

# 2020 Benefits Summary

Benefits	Who Receives	Who Pays	When Eligible	Benefit Description
<b>Health Insurance Option #1 – RMHP Monument Health PPO 3000/4500</b>	Full Time & Part Time Employees, 20 hours/week or more	Employer/Employee	1 <sup>st</sup> day of month following date of hire	<ul style="list-style-type: none"> <li>Deductible - \$3000 member/\$6000 family</li> <li>Out of Pocket Maximum - \$6850 member/\$13700 family</li> </ul>
<b>Health Insurance Option #2 – RMHP Good Health HMO 1500/75 \$25-\$50</b>	Full Time & Part Time Employees, 20 hours/week or more	Employer/Employee	1 <sup>st</sup> day of month following date of hire	<ul style="list-style-type: none"> <li>Rocky Mountain Health Plans</li> <li>Deductible - \$1500 member/\$3000 family</li> <li>Out of Pocket Maximum - \$5000 member/\$10000 family</li> </ul>
<b>Health Insurance Option #3 – RMHP Range Plan HMO 3000/70 \$20</b>	Full Time & Part Time Employees, 20 hours/week or more	Employer/Employee	1 <sup>st</sup> day of month following date of hire	<ul style="list-style-type: none"> <li>Available to <b><i>Delta, Montrose and Meeker Employees ONLY</i></b></li> <li>Deductible - \$3000 member/\$6000 family</li> <li>Out of Pocket Maximum - \$6850 member/\$13700 family</li> </ul>
<b>403(b) Retirement Plan</b>	All Employees	Employee	Immediately	<ul style="list-style-type: none"> <li>Federal maximum allowances are \$19,500/year, and if over 50, \$26,000/year</li> <li>Employees can change contribution quarterly</li> <li>Employer will match up to \$1,000 per calendar year, as long as the employee is also contributing during the calendar year. Employee eligibility rules apply</li> </ul>
<b>MetLife - Basic Life Insurance, AD&amp;D &amp; LTD</b>	Full Time Employees	Employer	1 <sup>st</sup> day of month following date of hire	<ul style="list-style-type: none"> <li>\$15,000 Company Paid Life Insurance and Accidental Death &amp; Dismemberment; 60% of earnings for Long Term Disability</li> </ul>
<b>MetLife Voluntary Life Insurance</b>	Full Time & Part Time Employees, 20 hours/week or more	Employee	1 <sup>st</sup> day of month following date of hire	<ul style="list-style-type: none"> <li>Supplemental Life Insurance available up to 5x annual salary (max of \$500,000) - <i>statement of health questionnaire may be required</i></li> <li>Spouse and Child Life Insurance available</li> </ul>
<b>24HOUR Flex Flexible Benefit Plan</b>	Full Time & Part Time Employees, 20 hours/week or more	Employee	1 <sup>st</sup> day of month following date of hire	<ul style="list-style-type: none"> <li>Medical/Vision/Dental Reimbursement - \$2,700 maximum</li> <li>Dependent Care Reimbursement - \$5000 maximum (\$2500 if married and not filing a joint return)</li> </ul>
<b>AFLAC</b>	Full Time & Part Time Employees, 20 hours/week or more	Employee	1 <sup>st</sup> day of month after date of hire	<ul style="list-style-type: none"> <li>Supplemental Insurance</li> <li>Cancer, Accident, Specified Event, Short-Term Disability, Hospital</li> </ul>
<b>Paid Time Off (PTO)</b>	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 style="list-style-type: none"> <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>
<b>PTO Cash Out</b>	Full Time & Part Time Employees, 20 hours/week or more	Employer	When greater than 120 PTO hours have been accumulated.	<ul style="list-style-type: none"> <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>
<b>Extended Medical Leave (Employee)</b>	Full Time & Part Time Employees, 20 hours/week or more	Employer	Pro-rated based on hours paid	<ul style="list-style-type: none"> <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>

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EAP	All Employees	Employer	1 <sup>st</sup> day of month following date of hire	<ul style="list-style-type: none"> <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			<ul style="list-style-type: none"> <li>Personal Leave of Absences with Supervisor and VP approval.</li> </ul>
Colorado Family Care Act	All Employees who work 1,250 hours in a rolling 12 month period		After 1 year	<ul style="list-style-type: none"> <li>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).</li> </ul>
Family Medical Leave Act	All Employees who work 1,250 hours in a rolling 12 month period		After 1 year	<ul style="list-style-type: none"> <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	<ul style="list-style-type: none"> <li>Up to 3 days paid leave for an immediate family member.</li> </ul>
Voting	All Employees	Employer	Immediately	<ul style="list-style-type: none"> <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 style="list-style-type: none"> <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 4<sup>th</sup> 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 style="list-style-type: none"> <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 style="list-style-type: none"> <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.</li> <li>Please contact HR for information on additional nursing continuing education scholarships.</li> </ul>
Mileage Reimbursement	All Employees	Employer	Immediately	<ul style="list-style-type: none"> <li>.485 cents per mile reimbursement (subject to change)</li> </ul>
Employee Discounts	All Employees		Immediately	<p>Ouray Getaway                      Palisade Cleaners  Tim's Auto Glass                      Fitness Memberships  Verizon Wireless                      Sprint  15% Discount at Spoons, the Artful Cup, Heirlooms and HopeBlooms Cafe</p>
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