**2018 Benefits Summary** 

Benefits	Who Receives	Who Pays	When Eligible	Benefit Description
Health Insurance Option #1 – RMHP Monument Health PPO 3000/4500	Full Time & Part Time Employees, 20 hours/week or more	Employer/Employee	1st day of month following date of hire	<ul> <li>Rocky Mountain Health Plans</li> <li>Deductible - \$3000 member/\$6000 family</li> <li>Out of Pocket Maximum - \$6850 member/\$13700 family</li> </ul>
Health Insurance Option #2 – RMHP Good Health HMO 1500/75 25-50	Full Time & Part Time Employees, 20 hours/week or more	Employer/Employee	1st day of month following date of hire	<ul> <li>Rocky Mountain Health Plans</li> <li>Deductible - \$1500 member/\$3000 family</li> <li>Out of Pocket Maximum - \$5000 member/\$10000 family</li> </ul>
Dental Insurance	Full Time & Part Time Employees, 20 hours/week or more	Employer/Employee	1 <sup>st</sup> day of month following date of hire	<ul> <li>MetLife Dental</li> <li>Maximum annual benefit is \$2,500 per covered member</li> <li>Includes vision discount through MetLife Vision Access Program</li> </ul>
403(b) Retirement Plan	All Employees	Employee	Immediately	<ul> <li>Federal maximum allowances are \$18,500/year, and if over 50, \$24,500/year</li> <li>Employees can change contribution quarterly</li> <li>Employer Match Program for eligible employees</li> </ul>
Basic Life Insurance, AD&D & LTD	Full Time Employees	Employer	1st day of month following date of hire	<ul> <li>MetLife Insurance</li> <li>\$15,000 Company Paid Life Insurance and Accidental Death &amp; Dismemberment; 60% of earnings for Long Term Disability</li> </ul>
Voluntary Life Insurance	Full Time & Part Time Employees, 20 hours/week or more	Employee	1st day of month following date of hire	<ul> <li>MetLife Insurance</li> <li>Supplemental Life Insurance available up to 5x annual salary (max of \$500,000) - statement of health questionnaire may be required</li> <li>Spouse and Child Life Insurance available</li> </ul>
Flexible Benefit Plan	Full Time & Part Time Employees, 20 hours/week or more	Employee	1st day of month following date of hire	<ul> <li>Medical/Vision/Dental Reimbursement - \$2,650 maximum</li> <li>Dependent Care Reimbursement - \$5000 maximum (\$2500 if married and not filing a joint return)</li> </ul>
AFLAC	Full Time & Part Time Employees, 20 hours/week or more	Employee	1st day of month after date of hire	<ul> <li>Supplemental Insurance</li> <li>Cancer, Accident, Specified Event, Short-Term Disability, Hospital</li> </ul>
Paid Time Off (PTO)	Full Time & Part Time Employees, 20 hours/week or more	Employer	Immediate accrual, access after 90 days. Pro-rated based upon hour paid (up to 40 hours/week)	<ul> <li>0-2 years of employment – 22 days annually (0.085 hours per paid hours)</li> <li>3-5 years of employment – 26 days annually (0.100 hours per paid hours)</li> <li>6-10 years of employment – 31 days annually (0.120 hours per paid hours)</li> <li>11-15 years of employment – 35 days annually (0.135 hours per paid hours)</li> <li>16 + years of employment – 39 days annually (0.150 hours per paid hours)</li> </ul>
PTO Cash Out	Full Time & Part Time Employees, 20 hours/week or more	Employer	When greater than 120 PTO hours have been accumulated.	<ul> <li>Only employees who have used at least 40 hours or more PTO in the previous 6 months, or 80 hours in the previous 12 months, are eligible.</li> <li>Cash Out can only be requested 2 times per/year.</li> <li>PTO balance cannot be reduced below 120 hours.</li> </ul>
Extended Medical Leave (Employee)	Full Time & Part Time Employees, 20 hours/week or more	Employer	Pro-rated based on hours paid	<ul> <li>Full Time employee accrues 56 hours of EML per/year. Max is 440 hrs.</li> <li>Pro-rated for employees working less than 40 hours/week on an hours-worked basis.</li> <li>Granted after 3 successive days of personal leave have been used for employee illness or immediately upon: hospitalization, ER care, out-patient surgery (not including dental procedures).</li> </ul>

Benefits	Who Receives	Who Pays	When Eligible	Benefit Description
EAP	All Employees	Employer	1 <sup>st</sup> day of month following date of hire	<ul> <li>Up to 6 free counseling sessions per year per incident with a local mental health professional</li> <li>Legal help by phone or with a local attorney; includes a free ½ hour consult and discounted rates if further help is requested for many issues - unlimited issues</li> <li>Financial experts for advice on a range of financial issues - unlimited issues</li> <li>Access to a password protected web site and toll-free information line for questions on debt reduction, home buying, and budgeting, foreclosure and bankruptcy prevention.</li> <li>Access to a will builder kit through the online financial portal.</li> <li>Online work/life resources, educational materials, webinars, and legal and financial forms.</li> </ul>
Leave of Absence (LOA)	All Employees			Personal Leave of Absences with Supervisor and VP approval.
Colorado Family Care Act	All Employees who work 1,250 hours in a rolling 12 month period		After 1 year	Up to 12 weeks of unpaid leave to eligible employees to care for their partners in a civil union or domestic partnership who have serious health conditions (can be paid with EML/PTO).
Family Medical Leave Act	All Employees who work 1,250 hours in a rolling 12 month period		After 1 year	<ul> <li>Unpaid Job Protected Leave (can be paid with accrued EML/PTO)</li> <li>Please contact HR for details.</li> </ul>
Bereavement Leave	Full Time & Part Time Employees, 20 hours/week or more	Employer	Immediately	Up to 3 days paid leave.
Voting	All Employees	Employer	Immediately	<ul> <li>For local, state and national elections if scheduled to work the entire time polls are open.</li> <li>Employees must make arrangements one day in advance with their supervisor to ensure proper coverage of the work area.</li> </ul>
Jury Duty	All Employees	Employer	Immediately	<ul> <li>Employee receives administrative pay for the first 3 days of jury duty if scheduled to work and submit a Juror Service Certificate. Administrative pay does not accrue PTO.</li> <li>Beginning the 4th day, HopeWest will pay the difference between jury duty pay and your regular pay up to a maximum of 20 days (160) hours.</li> </ul>
Continuing Education	All Employees	Employer	Immediately	<ul> <li>Some or all of the expense of attending an external education offering may be reimbursed.</li> <li>Education Request Form must be completed by the employee and approved by the employee's supervisor and Vice President.</li> </ul>
Tuition Assistance Program	All Employees working 10+hrs/week	Employer	After 3 continuous months of service	<ul> <li>Tuition Assistance Form must be completed and submitted by the employee and approved by the supervisor and VP &amp; CEO.</li> <li>Degree program must enhance/be relevant to role at HopeWest.</li> <li>Up to \$500/semester, \$1000 max/year-Additional \$1000/year for advancing nursing degrees</li> <li>Please contact HR for information on nursing continuing education</li> </ul>
Mileage Reimbursement	All Employees	Employer	Immediately	.485 cents per mile reimbursement (subject to change)
Employee Discounts	All Employees		Immediately	Ouray Getaway Palisade Cleaners Tim's Auto Glass Fitness Memberships Verizon Wireless Movie Tickets Car Rental 15% Discount at Spoons, the Artful Cup and Heirlooms
Car Lease Program	Full Time Employees		Following 90 days of Service	All-inclusive program offered to clinical staff driving 5,000 business miles or more per year. Includes up to 7,000 personal miles per year. Paid for through payroll deduction. See HR for details