



2020 Benefits Summary

Insurance Benefits

Available to full time and part time employees—20 hours/week or more (unless noted otherwise). Employees are benefit eligible the 1st day of month following date of hire. For more details, please contact the HR Department.

Medical Plan Provider – Rocky Mountain Health Plans

RMHP Monument Health PPO

A Clinically integrated network; to create efficiencies, cut red tape and ensure cost containment

- Deductible – Tier 1- \$3000 member/\$6000 family | Tier 2 - \$4500 member/\$9000 family
- Out of Pocket Maximum - \$6850 member/\$13700 family
- Office Visit Copay – Tier 1 \$20/PCP - \$60/Specialist | Tier 2 \$25/PCP - \$50/Specialist

RMHP Good Health HMO

- Deductible - \$1500 member/\$3000 family
- Out of Pocket Maximum - \$5000 member/\$10000 family
- Office Visit Copay - \$25/PCP - \$50/Specialist

RMHP Range Plan HMO - Available to *Delta, Montrose and Meeker Employees ONLY*

- Deductible - \$3000 member/\$6000 family
- Out of Pocket Maximum - \$6850 member/\$13700 family
- Office Visit Copay - \$20/PCP - \$60/Specialist

MetLife Dental Insurance and Vision Access Discount Program

- Deductible - \$50 member/\$150 family
- Maximum Annual Benefit is \$2500 per covered member
- Includes vision discounts through the MetLife Vision Access Discount Program

MetLife Voluntary Life Insurance

- Supplemental life insurance available up to 5x annual salary (max of \$500,000) - statement of health questionnaire may be required.
- Spouse and child life Insurance available

MetLife Basic Life Insurance, AD&D & LTD (Available to Full Time Employees ONLY)

- \$15,000 Company Paid Life Insurance and Accidental Death & Dismemberment; 60% of earnings for Long Term Disability

24HOUR Flex Flexible Spending Account (FSA)

- Medical/Vision/Dental Reimbursement - \$2,750 maximum
- Dependent care reimbursement - \$5000 maximum (\$2500 if married and not filing a joint return)

AFLAC Supplemental Insurance

- Cancer, accident, specified event, short-term disability, hospital

Who Pays

Employer/
Employee

Employer/
Employee

Employer/
Employee

Employer/
Employee

Employee

Employer

Employee

Employee

Retirement & Savings Benefits

Available to all employees immediately upon hire.

	WHO PAYS
<p>403(b) Retirement Plan</p> <ul style="list-style-type: none"> Federal maximum allowances are \$19,500/year, and if over 50, \$26,000/year. Employees can change contributions on a quarterly basis. Employer will match up to \$1,000 per calendar year, if the employee is also contributing \$1,000 during the calendar year after one year of service. Employee eligibility rules apply. 	Employee
<p>Employee Discounts</p> <ul style="list-style-type: none"> Enjoy HopeWest discounts for Ouray Box Canyon Lodge, Palisade Cleaners, Tim's Auto Glass, fitness memberships, Verizon Wireless, and Sprint 15% discount at Spoons bistro & bakery, the Artful Cup, Heirlooms, and HopeBlooms Cafe 	--

Paid Time Off & Leave Benefits

Availability varies—please reference section headers. For more details please refer to the HopeWest Handbook

Available to full time and part time employees—20 hours/week or more	WHEN ELIGIBLE	WHO PAYS
<p>Paid Time Off (PTO)</p> <ul style="list-style-type: none"> Calculation below is based on 40 hours per week, otherwise PTO is pro-rated based on hours worked (up to 40 hours per week). 0-2 years of employment – 22 days annually (0.085 hours per paid hours) 3-5 years of employment – 26 days annually (0.100 hours per paid hours) 6-10 years of employment – 31 days annually (0.120 hours per paid hours) 11-15 years of employment – 35 days annually (0.135 hours per paid hours) 16 + years of employment – 39 days annually (0.150 hours per paid hours) 	Immediate accrual, access after 90 days. Pro-rated based on hours worked.	Employer
<p>PTO Cash Out</p> <ul style="list-style-type: none"> 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. Cash Out can only be requested 2 times per/year. PTO balance cannot be reduced below 120 hours. 	When greater than 120 PTO hours have been accumulated.	Employer
<p>Extended Medical Leave (Employee)</p> <ul style="list-style-type: none"> Granted after 3 successive days of PTO have been used for the same condition or without pay if PTO is not available, or immediately upon: hospitalization, ER care, out-patient surgery or procedure requiring anesthesia, certified by a health or other approved medical provider, When the employee has symptoms of a contagious illness such as influenza or norovirus; Work-related injury when there are no workers compensation wage benefits available. 	Immediate accrual, access after 90 days. Pro-rated based on hours worked.	Employer
<p>Bereavement Leave</p> <ul style="list-style-type: none"> Up to 3 days paid leave for an immediate family member (this is prorated for employees working less than 40 hours per week). 	Immediately	Employer

<i>Available to all employees</i>	WHEN ELIGIBLE	WHO PAYS
Leave of Absence (LOA) <ul style="list-style-type: none"> Personal Leave of Absences with Supervisor and VP approval. 	--	--
Voting <ul style="list-style-type: none"> For local, state and national elections if scheduled to work the entire time polls are open. Employees must notify their supervisor in advance for approval and to ensure proper work coverage. 	Immediately	Employer
Jury Duty <ul style="list-style-type: none"> 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. 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. 	Immediately	Employer

<i>Available to all employees who have worked 1,250 hours in a 12-month period</i>	WHEN ELIGIBLE	WHO PAYS
Colorado Family Care Act <ul style="list-style-type: none"> 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). 	After 1 year	--
Family Medical Leave Act <ul style="list-style-type: none"> Unpaid job protected leave (can be paid with accrued EML/PTO). Please contact HR for details. 	After 1 year	--

Education Benefits

	WHEN ELIGIBLE	WHO PAYS
Continuing Education <i>Available to all employees</i> <ul style="list-style-type: none"> Some or all the expense of attending an external education offering may be reimbursed. Education Request Form must be completed by the employee and approved by the employee's supervisor and Vice President. 	Immediately	Employer
Tuition Assistance Program <i>Available to all employees working 10+ hours/week</i> <ul style="list-style-type: none"> Tuition Assistance Request Form must be completed and submitted by the employee and approved by the supervisor and VP & CEO. Degree program must enhance/be relevant to role at HopeWest. Up to \$500/semester, \$1000 max/year. Up to an additional \$500/semester, \$1,000 max/year for nursing tuition. 	After 3 continuous months of service	Employer

Employee Assistance Program (EAP)

Available to all employees the 1st day of month following date of hire.

EAP Details

- Up to 6 free counseling sessions per year per incident with a local mental health professional
- 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
- Financial experts for advice on a range of financial issues - unlimited issues
- 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.
- Access to a will builder kit through the online financial portal.
- Online work/life resources, educational materials, webinars, and legal and financial forms.

WHO PAYS

Employer

Transportation Benefits

Mileage Reimbursement

Available to all employees

- 0.485 cents per mile reimbursement (subject to change)

Car Lease Program

Available to full time employees

- 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.

WHEN ELIGIBLE

Immediately

Following 90 days of service

WHO PAYS

Employer

Employee