



ASPEN VALLEY HOSPITAL

EMPLOYEE BENEFITS

BENEFIT PLANS EFFECTIVE JANUARY 1–DECEMBER 31, 2024

ASPEN VALLEY HOSPITAL BENEFITS PACKAGE.

At Aspen Valley, you make the difference in people's lives.

Benefits are an integral part of the overall compensation package provided by Aspen Valley Hospital. Within this Benefits Guide you will find important information on the benefits available to you for the 2024 plan year (January 1, 2024, through December 31, 2024). Please take a moment to review the benefits Aspen Valley Hospital offers to determine which plans are best for you.

This guide contains only general and summary information; it should not be considered a replacement for the more detailed information set forth in certificates of coverage or master plan documents produced by each insurance company. Every care is taken to assure the accuracy of this guide; however, in the event of any conflict between this guide and information produced by each insurance company, the insurance company's documents will be the final authority.

We believe in collaboration and celebrate the contributions of every employee. Our people make the difference. This means that you will have access to a variety of resources to help you grow your career, including ongoing training and education, extensive resources, and a culture that emphasizes teamwork. When you join AVH, you will do life-changing work while building a life-changing career. In addition to competitive pay and comprehensive benefits, we're passionate about supporting your work/life balance and well-being.

AVH offers a generous, competitive, and comprehensive benefits package that supports your success – at work and in life. You'll have plenty of opportunities to learn, grow, and enrich your professional experience. That's the Aspen Valley Hospital way.

Our employees make a real difference in people's lives every day. To show our appreciation, we offer a benefit program that helps them stay healthy, meet their financial goals, develop their careers, enjoy the outdoors, and balance the demands of work and personal life.





MISSION

To deliver extraordinary healthcare in an environment of excellence, compassion and trust.

VISION

To be the leader in fostering the healthiest community in the nation.

EMPLOYEE CORE VALUES



PATIENT-CENTERED



TEAMWORK



ACCOUNTABILITY



RESPECT FOR OTHERS



INTEGRITY

How Benefits Work

Who is Eligible 1

Who Pays 1

When to Enroll 2

How to Enroll 2

Changing Your Benefits..... 2

Health Plans

Medical Insurance..... 3

Wellbeing Program..... 9

Dental Insurance..... 12

Vision Insurance 13

Financial and Emotional Security

Flexible Spending Accounts..... 14

Health

Basic Life and AD&D Insurance..... 15

Supplemental Life & AD&D Insurance 16

Paid Family and Medical Leave 17

Disability Insurance..... 18

Critical Illness Insurance 19

Accident Insurance 19

Pet Insurance 19

Retirement Savings Plans 20

Additional Information

Employee Perks 21

Paid Time Off..... 23

Contact Information 24

Who Is Eligible

Eligible employees include:

- ✓ Full-time employees regularly scheduled to work at least 32 hours per week.
- ✓ Half-time employees regularly scheduled to work 24–31 hours per week.
- ✓ All other qualified employees as determined by Human Resources.

Aspen Valley Hospital continuously tracks your hours to determine whether you are eligible for coverage. You will be notified by Human Resources if your eligibility for benefits changes.

BENEFIT	ELIGIBILITY			WAITING PERIOD
	Full-Time Employees	Half-Time Employees	Other Qualified Employees	
Medical, Prescription Drug, Dental, and Vision	X	X	X	1st day of the month following date of hire or change in status
Flexible Spending Accounts, Basic Life/AD&D, Survivor Life, Supplemental Life/AD&D, LTD, Critical Illness, and Accident	X	X		1st day of the month following 6 months of active service or change in status
Paid Family and Medical Leave, Parental Leave	X	X		After 1 year and 1,250 hours worked
Bereavement Leave	X	X		None
Employee Assistance Program	X	X	X	
Pet Insurance	X	X		
457(b) Deferred Compensation Plan	X	X	X	After 1 year of active service for 401(a) matching plan
401(a) Retirement Savings Plan	X	X		
Cash Balance Plan	X	X		

Many of the plans offer coverage for eligible dependents, including:

- ✓ Your legal spouse (including civil union partner, domestic partner, or common law spouse)
- ✓ Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian)
- ✓ Your dependent children of any age who are physically or mentally unable to care for themselves

Who Pays

Some benefits are 100% paid by Aspen Valley Hospital, while others require that you contribute.

BENEFIT	YOU PAY	ASPEN VALLEY HOSPITAL PAYS
Medical, Dental, and Vision	X	X
Flexible Spending Accounts	X	
Basic Life and AD&D Insurance		X
Survivor Life Benefit		X
Supplemental Life/AD&D Insurance	X	
Long-Term Disability Insurance		X
Critical Illness Insurance, and Accident Insurance	X	
Paid Family and Medical Leave, Parental Leave, Bereavement Leave	X	X
Employee Assistance Program		X
Pet Insurance	X	
Retirement Savings Plans	X	X
Employee Perks	X	X

When To Enroll

You can only sign up or change your benefits if one of the below applies:

**WITHIN 31 DAYS OF JOINING
AS A NEW EMPLOYEE.**

*Complete the new
hire online enrollment for
more information.*

**DURING THE
ANNUAL BENEFITS OPEN
ENROLLMENT PERIOD.**

See instructions below.

**WITHIN 30 DAYS
OF A QUALIFYING
LIFE EVENT.**

Contact Human Resources.

The choices you make at this time will remain in place through December 31, 2024. If you do not sign up for benefits during your initial eligibility period or during the open enrollment period, you will not be able to elect coverage until the following plan year, unless you experience a qualified family status change.

How To Enroll

Access your benefits self-service portal through Paylocity:

STEP 1

Access Web Benefits through your
Paylocity Employee Portal.

STEP 2

On the menu bar above the Aspen Valley
Hospital logo, select **"HR & Payroll."**

STEP 3

Select **"Bswift Benefits"**
and a new window will open.

Changing Your Benefits During The Year

Aspen Valley Hospital allows you to pay your portion of the medical, dental, and vision plan costs, and fund the flexible spending accounts, on a pre-tax basis. Thus, **due to IRS regulations, once you have made your elections for the plan year, you cannot change your benefits until the next annual open enrollment period.** The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation.
- Birth or adoption of a child.
- Death of your spouse or covered child.
- Change in your spouse's work status that affects his or her work benefits.
- Change in your child's eligibility for benefits.
- Significant change in the cost of coverage of your spouse's benefits.
- Change in place of residence causing a loss of eligibility (i.e., moving outside of the service area).
- Qualified medical child support order.

REMEMBER THE 30 DAYS

To request a benefits change, notify Human Resources within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted. Documentation may be required (i.e. birth certificate, marriage license, divorce paperwork, etc).



Aspen Valley Hospital offers a medical plan administered by Allegiance which is the Cigna Open Access Plus (OAP) Network.

Medical Costs

Listed below are the monthly costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis. If you participate in the Live Your Best Life Wellbeing program (described on page 8), you may qualify for discounted medical premiums, as indicated below:

COVERAGE LEVEL	FULL-TIME EMPLOYEE CONTRIBUTIONS	
	Wellbeing ¹	Non-Wellbeing
Employee Only	\$38	\$138
Employee + Spouse	\$269	\$389
Employee + Child(ren)	\$252	\$352
Employee + Family	\$428	\$548

COVERAGE LEVEL	ALL OTHER QUALIFIED EMPLOYEE ² CONTRIBUTIONS	
	Wellbeing ¹	Non-Wellbeing
Employee Only	\$167	\$267
Employee + Spouse	\$611	\$731
Employee + Child(ren)	\$573	\$673
Employee + Family	\$833	\$953

¹ Must participate in the Live Your Best Life Wellbeing program to receive discounted wellbeing premium rates. For more information on the Live Your Best Life Wellbeing program, please review page 8.

² Includes employees in regular half-time status and employees identified through internal audits as being eligible for coverage.

The benefits you receive will depend on the provider you choose:

You receive the best price and the highest level of benefits by using Aspen Valley Hospital. When services are not available at AVH, you will still receive negotiated discounts and a high level of benefits by using a Preferred Provider. Non-Preferred Cigna benefits will not apply to anyone living outside the 85 mile radius from the AVH main campus.

SUMMARY OF COVERED BENEFITS	PREFERRED PROVIDERS		
	AVH	AVH Partners (when services are NOT available at AVH)	Cigna OAP and participating WHA providers (when services are NOT available at AVH)
	www.aspenhospital.org (Employee discount available)	Valley View Hospital, Grand River Hospital, The Steadman Clinic, VHA Providers	www.mycigna.com
Calendar Year Deductible Individual/Family	\$2,000 / \$4,000		\$3,000 / \$6,000
Out-of-Pocket Maximum Individual/Family	\$5,500 / \$11,000		\$7,350 / \$14,700
	Family Deductibles and out-of-pocket maximums will cross accumulate between the Preferred Provider tiers.		
Preventive Care	\$0		
Physician Services Primary Care Physician Specialist	\$0 copay; applies even if services are available at AVH \$50 copay		\$30 copay \$50 copay
Urgent Care	15% deductible waived	15% after deductible	
Emergency Room	15% after deductible		
Lab/X-Ray	15% after deductible		30% after deductible
Hospital Services	15% after deductible		30% after deductible
Physical Therapy	15% deductible waived	15% after deductible	30% after deductible
Occupational Therapy ¹	15% after deductible		30% after deductible
Speech Therapy	15% after deductible		30% after deductible
Chiropractic & Acupuncture ²	Not available		30% after deductible
Prescribed Massage Therapy ³	Not available		30% after deductible
Hearing Exam	15% after deductible		

Benefits are reduced if you use a Partner or Cigna provider for services available at AVH, or when you use an Out-of-Network provider.

SUMMARY OF COVERED BENEFITS	NON-PREFERRED PROVIDERS	
	Partners and Cigna Providers (when services ARE available at AVH)	Out-of Network
Calendar Year Deductible Individual/Family	\$6,000 / \$12,000	
Out-of-Pocket Maximum Individual/Family	\$10,250 / \$20,500	
Preventive Care	Not covered	
Physician Services	40% after deductible	Not covered
Urgent Care and Emergency Room	15% after deductible	
Lab/X-Ray	40% after deductible	50% after deductible
Hospital Services	40% after deductible	50% after deductible
Physical Therapy	40% after deductible	50% after deductible
Occupational Therapy ¹	40% after deductible	50% after deductible
Speech Therapy	40% after deductible	50% after deductible
Chiropractic & Acupuncture ²	30% after deductible	
Prescribed Massage Therapy ³	30% after deductible	
Hearing Exam	40% after deductible	50% after deductible

¹Deductible waived for first 5 visits. ²Deductible waived for first 20 visits. ³Massage therapy will only be covered if prescribed by a physician and/or chiropractor for a specific medical condition. \$600 calendar year maximum

Refer to the official plan documents for additional information on coverage and exclusions pertaining to the medical plan. Please note, employment-related incidents are not covered by the medical plan.

Mandatory Generic Prescription Drug Program

A penalty will apply if a member requests a brand-name medication when there is a generic equivalent available. The penalty will be the brand-name copay plus the difference between the actual cost of the brand and generic medication. There will be no penalty if the doctor specifically recommends the brand choice when a generic equivalent is available. In these situations, the prescribing physician must indicate "dispense as written" or "DAW" on the prescription.

Learn More

Visit [Caremark.com/HelpCenter](https://www.caremark.com/HelpCenter) for answers to commonly asked questions. In order to have full access to CVS Caremark and manage your prescriptions, register at [Caremark.com](https://www.caremark.com), or call CVS Caremark at 1-866-818-6911.

SUMMARY OF COVERED BENEFITS

Retail Prescriptions

(30- or 90-day supply)

Generic
Formulary Brand
Non-Formulary Brand
Specialty

PRESCRIPTION COVERAGE

CVS Caremark Network Pharmacies

\$15 copay
30% up to \$100
50% up to \$200
50% up to \$250

Mail Order Prescriptions

(90-day supply)

Generic
Formulary Brand
Non-Formulary Brand
Specialty

\$15 copay
30% up to \$100
50% up to \$200
50% up to \$250

There is no prescription coverage for pharmacies outside the CVS Caremark Pharmacy Network.

EMPLOYEE DISCOUNT ON HOSPITAL SERVICES

Employees may be eligible to receive discounts on services provided at Aspen Valley Hospital and associated clinics, including: Midvalley locations, Basalt After-Hours Care, Snowmass Clinic, and Aspen Valley Hospital Physical Therapy locations in Aspen and Snowmass. Full- and half-time employees are eligible for a discount of up to 50% off services, and PRN employees are eligible for a discount of up to 25% off services. Please contact Human Resources for more information.

Womens Health

Medical Plan Maternity Benefit

Maternity obstetricians can be from any participating partner (including Valley View Women's Health and All Valley Women's Care) and be paid at the preferred provider level (no non-preferred provider penalty).

Medical Plan Infertility Benefit

If you are enrolled in the medical plan you have a \$10,000 lifetime benefit for infertility services.

VHA Primary Care Network

The VHA brings together employers, healthcare providers, and actionable data to the same table, placing primary care providers at the forefront of the care you will receive. This approach links you to the local healthcare system in a supportive manner. It also creates a system that understands your plan and ensures you receive the care you need, when you need it, and at the right price.



VALLEY HEALTH
ALLIANCE
Primary Care Network

As a VHA member you will receive the greatest health plan benefits by utilizing the VHA provider network. Below you will find links to the entire VHA provider list to help you find the care you need right here in the Roaring Fork Valley.

What do I tell my Provider Office when scheduling a Preventive Care Wellness Visit?

Make sure that you specify that the purpose of the visit is for your preventive wellness visit and that you are part of a Valley Health Alliance health plan. To find VHA primary care provider, go to <https://ourvha.org/vha-employer-groups/>.

How do I designate my Primary Care Physician?

You can designate your Primary Care Physician by completing a PCP Assignment Form at: <https://avh.jotform.com/212634765315052> and receive 600 points towards Live Your Best Life.

Preventive Care

In-network preventive care is free for medical plan members.

The Aspen Valley Hospital medical plan pays 100% of the cost of preventive care when received from a network provider. This means you won't have to pay anything out of your pocket. You will have lower cost of care when you see a VHA provider.

What is preventive care?

The focus of preventive health care is to **prevent** illnesses, disease, and other health problems, and to **detect** issues at an early stage when treatment is likely to work best.

Why is preventive care important?

It is important that you have a preventive exam each year— even if you feel healthy and are symptom free—in order to **identify future health risks**.

What's Covered?

Covered preventive services **vary by age and gender**. Talk with your provider to determine which screenings, tests, and vaccines will be covered, when you should get them, and how often.

Complete your annual Preventive Care Wellness Visit to receive your 2024 Health Insurance Premium Discount and 900 points towards the Live Your Best Life Wellbeing Program. If you use the VHA Primary Care Network, you'll receive the greatest health plan benefit. More information on the Live Your Best Life program is on Page 8.

Save Money On Your Health Care

Choose Aspen Valley Hospital for provided services or an in-network provider for services not offered by Aspen Valley Hospital.

You'll pay less out of your pocket. Why? Because these doctors and facilities contract with the insurance company and agree to charge a lower price for services.

Request an in-network lab or pathologist.

When your doctor orders a test, confirm that an in-network lab or pathologist will be used. If your tests are sent to an out-of-network lab or pathologist, you may incur additional out-of-pocket expenses.

Check your explanation of benefits.

After your appointment, review your explanation of benefits (EOB) and provider bill to confirm you were billed correctly.

Note: Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design. Learn more about preventive care at www.askallegiance.com.

Know Where To Go for Care

Need health care right now? Not sure where to go? Start by calling your primary care provider team (PCP). Your PCP knows your health history and can help you assess the urgency of your medical problems and direct you to the best place to receive care. If it is outside of normal office hours, visit your health plan's website to locate an alternative place for treatment.

← LEAST EXPENSIVE		MOST EXPENSIVE →	
USE TELEMEDICINE	GO TO YOUR PCP	GO TO AN URGENT CARE CENTER	GO TO THE EMERGENCY ROOM
<p>When you need care and your doctor's office is closed or you are out of town, try telemedicine. All you need is a phone or computer with video, if your physician offers this service.</p> <p>To get care without leaving your house, make an appointment for:</p> <ul style="list-style-type: none"> • Cold and flu symptoms • Rashes • Sinus infections • Urinary tract infections 	<p>For care during normal office hours, it's usually best to go to your primary care provider team. He or she can provide follow-up care and refer you to a specialist, if needed.</p> <p>Visit your PCP for:</p> <ul style="list-style-type: none"> • Preventive care • Annual flu shot and other immunizations • Non-emergency illnesses 	<p>If you need care now and your PCP is unavailable, try a network urgent care center, which will be faster and less expensive than the ER.</p> <p>Go to an urgent care center for:</p> <ul style="list-style-type: none"> • Sore throats • Rashes • Small cuts • Minor broken bones 	<p>In the case of a true medical emergency, go to the ER or call 911 immediately.</p> <p>Seek immediate attention at an ER for:</p> <ul style="list-style-type: none"> • Chest pain • Sudden weakness or trouble talking • Difficulty breathing • Spinal injuries • Severe head injury • Major broken bones

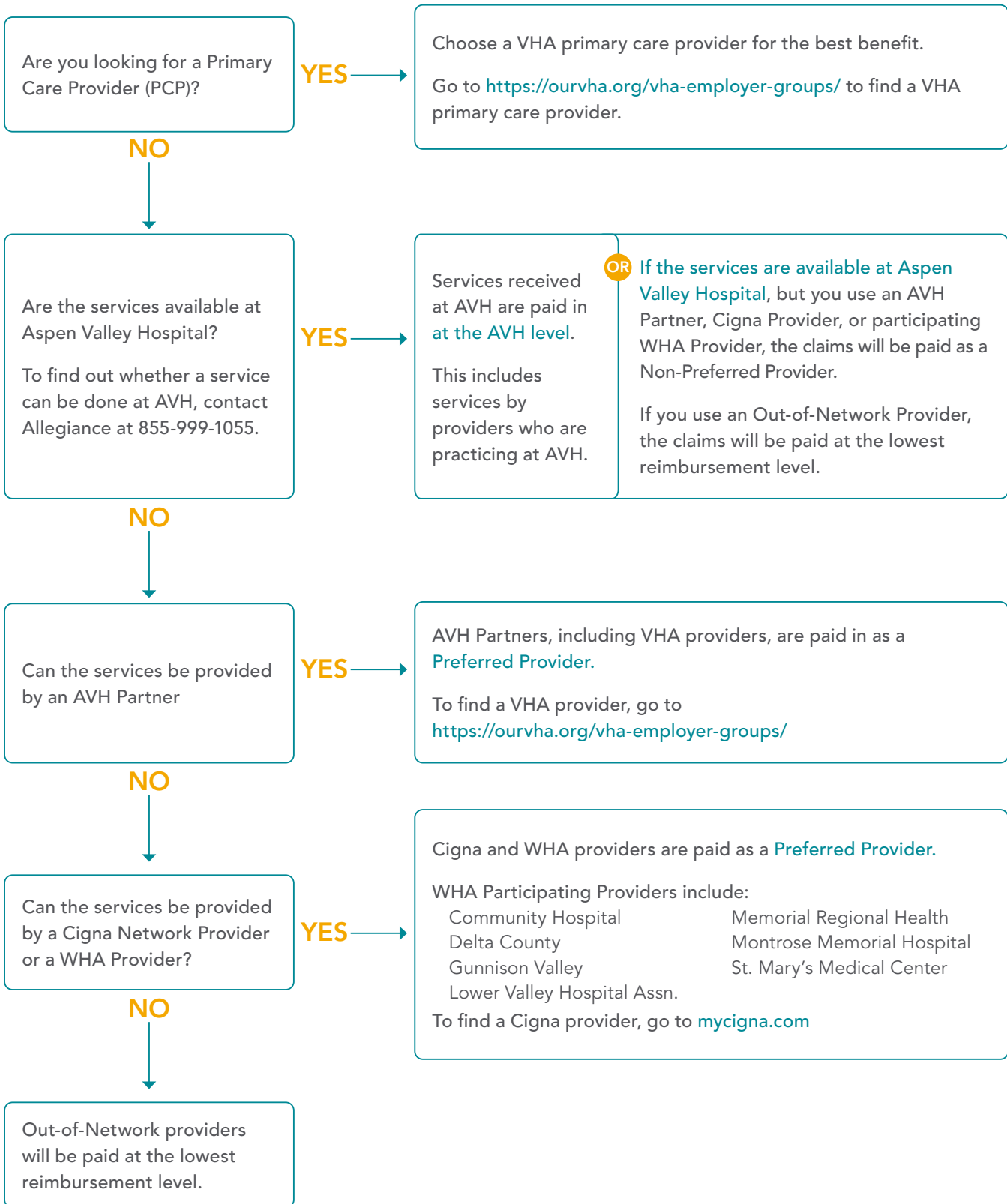
Save Money On Your Health Care

The benefits you receive will depend on the provider you choose:

You receive enhanced benefits by using Aspen Valley Hospital. When services are not available at AVH, you will still receive negotiated discounts and a high level of benefits by using a Preferred Provider.

Cost Of Care				
← LEAST EXPENSIVE		MOST EXPENSIVE →		
PREFERRED PROVIDERS			NON-PREFERRED PROVIDERS	
ASPEN VALLEY HOSPITAL	AVH PARTNERS Valley View Hospital, Grand River Hospital, The Steadman Clinic, VHA Providers <i>(when services are NOT available at AVH)</i> VHA Providers	CIGNA OAP AND PARTICIPATING WHA PROVIDERS <i>(when services are NOT available at AVH)</i> www.mycigna.com	PARTNERS AND CIGNA PROVIDERS <i>(When services ARE available at AVH)</i>	OUT-OF-NETWORK
You'll get the best price and the highest level of benefits by using Aspen Valley Hospital.	https://ourvha.org/vha-employer-groups/	Community Hospital Delta County Gunnison Valley Lower Valley Hospital Association	Memorial Regional Health Mind Springs Health Montrose Memorial Hospital St. Mary's Medical Center	www.mycigna.com Non-PPO providers are often the most expensive option.

Network Tiers – How to Choose a Provider





HOW TO REGISTER

- 1) Visit: www.join.virginpulse.com/avh or download the Virgin Pulse mobile app.
- 2) Confirm your information (first name, last name, date of birth).
- 3) Follow the prompts to complete your registration.





Note: If you encounter any issues, please call Virgin Pulse member services at 888-671-9395.

Wellbeing

Aspen Valley Hospital partners with Virgin Pulse to provide the Live Your Best Life Wellbeing program.

Participating throughout the year in the 6 Pillars of Wellbeing can help you enhance your health and save money on your insurance premiums. The program is voluntary. If you want to earn the wellbeing premium differential, you and your spouse (if enrolled in the Aspen Valley Hospital medical plan) must complete a list of tasks to earn the wellbeing credit for the following year.

In order to receive the medical premium differential in 2025, employees must earn 2,000 points and spouses must earn 1,000 points by November 30, 2024. Visit Virgin Pulse to see the frequency in which you can earn points (Over 8,000 points available!). Listed below are some of the ways to earn your points:

PILLARS	ACTIVITIES	REWARDS
 Food & Nutrition	Food & Nutrition AVH Challenge	100
	Registered Dietitian Consult	200
	Track Calories 10 days in a month	25
 Environment & Purpose	Environment & Culture AVH Challenge	100
	AVH Wellbeing Member Interest Survey	300
	Monthly High Country Hangout Engagement	20
 Mental & Emotional Wellbeing	Mental & Emotional Wellbeing AVH Challenge	100
	Virtual Retirement Sessions	100
	Complete a Managing My Finances Journey	100
	Attending quarterly HUB education seminars	50
	Engage with the Calm App Monthly	20
 Physical Activity & Movement	Physical Activity & Movement AVH Challenge	100
	20-Day Triple Tracker: 7,000 steps/15 active minutes/15 workout minutes	50
 Fulfillment & Purpose	Fulfillment & Purpose AVH Challenge	100
	Using your Good 4 Hours	100
	Self-completion of Growth Development Plan	100
 Own Your Health	VHA Primary Care Provider Assignment	600
	Completing the Health Check survey	250
	Complete a Preventive Screening Exam	150
	Complete a Primary Care Visit	900
	Track Healthy Habits 20 days in a month	50
	Complete a Journey	100

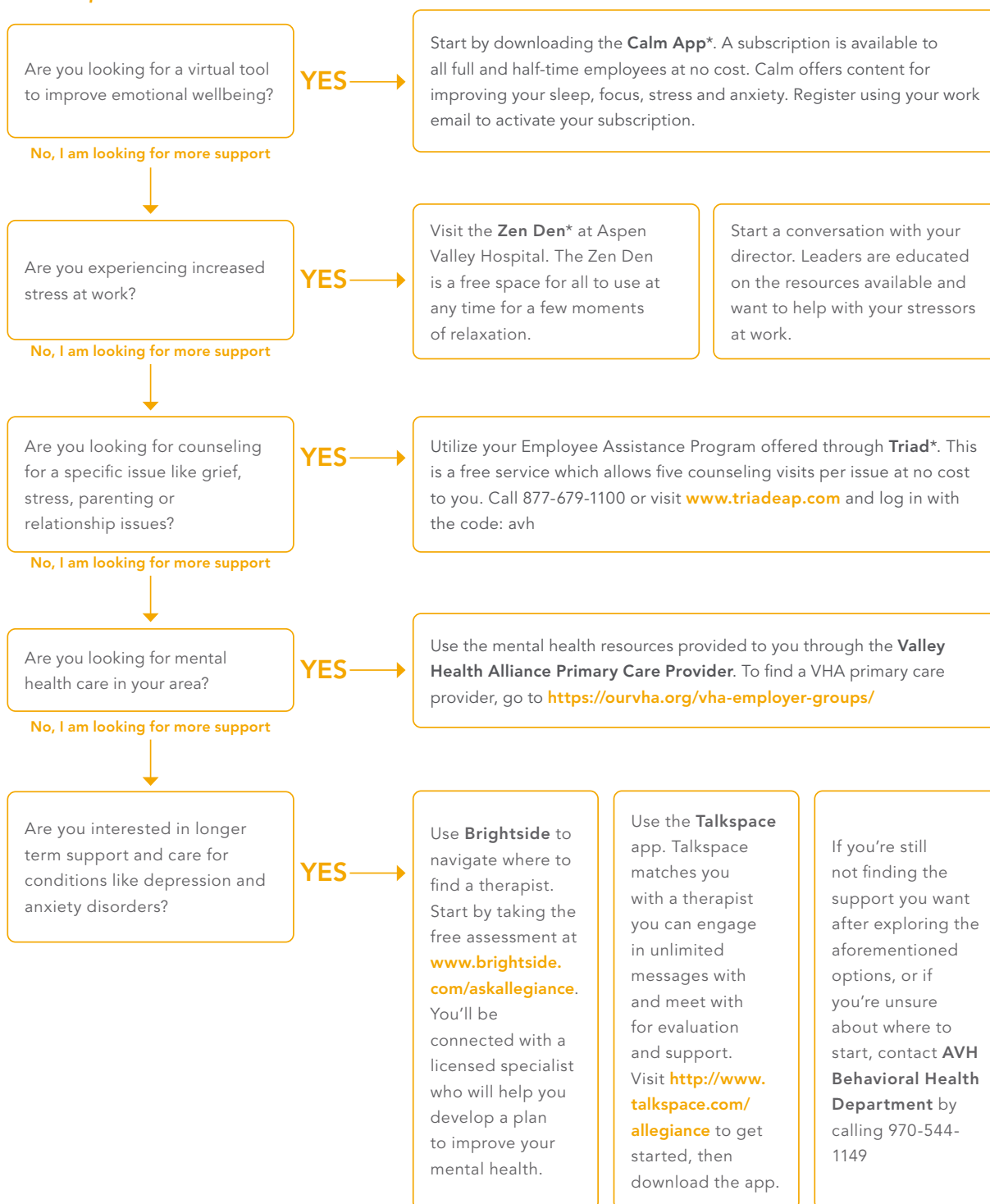
Note: The Live Your Best Life Wellbeing program is in full compliance with all federal and state privacy laws, including HIPAA. Data is stored on one of the nation's secure data storage sites. All personal health information (PHI) is stored in individual tables to ensure records are secure and the data is only synthesized when username and password are inputted. No data is stored on the internet.

* If you have your primary care visit in December of 2023 this can be counted towards the 2024 program year. Your health plan is committed to helping you achieve your best health. Rewards for participating in the wellbeing program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellbeing program, you might qualify for an opportunity to earn the same reward by different means. Contact Human Resources and we will work with you (and, if you wish, your doctor) to find a wellbeing program with the same reward that is right for you in light of your health status.

Mental Health

Where can I find mental health support?

Aspen Valley Hospital has a variety of resources to support and improve your mental health. If you are experiencing a mental health emergency, call 988. Reach out to AVH HR with any additional questions.



*The Calm app, Zen Den, and Triad are available to all AVH employees free of charge.

Employee Assistance Program

Triad EAP is now part of the AllOne Health Family of Companies.

The employee assistance program (EAP) is available to full-time, half-time, and part-time employees and their household members at no cost through TRIAD.

The EAP provides counseling services that help you manage problems before they adversely affect your personal life, health, and/or job performance. Completely confidential assistance is available for the following personal and work-life situations, and more:

- Anger management
- Stress and anxiety
- Emotional well-being
- Communication issues
- Substance abuse
- Coworker conflict
- Family and parenting issues
- Marital problems

This is a free, strictly confidential service that includes telephonic counseling and up to **five free face-to-face** visits per person, per issue, per year with a licensed counselor. Additionally, you have access to consultations for legal assistance, financial assistance, and identity theft. Bilingual telephonic counseling is available from the privacy of your own home.

Additional services available:

- Elder/adult care
- Child care
- Pet care
- Household service

**ACCESS
THE EAP**
Call **877-679-1100** 24/7

NEW LOG IN BEGINNING OCTOBER 1, 2023

You can also visit www.triadeap.com and click on "Log In to the Member Portal". Register to create a new account using your company code: avh. A confirmation email will be sent to complete the process.

Virtual Mental Health Resources Through the Allegiance Medical Plan

Services are billed as in network visits



Talkspace is a digital space for private and convenient mental health support. With Talkspace, you can choose a dedicated therapist and/or prescriber from a list of recommended, licensed providers and receive support day and night from the convenience of your device. Members can begin to exchange unlimited messages (text, voice, and video) with their personal therapist immediately after registration. Visit talkspace.com/allegiance to get started.

Brightside Health

Use Brightside to navigate where to find a therapist. Start by taking the free assessment at brightside.com/askallegiance. You'll be connected with a licensed specialist who will help you develop a plan to improve your mental health.

Free Calm Subscription

A free subscription to the Calm App is available to full and half-time employees. Use this mental fitness tool to decrease stress, anxiety and improve focus and more restful sleep. To create an account, scan the QR code and follow the steps.



Zen Den

The Zen Den is located across from Medical Records. The Zen Den is your quiet zone. Enjoy the ambiance of the sound machine for a dose of relaxation.





Aspen Valley Hospital offers a dental insurance plan administered by Allegiance.

The plan allows you to choose any provider, as there is no network of dentists to choose from. You will be reimbursed based on the reasonable and customary amount for your service or procedure. If the provider charges more than the reasonable and customary amount, you will be responsible for the remaining balance. Submit claims to www.askallegiance.com for reimbursement.

The table below summarizes key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

SUMMARY OF COVERED BENEFITS	DENTAL PLAN
Calendar Year Deductible Individual/Family	\$50/\$150
Calendar Year Benefit Maximum¹	\$2,000
Preventive Care Oral exams, cleanings, x-rays	Plan pays 100%
Basic Services Periodontal services, endodontic services, oral surgery, fillings	20% after deductible
Major Services Bridges, crowns [inlays/onlays], dentures [full/partial]	50% after deductible
Orthodontia Services Adults and children	50%
Orthodontia Lifetime Maximum	\$1,000

¹Preventive care applies to the annual maximum.

DON'T SKIP YOUR VISITS!

Regular dental visits are a key component to your overall health. Your dentist can detect early signs of disease like diabetes, heart disease, kidney disease, and some forms of cancer.

Dental Costs

Listed below are the monthly costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis. If you participate in the Live Your best Life Wellbeing program (described on page 8), you may qualify for discounted dental premiums, as indicated below:

COVERAGE LEVEL	DENTAL PLAN			
	Full-Time Employee Contributions		All Other Qualified Employee ² Contributions	
	Wellbeing ¹	Non-Wellbeing	Wellbeing ¹	Non-Wellbeing
Employee Only	\$16.00	\$26.00	\$25.00	\$35.00
Employee + Spouse	\$35.00	\$45.00	\$43.00	\$53.00
Employee + Child(ren)	\$43.00	\$53.00	\$50.00	\$60.00
Employee + Family	\$82.00	\$92.00	\$85.00	\$95.00

¹Must participate in the Live Your best Life Wellbeing program to receive discounted wellbeing premium rates. For more information on the Live Your best Life Wellbeing program, please review page 8. ²Includes employees in regular half-time status and employees identified through internal audits as being eligible for coverage.



Aspen Valley Hospital offers a vision insurance plan administered by Allegiance.

The plan allows you to choose any provider, as there is no network of eye doctors to choose from. You will pay a copay or an allowance at the time of service or purchase of materials, up to the allowable amounts. Submit claims to www.askallegiance.com for reimbursement.

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

SUMMARY OF COVERED BENEFITS	VISION PLAN
Eye Exam Once every calendar year	\$30 copay (up to \$200)
Standard Plastic Lenses Once every calendar year Single/Bifocal/Trifocal	\$30 copay (up to \$200)
Frames Once every other calendar year	\$200 allowance
Contact Lenses Once every calendar year in lieu of standard plastic lenses Elective Medically Necessary	\$200 allowance Plan pays 100%
Laser Vision Correction*	50% up to \$1,000 per eye per lifetime

*Only Employees who have been employed at Aspen Valley Hospital for at least two (2) consecutive years based upon date of hire are eligible for the LASIK surgery benefit. Spouses and Dependents are eligible for this benefit once the employee becomes eligible.

Vision Costs

Listed below are the monthly costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

COVERAGE LEVEL	VISION PLAN	
	Full-Time Employee Contributions	Other Qualified Employee* Contributions
Employee Only	\$3.00	\$6.00
Employee + Spouse	\$8.00	\$13.00
Employee + Child(ren)	\$9.00	\$13.00
Employee + Family	\$14.00	\$21.00

*Includes employees in regular half-time status and employees identified through internal audits as being eligible for coverage.

DON'T SKIP YOUR VISITS!

Even if you have perfect vision, an annual eye exam is important. Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes, and more than 200 other major diseases.



Aspen Valley Hospital offers two flexible spending account (FSA) options administered by Allegiance.

Aspen Valley Hospital offers two flexible spending account (FSA) options: the health care FSA and the dependent care FSA, which allow you to pay for eligible health care and dependent care expenses with pre-tax dollars.

How Does an FSA Work?

You decide how much to contribute to each FSA up to the maximum allowable amounts. Your annual election will be divided by the number of pay periods and deducted evenly on a pre-tax basis from each paycheck throughout the year. You will receive a debit card from Allegiance, which can be used to pay for eligible health care expenses at the point of service. If you do not use your debit card, or if you have dependent care expenses to be reimbursed, submit a claim form and a bill or itemized receipt from the provider to Allegiance. Keep all receipts in case Allegiance requires you to verify eligibility of the purchase.

Log into your account at www.askallegiance.com to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.

Health Care FSA

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars. Effective January 1, 2021, over-the-counter (OTC) medications and menstrual products are eligible for reimbursement without a prescription.

The IRS has not announced the 2024 annual maximum contribution increases yet, but we anticipate the Health FSA to increase to \$3,200 (rollover is projected to increase to \$640).

Dependent Care FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself.

Eligible expenses include:

- Day care facility fees
- Before- and after-school care
- In-home babysitting fees (income must be reported by your daycare provider)

You may contribute up to \$5,000 to the dependent care FSA for the 2024 calendar year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you may each elect \$2,500 for the 2024 calendar year.

THINGS TO CONSIDER BEFORE CONTRIBUTING TO AN FSA:

- For the health care FSA, at the end of the plan year, you can roll over \$640 to use in future years. Any amount in excess of \$640 will be forfeited.
- Dependent care FSA dollars are **USE IT OR LOSE IT** (no roll over allowed).
- You cannot take income tax deductions for expenses you pay with your FSA(s).
- You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event.
- **You must re-enroll in the FSA(s) each year if you wish to participate.**



Aspen Valley Hospital provides basic life and accidental death and dismemberment (AD&D) insurance to all full-time and half-time employees at no cost. You also have the option to purchase supplemental life and AD&D insurance.

Basic Life And AD&D Insurance

- **Employee life benefit:** \$1,000 increments up to 2x your annual salary or \$400,000, whichever is less
- **Employee AD&D benefit:** \$1,000 increments up to 2x your annual salary or \$400,000, whichever is less

If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. Reminder: If you recently had a family status change, this is a good time to update your beneficiary information

INCOME PROTECTION

Life and accidental death and dismemberment (AD&D) insurance is an important element of your income protection planning, especially for those who depend on you for financial security.

Survivor Life Benefits

Aspen Valley Hospital provides survivor life insurance benefits. Upon the death of an employee, survivor life insurance pays 30% of the employee's monthly salary to the surviving spouse and eligible child(ren) with an overall family limit of \$6,667 per month. Refer to the policy for additional information.

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase supplemental coverage.

Supplemental Life Insurance

Aspen Valley Hospital provides you the option to purchase supplemental life insurance for yourself, your spouse, and your dependent child(ren) through Reliance Standard.

You must purchase supplemental life coverage for yourself in order to purchase coverage for your spouse and/or dependent child(ren). Supplemental life rates are age-banded. Benefits will reduce to 65% at age 65 and to 45% at age 70, 30% at age 75 and 20% at age 80.

- **Employee life benefit:** \$10,000 increments up to \$500,000; guarantee issue: \$100,000
- **Spouse life benefit:** \$5,000 increments up to \$500,000; guarantee issue: \$30,000
- **Dependent child(ren) life benefit*:** 14 days to 6 months: \$500; 6 months to age 19 (or 26 if full-time student): \$2,000 increments up to \$10,000; guarantee issue: \$10,000

*Benefit applies only to unmarried dependent child(ren).

Supplemental AD&D Insurance

Aspen Valley Hospital provides you the option to purchase supplemental AD&D insurance for yourself, your spouse, and your dependent child(ren) through Reliance Standard.

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependent child(ren).

- **Employee AD&D benefit:** \$25,000 increments up to 10x your annual salary or \$500,000, whichever is less
- **Spouse AD&D benefit:** \$25,000 increments up to \$250,000
- **Dependent child(ren) AD&D benefit*:** \$10,000

*Benefit applies only to unmarried dependent child(ren).

ELECT COVERAGE NOW!

Guaranteed issue is the amount of coverage you may elect without having to go through medical underwriting for approval. If you elect supplemental life coverage when you're first eligible to enroll, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability) and then you may elect up to two additional increments of coverage at subsequent open enrollments without completing evidence of insurability. If you do not enroll when first eligible and choose to enroll during a subsequent annual benefits open enrollment period, you may elect in increments of coverage up to \$50,000 for employee coverage or up to \$10,000 for spouse without completing evidence of insurability. Anything over these amounts are subject to medical underwriting. Coverage will not take effect until approved by Reliance Standard.



Paid Family and Medical Leave

Aspen Valley Hospital recognizes the need for paid time off to allow employees to achieve work-life balance. Consistent with Federal eligibility requirements for FMLA, employees are eligible for up to twelve weeks of Paid Family & Medical Leave if they have worked for at least 12 months and 1,250 hours during that time. Aspen Valley Hospital's Enhanced Paid Leave Program replaces the FAMLI state-run family leave program. All of these enhanced benefits are free to you and your families if you encounter an FMLA leave event. If you as an individual want to participate in FAMLI (and therefore contribute premiums), you can opt in on your own.

LEAVE TYPE	BENEFITS		LEAVE OF ABSENCE No PLOA allowed after the LOA for at least 6 months
	Weeks 1-6	Weeks 7-12	Weeks 13-16
Parental*	Paid at 100%	Paid at 80%	PTO/Unpaid Protected Leave
Personal Injury/ Illness	Paid at 100%	Paid at 80%	PTO/Unpaid Unprotected Leave**
Family Injury/Illness	Paid at 80%	PTO / Unpaid	PTO/Unpaid Unprotected Leave**

*Parental leave includes: maternity, paternity, adoption, foster, and to bond with the newborn or newly placed child.

** Manager approval required.

Examples of qualified leaves are:

- For the care of a newborn, adopted child, or fostered child
- To care for a family member with a serious health condition
- For the employee's own serious health condition
- For qualifying exigency leave
- To address safety needs or the impact of domestic violence and/or sexual assault

For more information, please read the [Paid Family and Medical Leave Policy](#), or reach out to Human Resources with questions.

Bereavement Leave

Up to 1 week of paid of normal scheduled hours worked for immediate family members:

- Spouse
- Children (including miscarriages)
- Parents
- Siblings
- Grand parents

Up to 2 days paid of normal scheduled hours worked for extended family members:

- Aunts/Uncles
- Cousins
- In-laws

Up to 1 day paid of normal scheduled hours worked for pets

*Normal scheduling may be 8, 10, or 12 hours to cover a workday depending on your FTE up to 40 hours a week.



Disability insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury.

Long-Term Disability

Aspen Valley Hospital provides a long-term disability (LTD) benefit through Reliance Standard to all full-time and half-time employees at no cost. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period. Coverage automatically begins after six months of employment.

- **Benefit:** 60% of average monthly earnings up to \$10,000 per month
- **Elimination period:** 90 days
- **Benefit duration:** Social security normal retirement age (limitations apply if your disability begins after the age of 60).

24-Hour Travel Assistance

You have around-the-clock access to On Call International's 24-hour, toll-free travel assistance services, through Reliance Standard. Whether you need help with an illness or injury, lost passport, missing luggage or even a prescription refill, you can rest assured you (and your covered dependents!) have access to a personal travel emergency companion anytime you're more than 100 miles away from home. **Contact On Call International directly at 603.328.1966 anytime you need assistance while traveling (or 800.456.3893 if calling from the U.S.).**

Bereavement Support Services

Bereavement Support Services provide confidential and professional support services to all covered employees and family members to cope with the loss of a loved one—at no extra cost. Along with your coverage from Reliance Standard Life Insurance Company, you are offered access to unlimited and confidential telephonic grief counseling, legal and financial consultation through ACI Specialty Benefits just when you need it most. **Contact ACI Specialty Benefits toll-free at 855-RSL-HELP (855-775-4357) or email rsli@acieap.com.**

HOW TO FILE A CLAIM

Reliance Standard is the single source on intake for Life, Disability, Accident, and Critical Illness claims. Flexible intake options which include online, telephonic, mobile, email, and paper. Through our online submission, powered by DocuSign you can file a claim 24/7/365.

<https://rslclaims.com/>

Critical Illness Insurance

Aspen Valley Hospital provides you the option to purchase group critical illness insurance through Reliance Standard.

Critical illness insurance helps offset the financial effects of a catastrophic illness by paying a lump sum benefit when employees or their family members are diagnosed with a covered illness. It can be used any way you choose for the expenses health insurance doesn't cover. You have the option to elect coverage for yourself, your spouse, and your dependent child(ren).

Please refer to the official plan documents for a full list of covered conditions and costs.

Example of covered conditions include:

- Heart attack
- Blindness
- Benign brain tumor
- Major organ failure
- End-stage renal failure
- Cancer

Evidence of Insurability is not required to enroll in critical illness insurance.

Accident Insurance

Aspen Valley Hospital provides you the option to purchase accident insurance through Reliance Standard.

Accident insurance is designed to help employees meet the out-of-pocket expenses and extra bills that can follow an accidental injury whether on or off the job, paying a lump sum benefit based on a payment schedule. You have the option to elect coverage for yourself, your spouse, and your dependent child(ren). **Please refer to the official plan documents for a full list of covered conditions and costs.**

Example of covered injuries include:

- Broken bones
- Torn ligaments
- Eye injuries
- Cuts repaired by stitches
- Burns
- Concussion

Example of covered expenses include:

- Emergency room treatments
- Hospitalization
- Doctor's office visit
- Physical therapy

Pet Insurance

Aspen Valley Hospital provides you the option to purchase pet insurance through Nationwide.

You have the option to choose from three plans. Premiums vary based on the age of the pet, species, size (as an adult), plan type, deductible, employer, and state of residence. To enroll in a voluntary pet insurance plan, call 877-738-7874 or visit www.petinsurance.com.

Aspen Valley Hospital offers a defined contribution retirement plan and a defined benefit retirement plan.

Defined Contribution Retirement Plan

457(b)—Funded by Employee Contributions

Account Number: 614442

Upon hire, eligible employees will be automatically enrolled into the 457(b) plan at a 6% contribution rate on a pre-tax basis. Employees may elect to “opt-out” of deferred contributions or change their contributions at any time during the year by contacting Human Resources or Principal Financial Group. Employees also have the option to contribute on a post-tax (Roth) basis, if desired. While Aspen Valley Hospital automatically begins deferrals at 6%, employees under age 50 may elect to contribute (on a pre-tax and/or Roth basis) any percentage of pay up to the lesser of 100% of pay or \$23,000 in 2024. If you are age 50+ by December 31, 2024, you may elect an additional \$7,500 catch-up contribution. Funds in the 457(b) account are 100% vested from the date of deposit.

Effective January 1, 2024, your automatic contributions will be automatically increased annually (as soon as administratively feasible on or after each January 1) by 1%, up to a maximum automatic contribution of 15%. The automatic annual increase will only apply if you do not make an alternate election.

HOW TO ENROLL

Visit www.principal.com to set up an account. Once you create your user ID and password, you can access and manage your accounts, contributions, investments, statements, rollover options, and more.

401(a)—Funded by Employer Matching Contributions

Account Number: 454539

After one year of continuous service, Aspen Valley Hospital will match 50% of employee contributions up to a maximum of 3% of earnings on a per-pay-period basis. Funds in the 401(a) account are 100% vested three years from your date of hire.

Length of Service	Vesting Percentage
< 3 years	0%
+ 3 years	100%

Defined Benefit Retirement Plan

Cash Balance Plan (in lieu of Social Security)

Account Number: 804672

Aspen Valley Hospital matches 7.5% of full- and half-time employees' salary, who have worked 1,000 hours during the plan year (January 1–December 31). There is a three year vesting schedule for the Cash Balance Plan. Vesting year is based upon the calendar year contribution **and** meeting 1,000 hours worked.

Social Security Deduction

FICA is not deducted from full- and half-time employees' paychecks. Aspen Valley Hospital contributes to the cash balance retirement plan in lieu of Social Security. PRN, temporary, and seasonal employees will have social security deducted from their paychecks.



Student Loan Program

Aspen Valley Hospital partners with SoFi to assist with your student loan refinancing needs. When you log on and apply for a refinanced loan at www.sofi.com/aspensvalleyhospital, you will receive a \$300 welcome bonus along with your loan.

For additional information, please contact customer support via phone at **855-456-7634** or email atask@sofi.com.

Professional Development Program

Aspen Valley Hospital supports the cost effective professional development of its staff. There are two pathways to pursue professional development at AVH.

Education Assistance

This program includes tuition, registration, and fees related to pursuing a degree or taking individual courses that prepare an employee for a potential future position. You can apply for education assistance benefits after one year of continuous employment.

For more information, please review the Professional Development Program policy.

Continuing Education

This program include courses, conferences, and certifications that maintain or improve skills and knowledge in an employee's present position.

For more information, please review the Professional Development Program policy.

Scholars Choice—529 College Savings Plan

Scholars Choice can help your family save for college, graduate school, or vocational school. Contact Mark Devlin at Devlin Financial at **970-925-9090** or mark@devlinfinancial.net for more details.

Investing with Scholars Choice provides a number of advantages including:

- Professional money management
- Favorable tax treatment
- Significant flexibility

Aflac Supplemental Policies

These policies pay cash benefits to the insured member. All policies pay benefits regardless of any other plans you may have (i.e. medical insurance). Contact Marc Jenkins, District Sales Coordinator, at 718-576-4146 or marc_jenkins@us.aflac.com for more details or to enroll.

Available policies include:

- Accident Insurance
- Critical Illness Insurance
- Supplemental Dental Insurance
- Disability Insurance
- Hospital Indemnity Insurance
- Supplemental Vision Insurance
- Cancer/Specified Disease Insurance

Employee Perks and Discounts

Aspen Valley Hospital offers employees access to many discounts including free access to onsite workout facilities and local gym discounts. Please visit the Human Resources intranet page for more information on accessing these discounts.

<https://aspenvalley.unily.com/sites/human-resources/news/12314/new-employee-perks-and-discounts>

Alternative Transportation Incentives

- **Discounted RFTA bus passes**
 - \$40 Swipe Pass
 - Seasonal Zone Pass*
- **Carpool stipend** (available for employees who commute to and from work with another Aspen Valley Hospital employee)
- **Free WeCycle** seasonal membership
- **Discounted Car To Go** membership

*The employee portion of a seasonal pass can be paid with payroll deduction. Pass price varies by zone selection. This benefit is available for FT, HT and PT employees.

Recreational Pass Payroll Advance

The employee portion of a seasonal pass can be paid with payroll deduction. Pass price varies by zone selection. This benefit is available for FT, HT and PT employees.



Paid Time Off

Full-time, half-time, and part-time employees accrue PTO hours based on hours worked. PTO hours may be used beginning date of hire for holidays, vacation, and the initial elimination period of personal illness or injury. Unused PTO can be carried over from year to year, and under certain circumstances unused PTO can be cashed out.

STAFF LEVEL LENGTH OF SERVICE	ACCRUAL RATE	MAX PER PAY PERIOD	MAX # OF HOURS PER YEAR	MAX DAYS/YEAR	MAX ACCRUAL HOURS IN BANK
Hire	0.08462	6.77	176	22	312
at 1 year	0.08846	7.08	184	23	312
at 5 years	0.10769	8.62	224	28	312
at 10 years	0.11539	9.23	240	30	312
at 15 years	0.12692	10.15	264	33	312
at 20 years	0.13077	10.46	272	34	312

If you have any questions regarding your benefits or the material contained in this guide, please contact Aspen Valley Hospital Human Resources.

Benefits Team: Karra Cieslinski & Susana Postigo Montero / Benefits@aspenhospital.org

CARRIER	PROVIDER/PLAN	PHONE NUMBER	WEBSITE / EMAIL
Allegiance	Medical	855-999-1055	www.askallegiance.com/avh
	Dental		
	Vision		
	Flexible Spending Account		
Brightside	Mental Health		brightside.com/askallegiance
Talkspace	Mental Health		talkspace.com/allegiance
CVS Caremark	Prescription Drug	866-818-6911	www.caremark.com
Virgin Pulse	Live Your best Life Wellbeing program	888-671-9395	www.join.virginpulse.com/avh
Reliance Standard	Life and AD&D	800-351-7500	www.RelianceStandard.com
	Long-Term Disability		
	24-Hour Travel Assistance	US, toll free: 800-456-3893 Worldwide, collect: 603-328-1966	www.RelianceStandard.com
	Accident Insurance	800-351-7500	www.RelianceStandard.com Filing a claim: https://rslclaims.com/
	Critical Illness		
Aspen Valley Hospital	Paid Family & Medical Leave	970-544-1278	kcieslinski@aspenhospital.org
Nationwide	Pet Insurance	877-738-7874	www.petinsurance.com
TRIAD	Employee Assistance Program	877-679-1100	www.triadeap.com Use company code: avh
Principal Financial Group	Retirement Plans	800-547-7754	www.principal.com
SoFi	Student Loan Program	855-456-7634	www.sofi.com/aspenvalleyhospital
Scholars Choice	529 Savings Plan	970-925-9090	www.devlinfinancial.net
Aflac	Supplemental Policies Marc Jenkins, District Sales Coordinator	718-576-4146	marc_jenkins@us.aflac.com www.aflac.com
Valley Health Alliance (VHA)	Primary Care Network	https://ourvha.org/vha-employer-groups/	

Please contact our Benefits Advocate for assistance on any benefit/claim questions:

Parker, Smith & Feek
Julie Howry, Benefits Account Manager
503-416-6886
jthowry@psfinc.com



This summary of benefits is not intended to be a complete description of the terms and Aspen Valley Hospital insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Aspen Valley Hospital maintains its benefit plans on an ongoing basis, Aspen Valley Hospital reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

Aspen Valley Hospital complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.



EMPLOYEE BENEFITS



ASPEN VALLEY HOSPITAL