



ST. FRANCIS
HEALTH SERVICES
of Morris

2024



GUIDE

Our Core Values

Integrity: We adhere to high principles and professional standards.

Commitment: We dedicate ourselves to those we serve.

Respect: We value and treat others with compassion and dignity.

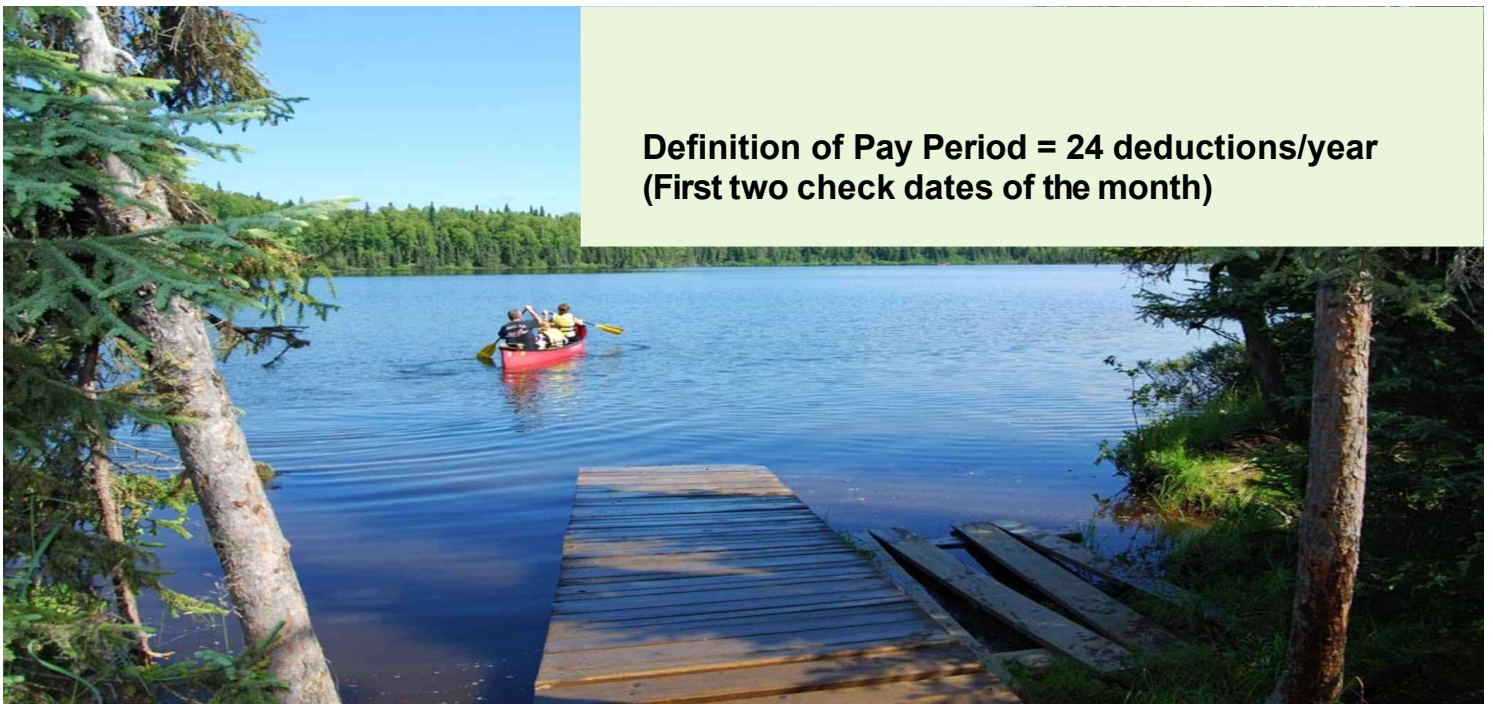
Excellence: We have the passion to do our best.

Service: We contribute to the wellbeing of others.

Stewardship: We wisely manage all resources God entrusts to us.

Our Mission

Expressing Christ's love by providing care that values every human life.



**Definition of Pay Period = 24 deductions/year
(First two check dates of the month)**

How to Enroll

Table of Contents

| | |
|-----------------------------------|----|
| How to Enroll | 3 |
| Eligibility | 4 |
| Flexible Spending Accounts | 5 |
| Dental Benefits | 6 |
| Critical Illness/Cancer, Accident | 7 |
| Life Insurance | 8 |
| Short & Long Term Disability | 9 |
| Vision | 9 |
| Tax Deferred Annuity/Roth | 10 |
| Group Medical Plan & H.S.A. | 11 |
| Employee Assistance Program | 12 |
| LSS Financial Counseling | 13 |
| Francis MoneyAdvice@Work | 14 |
| Benefit Contacts | 15 |

Newly Eligible

You are eligible for benefits the first day of the month coinciding with or following two months (60 days) of your full-time date of hire or from incurring a change in status.

You will have the opportunity to discuss and enroll in SFHS' benefits with a professional benefits consultant provided from Fiducia Benefits Group.

Fiducia Benefit Group:

Brent Walker, bwalker@onedigital.com,
320-589-5037 or 218-824-4400

Please come prepared to your meetings by:

- Reviewing this benefit guide before your appointment;
- Writing down any questions you have; and
- Compiling all of your dependent information, including full names, birth dates, and Social Security numbers.

Eligibility

Eligibility

If you are regularly scheduled to work 60 hours or more per pay period, you are eligible for SFHS' benefits listed in this benefit guide. PLT cannot be used to maintain benefit eligibility.

Eligible Dependents

You may elect certain coverage options for your eligible dependents. Eligible dependents include:

- Your legal spouse;
- Your dependent child or stepchild up to age 26;
- Any child placed with you for adoption or for whom you have legal guardianship;
- Any unmarried, disabled child of any age who resides with you and who was medically certified as disabled prior to his or her 26th birthday and who is primarily dependent upon you for support;
- Any child under 26 years of age (including natural children, stepchildren, legally adopted children, and children placed with you for adoption) for whom healthcare coverage is required through a Qualified Medical Child Support Order (QMCSO) or other court or administrative order – even if the child does not reside with you.

Qualified Life Event

You have the opportunity to make changes to your benefits during the open enrollment period. Outside of the open enrollment window, you may be able to change your coverage(s) if you have a qualifying life event, provided you notify HR within 30 days of the event.

Examples of qualifying life events include:

- You get married, divorced or legally separated;
- You gain a dependent through birth, adoption or legal custody;
- Increase/decrease of hours which will qualify you as an eligible/ineligible employee under the benefit plan;
- Your dependent becomes ineligible for coverage;
- Your spouse gains or loses group coverage.



Flexible Spending Accounts

A Flexible Spending Account (FSA) is a benefit that allows you to designate pre-tax dollars at the beginning of the plan year to pay for eligible out-of-pocket healthcare and dependent care expenses. The money you set aside reduces your taxable income, which means more money in your pocket. You can participate in a FSA even if you are not enrolled in a medical plan.

Healthcare FSA

The total amount you choose to contribute (maximum of \$3,200) is available on the first day of the plan year (January 1) to pay for eligible healthcare expenses incurred by you, your spouse, and your dependents. However, your total FSA election amount is deducted from your paycheck in equal amounts during the plan year, January 1 through December 31.

Eligible Healthcare Expenses

FSAs and eligible expenses are regulated by the IRS. Some examples of eligible healthcare expenses include:

- Office copays;
- Prescription drugs;
- Dental expenses, including child and adult orthodontia;
- Vision care expenses, including laser eye surgery;
- Chiropractic services;
- Acupuncture; and
- Over-the-counter medications (some require a valid prescription or Letter of Medical Necessity).

Limited Purpose FSA

A limited purpose FSA (LPFSA) is a flexible spending account that only reimburses you for eligible dental and vision expenses. A LPFSA is available to employees who are enrolled in a high deductible health plan (HDHP) as well as an HSA. By establishing a LPFSA, you can save money on taxes by using your LPFSA dollars for your dental and vision expenses while preserving your HSA funds for other purposes, including simply saving those funds for the future.

Dependent Care FSA

Use this FSA to pay for licensed day care or elder care expenses with pre-tax dollars. Eligible expenses are based on IRS regulations. Current tax laws allow you to set aside up to \$5,000 annually to pay for employment-related child daycare or adult dependent care. Please keep this in mind as you consider your plan year FSA election. With a dependent care FSA, the money must be in your account before you can request reimbursement.

Eligible Dependent Care Expenses

Use your Dependent Care FSA to pay for:

- Licensed day care facilities;
- Preschool programs;
- After-school programs;
- In-home child and dependent care services;
- Elder care.

Submitting Claims

For the Healthcare FSA, you can either submit your claim online at <https://hellofurther.com> or submit a manual claim form via fax or mail. For Dependent Care FSA expenses, you must file a manual claim form. To obtain a form, go to <https://hellofurther.com>, log into your account and download the applicable form (i.e. Daycare Expense Reimbursement Claim Form, Medical Expense Reimbursement Account Claim Form). For Dependent Care claims, include documentation of the expense from an independent third party (i.e. an itemized bill or receipt) showing the date of service; type of service; cost of service; name of care provider; and name of person receiving care. If claim information is incomplete, the claim may be denied and payment delayed. Paper claims can be faxed to 651-662-7247/866-231-0214 or mailed to Further, Attn: Account Administrator, P.O. Box 64193, St. Paul, MN 55164-0193.

If you have general FSA questions, call Further Customer Service at 1-800-859-2144, 651-662-5065, 7 a.m.– 7 p.m., M-F or go online to <https://hellofurther.com/>.

Runout Period

The Healthcare FSA and Dependent Care FSA have a three-month runout period that allows a participant to submit claims to Further. All eligible claims must be received by the end of the runout period and the service date must be between January 1 and December 31.

When Employment Ends

When your employment ends, your participation in the plan also ends. Your annual election can be accessed if you have qualifying medical expenses during the plan year prior to your termination date.

Use it or Lose It

According to federal tax law, amounts remaining in your account after the end of the claims submission period are forfeited. By planning carefully at the beginning of the plan year, you can avoid having unused funds in your account/s.

Dental

Sun Life Financial administers the SFHS' dental plan. In this plan, you are able to visit any dentist that you want; however, in the Sun Life Dental Network (PPO option), contracted dentists have agreed to give you discounted fees and will not balance bill you for preventive services. Visit <https://www.sunlife.com/us/Home.mobile> for a list of Network dentists.

| | Base Plan | Buy-Up Plan |
|---------------------|-------------------------------------|-------------------------------------|
| Deductible | \$50 Individual/\$150 Family | \$50 Individual/\$150 Family |
| Coinsurance | | |
| Preventive Services | 100% | 100% |
| Basic Services | 80% | 80% |
| Major Services | 0% | 50% |
| Orthodontia | None | 50% to \$1,000 Lifetime Maximum |

Preventive Max Waiver® allows families and individuals to get routine dental care without reducing their annual maximums.

Four (4) cleanings per year to help prevent gum disease (coverage up to four (4) periodontal cleanings in a 12 month period).
(Included in High Plan only).

Posterior tooth-colored fillings preferred by many dentists and their patients.

| Employee Per Pay Period Cost | Base Plan | Buy-Up Plan |
|------------------------------|-----------|-------------|
| Employee Only | \$12.89 | \$22.09 |
| Employee + 1 | \$25.07 | \$41.90 |
| Family | \$45.65 | \$69.87 |



Supplementing Your Medical Plans

Critical Illness Insurance with Cancer

If serious illness strikes, the last thing you need to worry about is how to pay the bills: medical copayments, car payments, rent or mortgage, and utilities. You don't want anyone in your family worrying about money if you develop a critical illness. That's why Critical Illness Insurance offered by Sun Life Financial provides cash to help with the extra expenses associated with your recovery.

With Critical Illness Insurance, if you are diagnosed with a covered illness, you get a lump-sum cash benefit to use however you wish — even if you receive benefits from other insurance. Use it however it is needed — whether for treatments not covered by other insurance or a dream vacation to celebrate your recovery — you decide.

Coverage amount options:

- Employee - \$5,000 to \$50,000 in increments of \$5,000;
- Spouse - \$2,500 to \$25,000 (up to 50% of EE amount);
- Child - \$2,500 or \$5,000;
- Up to \$20,000 benefit without Proof of Health.

Covered illnesses include:

- Cancer
- Carcinoma in Situ
- Heart attack
- Stroke
- Major organ failure
- Paralysis due to covered accident
- End-stage renal (kidney) failure
- Coronary artery bypass surgery

Examples of covered expenses:

- Medical expenses and alternative treatments;
- Household and childcare expenses;
- Travel and lodging to a treatment facility in another city;
- Any other expenses you want to cover!

Features of the plan:

- Portability — you can keep your coverage if you leave St. Francis Health Services.
- Rates are locked in once purchased.

Accident Insurance

The Sun Life Financial Accident Insurance plan provides benefits to help cover the costs associated with unexpected bills. Most people don't plan or budget for accidents. When a covered accident occurs, the last thing you should have to worry about is paying for the charges that may be accumulating while you're at the emergency room. Those costs can add up—fast.

You hope it will never happen, but at some point you may have to take a trip to your local emergency room. If that time comes, wouldn't it be nice to have an insurance plan that pays benefits regardless of any other insurance you have? This group accident plan does just that. If you choose to participate in this plan and get hurt in a covered accident, Sun Life will send you a check for covered injuries and let you decide the best way to spend it.

Examples of covered injuries include:

- Broken bones;
- Burns;
- Torn ligaments;
- Concussions;
- Eye injuries;
- Ruptured discs.



Life Insurance Options

Employer-Paid Basic Life and AD&D

To ensure that all eligible employees have some level of financial protection, St. Francis Health Services provides employer-paid Basic Term Life and AD&D insurance to eligible employees. This coverage is provided at no cost to you. You are automatically enrolled in Basic Life and AD&D. Please refer to your Summary Plan Description for your coverage information and to your HR Department for eligibility requirements.

Voluntary Life

If you would like additional life insurance, you have the option to purchase Voluntary Term Life Insurance coverage for yourself and your dependents.

- Employees – you are able to purchase coverage on yourself in increments of \$10,000 to a maximum of \$500,000 or 5x your earnings – whichever is less. You are guaranteed issue up to \$180,000; if you request coverage above that amount, you will have to complete an Evidence of Insurability (EOI) form and answer medical questions.
- Spouses – you can purchase coverage on your spouse in increments of \$5,000 to a maximum of \$250,000 or 50% of the employee amount. Coverage up to \$50,000 will not require medical questions or EOI.
- Child(ren) – you can purchase \$1,000, \$5,000 or \$10,000 of coverage on your child(ren), limited to 50% of the employee amount. Children are not required to complete EOI. As you age, your premium will increase. Dependent children have one flat rate regardless of the number of children covered.

| Age | Employee Life/AD&D per pay period per \$10,000 | Spouse Life/AD&D per pay period per \$10,000 |
|---------------------------|--|--|
| 15-29 | \$0.43 | \$0.22 |
| 30-34 | \$0.53 | \$0.27 |
| 35-39 | \$0.63 | \$0.32 |
| 40-44 | \$0.73 | \$0.37 |
| 45-49 | \$1.33 | \$0.67 |
| 50-54 | \$2.33 | \$1.17 |
| 55-59 | \$3.83 | \$1.92 |
| 60-64 | \$5.93 | \$2.97 |
| 65-69 | \$9.93 | \$4.97 |
| 70+ | \$26.33 | \$13.17 |
| Child Rate Per Pay Period | | \$0.93 per \$10,000 |

Vision

Vision Insurance

Vision insurance includes an annual comprehensive eye exam with an eye care doctor. Taking care of your eyes today can lead to a better quality of life later. Annual preventive care alone can help detect signs of chronic health conditions such as high blood pressure and diabetes. Early detection can be key before costly symptoms arise.

What's covered:

Rate Sheet

Coverage and pay period (**semi-monthly**) rate for Vision Insurance.

| Coverage | Pay Period Cost* |
|-----------------------|------------------|
| Employee | \$4.07 |
| Employee + Spouse | \$8.14 |
| Employee + Child(ren) | \$8.96 |
| Employee + Family | \$13.03 |

*The rate is in effect for January 1, 2021.

| BENEFIT | FREQUENCY | IN-NETWORK BENEFIT | OUT-OF-NETWORK BENEFIT |
|---|--|--|------------------------|
| Exam services | | | |
| WellVision exam* | 1 per 12 months | \$20 for exam | Up to \$45 |
| Routine retinal screening | | No more than a \$39 copay | N/A |
| Laser vision correction discount | Once per eye per life-time. | Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities. | N/A |
| Lenses | | | |
| Single lined | 1 per 12 months | \$25 (lenses and frame) | Up to \$30 |
| Bifocal lined | | | Up to \$50 |
| Trifocal | | | Up to \$60 |
| Lenticular | | | Up to \$100 |
| Necessary contacts | | | Up to \$210 |
| Lens enhancements | | | |
| Standard | | \$55 copay | N/A |
| Premium progressive | | \$95-\$105 copay | N/A |
| Custom progressive | | \$150-\$175 copay | N/A |
| Other | | Average savings of 20-25% | N/A |
| Frames | 1 per 12 months | \$130 for the frame of your choice and 20% off the amount over your allowance \$70 allowance at Costco* and Walmart** | Up to \$70 |
| Elective contact lenses | 1 per 12 months | \$60 for your contact lens exam (fitting and evaluation) \$130 for contact lenses | Up to \$105 |
| Contact lenses are in place of lenses and frame. | | | |
| Additional glasses and sunglasses discount | 20% off complete pairs of prescription and non-prescription glasses, including sunglasses. Discounts are unlimited for 12 months following exam. | | N/A |
| Coverage with retail providers | *Coverage with retail providers may be different. Check with Costco for VSP member pricing. Costco and Walmart allowance is equivalent to the allowance at preferred providers and other retail providers. | | |

This chart outlines services for Plan 3.

Administrative services for the vision insurance plan are provided by Vision Service Plan (VSP).

800-247-6875 • sunlife.com/us

Vision Insurance

Disability & Retirement

Short and/or Long Term Disability

Group Disability (STD and LTD) insurance, now provided through Sun Life Financial, is designed to pay a percentage of your income if you are unable to work due to sickness or injury. The Disability benefits can provide up to 60% of your base earnings to a monthly maximum of \$5,000 until you reach age 65. You have different plan options to choose from:

Short Term Disability (STD) Coverage:

- Up to 6 months of benefits – STD begins on day 15 for a covered accident or a sickness.

Long Term Disability (LTD) Coverage:

- For most conditions, benefits are payable up to age 65 (or two years, if later). Benefits are payable upon completion of 180 day waiting period. This coincides with the STD offering.

Tax Deferred Annuity/Roth Deferral

St. Francis Health Services makes available to all employees a tax deferred annuity (TDA) and a Roth deferral plan.

The TDA is a voluntary 403(b) plan that an employee must elect or waive upon hire. If an employee decides not to contribute to this 403(b) voluntary retirement plan upon hire, he/she may enroll at any time during his/her employment with us.

FICA taxes apply to TDA contributions; however, state and federal taxes do not. Participants who have attained age 50 by the end of the plan year are eligible for a catch up contribution.

If you enroll into a Roth deferral plan and make these deferrals, they are subject to federal income taxes in the year of the elective deferral. However, the elective deferrals and, in certain cases, the earnings on the deferrals, are not subject to federal income taxes when distributed to you.

See the Human Resource Department for more information, to enroll or to obtain a Summary Plan Description.



Group Medical Plan & Health Savings Account

Group Medical Plan

St. Francis Health Services' group medical plan is a fully insured \$3,200 single and \$6,400 employee + children deductible plan with Blue Cross Blue Shield of Minnesota (BCBS MN). The IRS requirements for HDHP plans changed for 2024. This plan qualifies as a high deductible health plan (HDHP) and is used in conjunction with a health savings account.

This plan covers some items and services even if you haven't met the deductible amount. A copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits/.

For eligibility requirements, the Summary of Benefits and a premium rate sheet, contact your HR Department.

Health Savings Account (HSA)

An HSA is a health savings account that is tax-exempt for contributions, earnings and withdrawals for qualified medical expenses. An HSA is only offered in conjunction with a high deductible health plan (HDHP) and is used to save and pay for qualified medical expenses. The major differences between an HSA and a flexible spending account (FSA) are the following:

- An HSA is portable, meaning that if you leave your employer, you can take your HSA funds with you.
- There is no "use or lose it" provision with an HSA. If you don't use the money in your account by the end of the year, it just stays there and collects interest on a tax-deferred basis.
- An HSA does not require third party substantiation for transactions; however, we recommend you keep records of these transactions in the event of an IRS audit.
- The maximum amount that can be contributed to an HSA in a tax year is established by the IRS and is dependent on whether you have single or family coverage for the high deductible health plan. For 2023, the contribution limits are: \$4,150 for single coverage and \$8,300 for family coverage. HSA catch-up contribution (age 55 or older) is \$1,000.



Employee Assistance Program (EAP)

Contact EAPEssential Anytime

No cost, confidential solutions to life's challenges.

24/7 Support, Resources & Information

Your ComPsych GuidanceResources program EAPEssential offers someone to talk to and resources to consult whenever and wherever you need them.

Call: 800.460.4374

TDD: 800.697.0353

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultant, who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: guidanceresources.com
App: GuidanceResources Now
Web ID: EAPEssential

Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos and other helpful tools.

Confidential Emotional Support: Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

Work-Life Solutions: Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care

Legal Guidance: Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more

Need representation? Get a free 30-minute consultation and a 25% reduction in fees.

Financial Resources: Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more

Online Support: GuidanceResources Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions

LSS Financial Counseling

St. Francis Health Services' employees and their families have six (6) free sessions each year with **Financial Choice**, an enhanced level of service from LSS Financial Counseling. The LSS Financial Counseling program has 28 years of experience and is the largest provider of full-service, community-based financial counseling and financial education in Minnesota.

Get Started! Take Charge of Your Financial Future!

With the right tools and guidelines, you can take charge of your finances. With Financial Choice, you and your family members are eligible for up to six (6) sessions of financial counseling per year, free and confidential. Services are available either in person at various locations around the state, by telephone, or online.

Manage Debt and Build Financial Success

A financial counselor can help you create a plan to develop a budget, increase your retirement savings, manage student loans, avoid identity theft and scams, or set and stick with your financial goals.

Establish a Budget

To see your financial future clearly, you need proven tools and solutions that will last a lifetime. The certified financial counselors will help you develop a budget and a plan of action for debt payment based on your individual situation.

Consolidate Your Payments

A Debt Management Plan (DMP) consolidates your monthly bills into one simple payment – often with a lower interest rate – so you can start paying off those debts and return to financial health faster. With a DMP, you pay your creditors through one monthly payment to LSS Financial Counseling. Because they are more likely to be paid in full, creditors will stop any late fees and reduce interest rates. There is a small monthly service fee based on the size of your payment, but LSS waives the DMP set-up fee for St. Francis Health Services' employees and their family. And, free ongoing financial counseling will help you build financial success.

Improve Your Credit Score

The LSS counselor will help you read and understand your credit reports and make an individualized action plan to improve your credit score. Learn how to correct any errors and prevent identity theft of your credit information.

Protect Your Home

The LSS financial counselors who are HUD-certified housing counselors can help you assess your options whether you're having trouble making mortgage payments, considering refinancing or a reverse mortgage, or even buying a home.

Master Your Student Loans

Learn all of your options so student loan repayment for you or your dependents can be a realistic plan, not a worry.

When you are ready to take action, LSS Financial Counseling offers the help you need.

1-800-528-2926
www.lssmn.org/sfhs

WORK-LIFE-MONEY BALANCE

We can help you achieve it.



You want to make the most of your money, but where do you start? Thanks to your employer, you have Francis LLC to help. Our company-sponsored financial wellness benefit connects you with down-to-earth financial planners who educate, advise, and coach - without any hidden sales angles - helping you achieve Work-Life-Money Balance. You get the financial help you need on any money matter within the safety of a confidential, judgment-free environment. There are no per session copays so you can meet with a planner as often as you wish. The cost for these education and planning services are included in the fees charged to the plan.

CONNECT WITH US



Learn more about Francis' financial wellness services by visiting us online. You'll find information on group events, financial tools and calculators, registrations to live webinars, money videos, our blog, and sign-ups for the Francis eNewsletter. Looking to schedule a session with a Financial Planner? You can do that online, too! Whether you're just starting out, hitting your stride, or taking steps towards retirement, Francis is here to help you maximize your financial future.

francisway.com/stfrancis



Our free mobile application, the Francis LLC app, puts the power of your financial wellness benefit in the palm of your hand. Use the app to:

- Message your planner
- Book a financial planning session
- Complete the Money Advice Planner tool to discover your top five money priorities
- Learn about money topics important to you

To download the free app, visit the Apple App or Google Play store and search for: Francis LLC.

Contact List

| Benefit | Provider | Phone | Website |
|-----------------------------------|-------------------------|--------------|---|
| Accident | Sun Life Financial | 800-247-6875 | https://www.sunlife.com/us/Home.mobile |
| Critical Illness/Cancer | Sun Life Financial | 800-247-6875 | https://www.sunlife.com/us/Home.mobile |
| Dental | Sun Life Financial | 800-442-7742 | https://www.sunlife.com/us/Home.mobile |
| Employee Assistance Program (EAP) | EAPEssential | 800-460-4374 | www.guidanceresources.com (Web ID = EAPEssential) |
| Flex Spending Accounts/HSA | Further by HealthEquity | 800-859-2144 | hellofurther.com |
| Long Term Disability | Sun Life Financial | 800-247-6875 | https://www.sunlife.com/us/Home.mobile |
| Short Term Disability | Sun Life Financial | 800-247-6875 | https://www.sunlife.com/us/Home.mobile |
| Voluntary Life | Sun Life Financial | 800-247-6875 | https://www.sunlife.com/us/Home.mobile |
| Plan Agents | Fiducia Benefits Group | 218-824-4400 | www.thefiducia.com |
| LSS Financial Counseling | LSS | 800-528-2926 | www.lssmn.org/sfhs |
| MoneyAdvice@Work | Francis | 866-232-6457 | Francisway.com/stfrancis |

Please note that the information provided is intended only as a summary of your compensation and benefits and is an estimate. Nothing stated in your statement is designed to change or alter the terms of the actual benefit plan documents or summary plan descriptions through which these benefits are provided to you. For further information, please refer to the actual benefit plan documents or the applicable summary plan description that describes your benefits in more detail. We reserve the right to amend or terminate the benefit plans at any time and for any reason. This includes changes to the amount of contributions to any of the benefit plans or programs.

Note: The reference to “St. Francis Health Services” (SFHS) throughout this document shall include, St. Francis Health Services of Morris, Inc., its subsidiaries, affiliates and units of operation under its responsibility.