and active lifestyle. EFAP and Wellness services are offered at no cost and are always confidential. Services include help with accessing internal benefits and resources, counseling, treatment referrals, and wellness coaching.

EFAP and Wellness can help you and your family in many ways:

#### Personal

- Mental Health and Adjustment Issues
- Depression screening
- Communication Difficulties
- Anger management
- Alcohol and Substance Use
- Grief and Loss
- Marital and Relationship Difficulties
- Parenting Dynamics

#### Professional

- Critical Incidence Stress Debriefing (CISD)
- Unit based educational workshops
- Conflict Resolution
- Stress Management
- Work Performance Concerns
- Co-Worker Conflict
- Return to Work Assistance

#### Work-Life

- Financial Problems
- Elder care Resources
- Child Care Resources
- Veteran Support
- Educational material
- Linkage to Internal and External Resources

#### Wellness Program

- Weight Management Initiatives
- Physical Activity and Seasonal Offerings
- Smoking Cessation Groups
- Biometric and Blood pressure screenings
- Behavior Change Programs

To schedule an appointment with a counselor or to request information on wellness or work-life services, please call the Employee and Family Assistance offices at 802-847-2827 or [efap@vtmednet.org](mailto:efap@vtmednet.org).

# EMPLOYEE BENEFITS GUIDE 2012

## LEAVING FLETCHER ALLEN? RETIRING?

### Wondering what happens to your benefits?

Employees leaving Fletcher Allen to relocate or retire often have questions about what happens to the various benefits they've had while working here. Here are a few highlights for employees planning for a change:

Medical, dental, and vision insurance and flexible spending accounts can be continued through COBRA for 18 to 36 months, depending on the circumstance. Under COBRA you will pay the full premium amount to continue the coverage. For more information, including the current COBRA rates, please visit the Compensation & Benefits intranet page and look for the Continuation of Benefits section. There you will find the *Benefits Summary for Terminating Employees*.

Your unused CTO time will be paid out to you with your final paycheck.

There are several options for your balance in our 403(b) plan. You can rollover the balance to another plan or into an IRA, you can take a distribution, or you can keep the balance in our plan.

Your group life and long-term disability policies can be changed to personal policies within 31 days of your termination. The Benefits team can provide you with the rates for this if you are interested. Note, you remain covered under your employee group life insurance during this 31 day conversion period, even if you do not submit the conversion paperwork.

#### Fletcher Allen Retiree Medical Coverage

Fletcher Allen offers two retiree medical plans, one for those under age 65 and one for those age 65 and older. To enroll in either plan, you must be enrolled in the employee plan at the time you leave Fletcher Allen.

To be eligible to enroll in the Pre-65 plan, you must also be at least age 55 and have at least 15 years of service. In 2012, single coverage is \$418 per month.

The Post-65 plan is designed to supplement your coverage under Medicare. There is no service requirement for enrolling in this plan. In 2012, single coverage is \$156 per month.

For more details, see the Summary Plan Descriptions available through our intranet's Compensation & Benefits page.

*Fletcher Allen Health Care believes the Fletcher Allen Preferred Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when the law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement to cover dependents up to age 26 regardless of the availability of other coverage. However, a grandfathered health plan must comply with certain other consumer protections in the Affordable Care Act, such as the elimination of lifetime limits on benefits.*

*Questions regarding which protections apply and do not apply to a grandfathered health plan, and what might cause a plan to change from grandfathered health plan status, can be directed to the Benefits Department at 847-2825, option 2. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.*



Team Fletcher Allen, Burlington City Marathon, 2011

# FLETCHER ALLEN HEALTH CARE

## MORE EMPLOYEE BENEFITS AND PROGRAMS

### Employee Discounts

Many area companies and merchants offer discounts to our employees. There are discounts on cell phone contracts, automotive repair, electronics, entertainment, meals and lodging, gym memberships, and many other services and products. To take advantage of many of these discounts you will need to show your Fletcher Allen ID badge. For more information visit the intranet at [http://intranet.fahc.org/Employee\\_Resources/emp\\_discounts.html](http://intranet.fahc.org/Employee_Resources/emp_discounts.html)

### Tuition Reimbursement and Personal Growth

The Organizational Development Department provides many opportunities for all staff to enhance their skills through educational programs. Programs include: short courses for staff and leaders offered throughout the year, customized workshops, and team building programs. Fletcher Allen tuition reimbursement programs also support learning by offering financial assistance to staff enrolled in degree and certification programs. Eligible employees have an annual benefit ranging from \$2,600 to \$3,950. For more information call 847-9800 or visit the intranet at [http://intranet.fahc.org/Employee\\_Resources/EOD/index.html](http://intranet.fahc.org/Employee_Resources/EOD/index.html).

### Employee Referral

Fletcher Allen is always looking for everyday heroes to join the team. When you encourage your most talented friends, family members, and professional acquaintances to apply, you may qualify for an Employee Referral Bonus of up to \$1000. To be considered, the first step is to have the applicant enter your name on their online application. Each successfully hired referral you make may lead to a big reward! For more information call 847-2825, option 3 or visit the intranet at [http://intranet.fahc.org/Employee\\_Resources/Recruitment/index.html](http://intranet.fahc.org/Employee_Resources/Recruitment/index.html)

### Transportation Discounts

Fletcher Allen offers a 25% discount on CCTA LINK commuter passes and a 50% discount local bus passes. Fletcher Allen also offers a 25% discount on ferry tickets for employees who live in New York. Carpool incentives are available to any employee at the Medical Center Campus, University Health Center, Fanny Allen, and 1 Burlington Square who have two or more employees who commute to work together. Incentives include gas coupons and monthly restaurant drawings. Just stop by the Security Office at the Medical Center Campus to purchase passes or register a carpool group. For more information visit the intranet at [http://intranet.fahc.org/Internal\\_Services/Parking\\_Transportation/incentives.html](http://intranet.fahc.org/Internal_Services/Parking_Transportation/incentives.html)

### CATMA

Fletcher Allen is a member of CATMA (Campus Area Transportation Management Association). Through the membership, employees are eligible to enroll in a variety of alternative commuter programs, including \$15 gift cards for biking or walking to and from work, confidential carpool matching service, and emergency ride home. For more information call 656-RIDE or visit [www.catmavt.org/](http://www.catmavt.org/)

### On-Site Banking and Financial Education

Fletcher Allen employees can become a member of the New England Federal Credit Union (NEFCU), and enjoy free checking with all the perks, as well as low cost, convenient auto and home loans. NEFCU offers an array of seminars for everyone in your family. NEFCU is committed to being "your financial advocate." For more information call 879-8790 or visit [www.nefcu.com/kiosk\\_fahc.html](http://www.nefcu.com/kiosk_fahc.html)

### Child Care Referrals

Child Care Resource has a child care provider database of over 460 Chittenden County programs that are licensed or registered through the State of Vermont. Child Care Resource provides information and referrals to quality child care programs that serve children from infancy to age 12. The services are offered to Fletcher Allen employees at no charge. For more information call 863-3367 or visit [www.childcareresource.org](http://www.childcareresource.org)

### Frymoyer Community Health Resource Center

The Frymoyer Center is a consumer health education library that can help employees and their family members research health and wellness topics. The Frymoyer Center can also locate resources for health care, social services, and support groups in the area. Employees may borrow from the collection of consumer health books and DVD's. The Frymoyer Center also provides computers for access to the UVM Dana Medical Library which includes electronic medical journals. The Frymoyer Community Health Center is located on the 3rd Level of the Main Pavilion in the ACC. For more information call 847-8821 or visit [www.fletcherallen.org/community\\_resources/resource\\_center/about\\_frymoyer/](http://www.fletcherallen.org/community_resources/resource_center/about_frymoyer/)

### GEM and Recognition Program

Everyone at Fletcher Allen plays a role in providing compassionate care. Our Recognition Program provides opportunities to acknowledge staff members who Go the Extra Mile (GEM) for our patients and their families, and for each other. The program includes awards you can give your peers, and, if you are a leader, to your employees. Nominate a colleague who you see going above and beyond, and hopefully you can inspire someone!

### Paying For Meals with Your ID Card

Our employee food outlets offer reasonably priced meal options that include fresh and organic local fare. You'll find locally-raised ground beef, many vegetarian choices and organic fair-trade coffee. Employees can use their ID badges to purchase food at the Medical Center, UHC, and Fanny Allen campuses. The cost will be deducted from an upcoming paycheck.



Fletcher Allen Health Care  
Benefits Department • 151 OH5 • UHC Campus  
1 South Prospect Street • Burlington, Vermont 05401-1429  
(802) 847-2825 Option #2 • [www.intranet.fahc.org](http://www.intranet.fahc.org)



### With eServices you can:

- View and change personal information, including your address, telephone number and emergency contact information.
- Review your current and past benefit elections.
- View your paycheck online and receive a copy via email.