



## 2024 PROVIDER TOTAL REWARDS SUMMARY

Full-Time (FT) and Benefit Eligible Part-Time (PT) Providers (0.5 FTE and higher)

PLAN	OPTIONS	DETAILS
Medical (Cigna)	<ul style="list-style-type: none"> <li>Health Savings Plan (HSP) <i>no out-of-network coverage</i></li> </ul>	<ul style="list-style-type: none"> <li>Deductible with coinsurance Lower Premium</li> <li>Eligible to contribute to Health Savings Account (HSA)</li> <li>Rx out of pocket goes towards your medical deductible</li> </ul>
	<ul style="list-style-type: none"> <li>Exclusive Provider Organization (EPO) <i>no out-of-network coverage</i></li> </ul>	<ul style="list-style-type: none"> <li>Copay for Office Visits and Prescriptions/Deductible and Coinsurance for Inpatient, Labs, and Imaging</li> <li>Higher Premium</li> <li>Eligible for Healthcare Flexible Spending Account (FSA)</li> </ul>
Health Savings Account	<ul style="list-style-type: none"> <li>HSA Plan</li> </ul>	<ul style="list-style-type: none"> <li>Tax-free health savings account you can use in conjunction with the Health Savings Medical Plan for eligible healthcare expenses. Includes employer contribution up to \$250 annually on a prorated basis.</li> </ul>
Flexible Spending Accounts	<ul style="list-style-type: none"> <li>Healthcare FSA</li> <li>Day Care FSA</li> </ul>	<ul style="list-style-type: none"> <li>Savings accounts to help save taxes and pay for health care and/or dependent care expenses.</li> </ul>
Prescription Drugs	<ul style="list-style-type: none"> <li>MaxorPlus &amp; JPS Pharmacy included with Medical Plan</li> <li>Scripta provides you with a confidential prescription comparison service at no cost</li> </ul>	<ul style="list-style-type: none"> <li>Services Available through JPS, Walgreens and local grocery store pharmacies</li> <li>Exclusive Mail Order Program - All Maintenance Medications will be filled on a 90-day cycle</li> </ul>
Dental (Cigna)	<ul style="list-style-type: none"> <li>Dental PPO Plan</li> </ul>	<ul style="list-style-type: none"> <li>May utilize any provider</li> </ul>
	<ul style="list-style-type: none"> <li>Dental HMO Plan</li> </ul>	<ul style="list-style-type: none"> <li>May utilize only in-network providers</li> </ul>
Vision (VSP)	<ul style="list-style-type: none"> <li>VSP Choice Base</li> </ul>	<ul style="list-style-type: none"> <li>Provides 1 pair of eyeglasses or contacts per year</li> </ul>
	<ul style="list-style-type: none"> <li>VSP Choice Plus</li> </ul>	<ul style="list-style-type: none"> <li>Provides 2 pairs of eyeglasses or contacts per year</li> </ul>
	<ul style="list-style-type: none"> <li>VSP Savings Pass Plan</li> </ul>	<ul style="list-style-type: none"> <li>Provides discounts for services</li> </ul>
Wellness Program	<ul style="list-style-type: none"> <li>ENLIVEN</li> </ul>	<ul style="list-style-type: none"> <li>Wellness opportunities, weight loss and more</li> </ul>
	<ul style="list-style-type: none"> <li>Incentives</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$500 WellCredit, gift cards, fitness accessories and more</li> </ul>
	<ul style="list-style-type: none"> <li>Great Beginnings</li> </ul>	<ul style="list-style-type: none"> <li>Wellness program for expectant mothers/dependents</li> </ul>
	<ul style="list-style-type: none"> <li>Quit (Nicotine) Today Program</li> </ul>	<ul style="list-style-type: none"> <li>Free nicotine cessation support</li> </ul>
Short-Term Disability	<ul style="list-style-type: none"> <li>Provided by Acclaim</li> </ul>	<ul style="list-style-type: none"> <li>14-day elimination period, duration of up to 90 days</li> <li>Pays up to 60% of your weekly base salary (up to \$2,500 per week)</li> </ul>
Long-Term Disability	<ul style="list-style-type: none"> <li>Provided by Acclaim</li> </ul>	<ul style="list-style-type: none"> <li>Pays up to 60% of your base salary (up to a maximum of \$15,000 per month) after a 90-day elimination period. Benefit paid to the age of 65.</li> </ul>
Life Insurance with Accidental Death and Dismemberment (AD&D)	<ul style="list-style-type: none"> <li>Provided by Acclaim</li> </ul>	<ul style="list-style-type: none"> <li>Benefit up to 2x's annual salary with maximum life benefit not to exceed \$1,000,000. The benefit is doubled for accidental death. Age 70 and over benefits will begin to reduce.</li> </ul>
Supplemental Life Insurance	<ul style="list-style-type: none"> <li>Optional Employee &amp; Family Coverage</li> </ul>	<ul style="list-style-type: none"> <li>May elect additional life insurance in \$25,000 increments up to \$500,000 through Symetra. Supplemental benefit for spouse up to \$100,000. Supplemental for children up to \$10,000.</li> </ul>
Universal Life Insurance with Long Term Care	<ul style="list-style-type: none"> <li>Optional Employee &amp; Family Coverage</li> </ul>	<ul style="list-style-type: none"> <li>Your family can receive cash benefits paid directly to them to help cover expenses.</li> <li>Cash benefits can also be paid directly to you while you are living for long term care expenses.</li> </ul>

<b>Critical Illness Plan</b>	<ul style="list-style-type: none"> <li>Optional Employee &amp; Family Coverage</li> </ul>	<ul style="list-style-type: none"> <li>This plan can pay a lump-sum benefit at the diagnosis of a covered illness: \$10,000-\$30,000 for employees, \$5,000-\$30,000 for spouses, \$2,500-\$7,500 for children.</li> <li>Health screening benefit pays \$50 for you and your spouse per year with eligible preventive screening.</li> </ul>
<b>Hospital Confinement Plan</b>	<ul style="list-style-type: none"> <li>Optional Employee &amp; Family Coverage</li> </ul>	<ul style="list-style-type: none"> <li>Benefit provides a lump sum benefit for hospital admission and daily confinement including mental health, substance abuse or nursing facility.</li> </ul>
<b>Accidental Injury Plan</b>	<ul style="list-style-type: none"> <li>Optional Employee &amp; Family Coverage</li> </ul>	<ul style="list-style-type: none"> <li>Benefit provides a lump sum benefit based on the type of injury you sustain or the type of treatment provided.</li> <li>Health screening benefit pays \$100 for your family members per year with eligible preventive screening.</li> </ul>
<b>Retirement (Prudential/Empower)</b>	<ul style="list-style-type: none"> <li>403(b)</li> </ul>	<ul style="list-style-type: none"> <li>Employee may contribute a flat dollar amount each pay period up to a maximum contribution of \$23,000 for the year. Employees who are age 50 or over at the end of the calendar year can also make catch-up contributions for a total of \$30,500 for the year as outlined by the IRS guidelines for 2024.</li> </ul>
	<ul style="list-style-type: none"> <li>401(a) <i>(For Providers only)</i> <i>Note: Cross company transfers that were in the pension, keep previous retirement plans and are not eligible for the supplemental employer contribution.</i></li> </ul>	<ul style="list-style-type: none"> <li>Part-Time FTE 0.5 to 0.89: Employer contributes 3% of base salary, not to exceed \$7,000;</li> <li>Full-Time FTE &gt;= 0.9: Employer contributes 7% of base salary, not to exceed \$14,000.</li> <li>Full vesting after 3 years. 50% 1st year, 75% 2nd year, 100% 3rd year. Contribution is subject to change based on any FTE adjustments.</li> </ul>
	<ul style="list-style-type: none"> <li>457</li> </ul>	<ul style="list-style-type: none"> <li>Employee may contribute a flat dollar amount each pay period up to a maximum contribution of \$23,000 for the year. Employees who are age 50 or over at the end of the calendar year can also make catch-up contributions for a total of \$30,500 for the year as outlined by the IRS guidelines for 2024.</li> </ul>
<b>Employee Assistance Program (EAP)</b>	<ul style="list-style-type: none"> <li>Provided by Acclaim &amp; ComPsych</li> </ul>	<ul style="list-style-type: none"> <li>Onsite EAP services to assist with issues such as stress, depression, substance abuse, and marital family issues.</li> </ul>
<b>Education Assistance</b>	<ul style="list-style-type: none"> <li>Provided by Acclaim</li> </ul>	<ul style="list-style-type: none"> <li>Reimbursement for <b>Associate's</b> program: (FT) \$2,000 max per year / (PT) \$1,000 max per year</li> <li>Reimbursement for <b>Bachelor's</b> program: (FT) \$3,500 max per year / (PT) \$1,750 max per year</li> <li>Reimbursement for <b>Master's/ Doctoral</b> program: (FT) \$4,500 max per year / (PT) \$2,250 max per year</li> </ul>
<b>CME/Dues/Licensure Reimbursement Program</b>	<ul style="list-style-type: none"> <li>Provided by Acclaim <i>(for FT providers only)</i></li> </ul>	<ul style="list-style-type: none"> <li>Reimbursement for CME expenses, professional dues, and licensure as approved by Acclaim. Maximum reimbursement up to \$5,000 per program year; prorated based on employed FTE. Benefit amount is subject to change based on any FTE adjustments or end of employment.</li> </ul>
<b>Allowable Time Off (ATO)</b>	<ul style="list-style-type: none"> <li>Provided by Acclaim</li> </ul>	<ul style="list-style-type: none"> <li>Allowable Time Off (ATO) per program year (all-inclusive of vacation time, sick time, CME's, holidays, etc.) 1.0 FTE = 288 hrs; 0.9 FTE = 259 hrs; 0.8 FTE = 230 hrs; 0.7 FTE = 202 hrs; 0.6 FTE = 173 hrs; 0.5 FTE = 144 hrs. ATO is front-loaded. Unused ATO does not roll over to the next year. ATO amounts are subject to change based on any FTE adjustments.</li> </ul>

Updated as of 01-22-24

**\*\*\*All benefits listed above may change at the discretion of Acclaim Administration at any time\*\*\***

For more information on our additional benefits such as Universal Life Insurance, Travel Connect, Legal Shield, Headspace, HingeHealth, Working Advantage Employee Discounts, Concierge Day Care locator, Direct Deposit, Transit Discounts, Purchasing Power, Corporate Gym Membership, and Pet Insurance Discounts contact AcclaimBenefits@jpshealth.org or visit **JPSEmployeeBenefits.ORG** to review our plans and get claim forms and certificates.

<https://jpsemployeebenefits.org/>