

Employee Benefits 2014

An Overview of
Your Benefits Program



Medical	1
Pharmacy	4
Dental	4
Flexible Spending Accounts	6
Life Insurance	7
Disability	8
Additional Benefits	9
Vacation, Personal, Holiday and Sick Days	10
Retirement	11
Tuition Reimbursement	12
Employee Discounts	13

Medical

Eligibility

- Employees scheduled to work 20 hours or more per week are eligible to elect medical insurance
- Part-time employees scheduled to work 20-31 hours per week may elect medical insurance, but do so at higher premium rates
- Coverage begins on the 1st of the month following 30 calendar days of employment

Options

Plan #1: Exclusive Provider Organization (EPO)

Employees utilize NorthShore University HealthSystem network services

- Plan pays 100% of routine preventive services with no deductible or copay
- Plan pays 100% of most covered physician services (i.e., treatment of illness or injury) performed in the office after copay
- Plan pays 90% of most other covered services (i.e., x-rays, lab services) to the coinsurance maximum, after annual deductible
- Employees have a higher copay for specialists

Plan #2: Exclusive Provider Organization Plus (EPO Plus)

Employees may utilize NorthShore University HealthSystem, Aetna network, and services from any provider

- Plan pays 100% of routine preventive services with no deductible or copay
- Plan pays 100% of most covered physician services (i.e., treatment of illness or injury) performed in the office after copay, if in the NorthShore University HealthSystem or Aetna network
- Plan pays 90% of most covered services (i.e., x-rays, lab services) if performed by an NorthShore University HealthSystem network provider or 80% if performed by an Aetna network provider, up to the coinsurance maximum, after annual deductible
- Plan pays 60% of most covered services performed in the office by out-of-network providers, up to the coinsurance maximum after the annual deductible
- Employees have a higher copay for specialists

Plan #3: Consumer Directed Health Plan (CDHP) with Health Savings Account (HSA)

Employees may utilize NorthShore University HealthSystem, Aetna network, and services from any provider

- Plan pays 100% of routine preventive services with no deductible or copay
- Plan pays 85% for most other covered services performed by an NorthShore University HealthSystem network provider or 75% if performed by an Aetna network provider up to coinsurance maximum, after the annual deductible
- Plan pays 55% of most covered services performed in the office by out-of-network providers, up to the coinsurance maximum after the annual deductible
- **Employees are responsible for the full cost of non-preventive care, such as office visits and prescriptions, until the deductible is met**
- Prescription drug copays apply only after you meet the deductible
- Includes the opportunity to enroll in a Health Savings Account (HSA) to help cover out-of-pocket healthcare expenses. If enrolled in the HSA, NorthShore contributes: \$500 for employee coverage, \$750 for employee + child(ren)/employee + spouse coverage, \$1,000 for family coverage, prorated by month of hire in 2014
- Employees enrolled in Medicare are not eligible for HSA by law

Medical Plan Comparison

	EPO Plan	EPO Plus Plan			CDHP with HSA		
	NorthShore University HealthSystem Network I	NorthShore University HealthSystem Network II	Aetna Network	Out-of-Network ¹	NorthShore University HealthSystem Network II	Aetna Network	Out-of-Network ¹
Annual Deductible							
Individual	\$300	\$300	\$500	\$1,400	\$1,400	\$1,750	\$2,000
Family	\$600	\$600	\$1,000	\$2,800	\$2,800	\$3,500	\$4,000
Annual Coinsurance Maximum (not including deductible or copayments)							
Individual	\$1,000	\$1,000	\$1,900	\$4,800	\$2,000	\$2,500	\$5,000
Family	\$2,000	\$2,000	\$3,800	\$9,600	\$4,000	\$5,000	\$10,000
PHYSICIAN SERVICES							
Preventive Services (including routine annual physical exam (with PSA), Well-Woman visit, pediatric physical exam/immunization, colonoscopy/sigmoidoscopy, routine mammogram)	100%	100%	100%	100%	100%	100%	100%
Treatment of Illness or Injury	100% after \$25 copay	100% after \$25 copay	100% after \$35 copay	60% ²	85% ²	75% ²	55% ²
Specialists Services (in office, including maternity) ¹	100% after \$35 copay	100% after \$35 copay	100% after \$45 copay	60% ²	85% ²	75% ²	55% ²
Allergy Treatments/ Materials	100% after \$35 copay	100% after \$35 copay	100% after \$45 copay	60% ²	85% ²	75% ²	55% ²
Outpatient Surgery (in office)	100% ²	100% ²	100% ²	60% ²	100% ²	100% ²	55% ²
Lab and x-ray	90% ²	90% ²	80% ²	60% ²	85% ²	75% ²	55% ²
HOSPITAL							
Inpatient Services/ Supplies	90% ² after \$175 copay	90% ² after \$175 copay	80% ² after \$250 copay	60% ² after \$500 copay	85% ²	75% ²	55% ²
Ancillary Services	90% ²	90% ²	80% ²	60% ²	85% ²	75% ²	55% ²
Outpatient Services (lab & x-ray)/Supplies/Surgery	90% ²	90% ²	80% ²	60% ²	85% ²	75% ²	55% ²
Emergency Room Services	100% after \$125 copay	100% after \$125 copay	100% after \$125 copay	100% after \$125 copay	85% ²	85% ²	85% ²
MENTAL HEALTH							
Inpatient	90% ² after \$175 copay	90% ² after \$175 copay	80% ² after \$250 copay	60% ² after \$500 copay	85% ²	75% ²	55% ²
Outpatient	100% after \$20 copay	100% after \$20 copay	100% after \$30 copay	60% ²	100% ²	100% ²	55% ²
SUBSTANCE ABUSE							
Inpatient	90% ² after \$175 copay	90% ² after \$175 copay	80% ² after \$250 copay	60% ² after \$500 copay	85% ²	75% ²	55% ²
Outpatient	100% after \$20 copay	100% after \$20 copay	100% after \$30 copay	60% ²	100% ²	100% ²	55% ²

1. Reasonable and Customary amounts apply. 2. After annual deductible.

Medical Plan Comparison

	EPO Plan	EPO Plus Plan			CDHP with HSA		
	NorthShore University HealthSystem Network I	NorthShore University HealthSystem Network II	Aetna Network	Out-of-Network ¹	NorthShore University HealthSystem Network II	Aetna Network	Out-of-Network ¹
OTHER SERVICES							
Physical, Occupational and Speech Therapy (60 combined visits per plan year)	90% ²	90% ²	80% ²	60% ²	85% ²	75% ²	55% ²
Home Healthcare	90% ²	90% ²	80% ²	60% ²	85% ²	75% ²	55% ²
Ambulance	90% ²	90% ²	90% ²	90% ²	85% ²	85% ²	85% ²
Skilled Nursing	90% ² after \$175 copay	90% ² after \$175 copay	80% ² after \$250 copay	60% ² after \$500 copay	85% ²	75% ²	55% ²
Casts, Splints, Durable Medical Equipment	90% ²	90% ²	80% ²	60% ²	85% ²	75% ²	55% ²
VISION DISCOUNTS							
Eye Exams	100% after \$30 copay in Aetna's Vision One Network						
Plan Features	Discount varies depending on the glasses/contacts chosen						

1. Reasonable and Customary amounts apply. 2. After annual deductible.

Total Health Initiative

NorthShore's Total Health Initiative is designed to help our employees and their eligible dependents maintain and improve their overall health. By participating in this program, which focuses on preventive care, you will earn a medical benefit premium contribution credit (Medical Premium Reward) of about \$300-\$600 annually (prorated by hire date), depending on which level of medical coverage you elect, that will be applied as a credit to your bi-weekly 2014 employee premium contributions.

To participate, you and your spouse or domestic partner must be covered under the NorthShore Medical Plan and satisfy the annual participation requirements as described in program materials.

New hires may enroll in this program after becoming covered by a NorthShore Medical Plan, and Medical Premium Rewards appear in paychecks approximately 6 – 8 weeks after all participation requirements are met.

Pharmacy

Prescription drug coverage is included with medical coverage and is administered by Catamaran. Our employees have the option of using NorthShore University HealthSystem or a Catamaran pharmacy for most acute (30 day) prescriptions. NorthShore University HealthSystem network pharmacies are located at:

- Evanston Hospital
- Glenbrook Hospital
- Highland Park Hospital
- Skokie Hospital

Visit www.catamaranrx.com to locate the Catamaran network pharmacy nearest you.

Costs

	EPO and EPO Plus*		
	NorthShore University HealthSystems Pharmacy		Catamaran Network
	30-day	90-day	30-day only
Generic	\$10	\$20	\$15
Brand (formulary)	\$35	\$70	\$50
Brand (non-formulary)	\$70	\$140	\$90
Specialty Rx Preferred	10% up to \$125 maximum per prescription	30-day only	NorthShore Pharmacies only
Specialty Rx Non-Preferred	10% up to \$150 maximum per prescription		

* Under the CDHP option, the deductible must be met before these copays apply.

Dental

Eligibility

- Employees scheduled to work 20 hours or more per week are eligible to elect dental insurance
- Coverage begins on the 1st of the month following 30 calendar days of employment

Options

Plan #1: Dental Maintenance Organization (DMO)

- Requires participant to select a primary care dentist within the Guardian network
- No out-of-network coverage
- No deductibles or annual maximum
- Pays 100% of preventative services (i.e., exams, cleanings, sealants, x-rays)
- Pays 80% of most procedures (i.e., fillings, crowns, bridges)
- Plan includes orthodontia benefits up to a value of \$1,000 per course of treatment

Dental (continued)

Plan #2: Preferred Provider Organization (PPO)

- Does not require participant to select a primary care dentist within the Guardian network
- Discounted fees from participating PPO dentists
- \$75 individual annual deductible up to \$225 family maximum, \$1,000 annual benefit level per person
- Pays 100% of preventative services (i.e., exams, cleanings, tooth sealants)
- Pays 80% of basic procedures (i.e. x-rays, fillings)
- Pays 50% of major procedures (i.e., crowns, bridges), most after 12 months of coverage
- Plan does not include orthodontia benefits

Plan Comparison

BASIC & MAJOR DENTAL SERVICES		DMO* Participating Providers	PPO Participating Providers	Non Participating Providers**
Oral exams			100%	
Cleanings & prophylaxis			100%	
Fluoride treatments and sealants			100%	
X-rays		100%	80%	80%
Fillings	<i>Amalgams & resins</i>	80%	80%	80%
Oral surgery	<i>Simple extractions, impactions & alveoplasty</i>	80%	50%	50%
Endodontics	<i>Anterior & bicuspid root canals, molar root canals & apicoectomy</i>	80%	50%	50%
Periodontics	<i>Non-surgical</i>	80%	50%	50%
	<i>Surgical</i>	80%	50%***	50%***
Crowns & bridges	<i>Inlays, onlays, labial veneers, post & core, core build-ups, fixed bridgework, full & partial removable dentures</i>	80%	50%***	50%***
Orthodontics		\$1,000 Value	Not covered	Not covered

* Services must be received from your participating DMO dentist.

** Charges under the non-participating PPO option are subject to Usual, Customary and Reasonable (UCR) fees. The patient is responsible for any amount of the dentist's charge over the UCR fees.

*** Services require a waiting period of 12 months continuous coverage through the group.

Flexible Spending Accounts

Health

- Employees scheduled to work 20 hours or more per week are eligible to contribute to a health flexible spending account
- Coverage is available at Open Enrollment
- Pre-tax dollars added to this account can be used to reimburse you for eligible healthcare expenses not covered by insurance (i.e., copays, coinsurance)
- Annual maximum contribution of up to \$2,500
- Debit card is available for easier and faster reimbursement
- Employees enrolled in the Health Savings Account (HSA) may choose to elect a “Limited Purpose FSA” to pay for dental and vision expenses

Dependent Care

- Employees scheduled to work 20 hours or more per week are eligible to contribute to a dependent care flexible spending account
- Coverage begins on the first of the month following 90 calendar days of employment
- Pre-tax dollars may be used to pay for dependent care expenses (i.e., childcare, dependent care)
- Annual maximum contribution of up to \$5,000

Life Insurance

Eligibility/Coverage

- Employees scheduled to work 20 hours or more per week
- Coverage begins on the first of the month following 60 calendar days of employment

Basic Term Life

- Premiums paid by NorthShore
- Coverage: 1x annual salary for Hourly, Hourly Professional, Home Health Professionals, Salaried employees; 2x annual salary for Management employees
- Also includes Accidental Death & Dismemberment coverage

Supplemental Life

- Available for purchase by employees
- Coverage: 1 or 2x annual salary up to \$1.5 million (combined with basic life insurance) for Hourly, Hourly Professional, Salaried employees; 1x annual salary up to \$1.5 million (combined with basic life insurance) for Management employees
- Does not include Accidental Death & Dismemberment

Dependent Term Life

- Available for purchase by employees
- Coverage:
 - Spouse/Civil Union Partner – \$10,000 increments up to a maximum of \$100,000 (premiums are age rated); evidence of insurability is required for amounts over \$50,000
 - Children ages 6 months – 19 years (or 23 if full-time student) – \$2,000 increments up to a maximum of \$10,000

Voluntary Accidental Death & Dismemberment

- Available for purchase by employees
- May choose individual or family coverage, in increments of \$10,000
- Maximum level of coverage – the lesser of 10 times annual salary or \$500,000

Travel Accident Coverage

- Premiums paid by NorthShore
- Coverage for loss of life or limb while traveling on Company business:
 - Up to \$100,000 for hourly and hourly professional employees
 - Up to \$250,000 for salaried employees
 - Up to \$500,000 for management employees
- Effective on date of hire

Disability

Short-Term

Basic

Employees scheduled to work 20 hours or more per week are eligible for employer paid short-term disability

Employee Group	Requirements	Coverage Options
<ul style="list-style-type: none"> Hourly Hourly Professional Home Health Professional 	Employees scheduled to work 20 hours or more per week	60% of weekly base salary, up to \$500/week up to 26 weeks (including the elimination period)
<ul style="list-style-type: none"> Salaried Management 	Employees scheduled to work 20 hours or more per week	100% of weekly base salary up to 26 weeks

- Elimination period of 14 calendar days for hourly, hourly professional and home health professional employees
- Coverage begins after 90 days of employment
- Pre-existing conditions covered

Supplemental

- Hourly, Hourly Professional & Home Health Professional employees ages 17-69, scheduled to work 20 hours or more per week may purchase coverage during annual Open Enrollment period only
- Minimum monthly benefit of \$200, maximum monthly benefit of 70% of gross monthly salary, not to exceed \$5,000 (*the available monthly benefit amount may be reduced by NorthShore University HealthSystem group coverage and other plans owned by the employee*)
- Elimination period of 14 calendar days
- Benefits for pre-existing conditions will not be paid during the first 12 months the policy is in force
- Benefits will not be paid if the insured gives birth within nine months after coverage becomes effective

Long-Term (after 180 days of disability)

Employee Group	Requirements	Coverage Options
<ul style="list-style-type: none"> Hourly Hourly Professional Home Health Professional 	Employees scheduled to work 20 hours or more per week	Employees may purchase insurance in increments of 40% or 60% of monthly base salary, up to a \$5,000 maximum per month
<ul style="list-style-type: none"> Salaried (part-time) Management (part-time) 	Employees scheduled to work 20-39 hours per week	
<ul style="list-style-type: none"> Salaried Management 	Employees scheduled to work 40 hours or more per week	NorthShore University HealthSystem provides 60% of monthly base salary, up to \$25,000 maximum per month

- Coverage begins on the first of the month following 90 calendar days of employment
- See Summary Plan Description for pre-existing condition restrictions

Additional Benefits

Workplace Solutions®

NorthShore University HealthSystem partners with Workplace Solutions® to provide a wide range of confidential work-life services that support NorthShore employees and their dependents. The benefit is effective on the date of hire and is available at no cost to the employee. Services include child and elder care resources and referrals, legal and financial services, and confidential counseling support by phone or in person.

Contact Workplace Solutions 24 hours a day, 7 days a week, at 800-327-5071. Online services are available at www.wseap.com, username: NorthShore, password: worklife.

Long Term Care

- Employees scheduled to work 20 hours or more per week are eligible to purchase Long Term Care Insurance as of the 1st of the month, following 30 calendar days of employment
- Premiums begin the month of coverage
- May choose from several options, varying by type of care & optional inflation rider
- New hires have 90 days from date of hire to enroll with simplified underwriting

Section 529 College Savings Plan

- All NorthShore University HealthSystem employees are eligible to participate in this college savings plan upon hire
- Annual contribution limit of \$14,000 (\$28,000 for married couples) per year per beneficiary without incurring gift taxes
- Illinois residents can deduct contributions from Illinois state taxable income up to \$10,000 per year (\$20,000 if married and filing jointly)

Vacation, Personal, Holiday and Sick Days

Below are annual accruals for full-time, benefit-eligible employees. Amounts for part-time, benefit-eligible employees are prorated. You are eligible to use vacation, personal days and sick days after 90 calendar days of employment.

Vacation

- Vacation days accrue monthly

Years of service	< 2	2-9	10-19	20+
Hourly	10 days	15 days	18 days	22 days
Hourly Professional Home Services – (RNs & Therapists) Salaried	15 days	18 days	22 days	
Management	18 days	22 days		

Personal Days

- Personal days are allotted upon hire date and each January 1st thereafter

Current benefit-eligible employees		3 days
New Hires	Hire date: Jan 1st – March 31st	3 days
	Hire date: April 1st – June 30th	2 days
	Hire date: July 1st – September 30th	1 day
	Hire date: October 1st – December 31st	0 days

Holidays

NorthShore University HealthSystem observes the following 6 legal holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Sick Days

Hourly Hourly Professional Home Health Professional	10 days per year (6.67 hours accrued per month)
Salaried Management	Included in Short-term disability benefit

- Coverage begins after 90 days of employment
- Unused days can be carried over to the following year

Retirement

403(b) Plan (Tax-Deferred Annuity)

- All NorthShore University HealthSystem employees are eligible to participate in this retirement savings plan upon hire
- Contribute up to the annual IRS limit (\$17,500 for 2014*) or 35% of annual income, whichever is less
- Employees over age 50 by the end of the calendar year may contribute an extra \$5,500*
- Variable employer match on your contributions of \$0 to \$1.00 on up to 4% of eligible earnings
- Employees who contribute to the Plan are eligible for the variable employer match if they:
 1. Are an active employee on December 31st
AND
 2. Are classified as a .5 Full-Time Equivalent (FTE) or greater (scheduled work hours are equal to 20 hours or more per week) as of December 31st
OR
 - Are classified less than a .5 FTE (scheduled work hours are less than 20 hours per week) but actually work a minimum of 1,000 hours as recorded in the payroll system during the calendar year
- Employees are fully vested in the variable employer match after completing one year of service

Retirement Contribution Plan

- All NorthShore University HealthSystem employees at least 21 years of age are eligible to participate
- Newly hired employees automatically become participants in the plan on either January 1st or July 1st, following 12 months of service (with at least 1,000 hours worked)
- Once an employee becomes a participant in the plan, NorthShore University HealthSystem contributes a percentage of pay based on years of credited service and age for any calendar year in which the employee actually worked at least 1,000 hours as recorded in the payroll system, as shown in the chart to the right
- Employees who actually worked 2,000 hours as recorded in the payroll system in a calendar year earn a full year of credited service for that year
- Employees who actually worked between 1,000 and 2,000 hours as recorded in the payroll system in a calendar year earn a fractional year of credited service for that year
- To be eligible to receive the contribution, a participant must be actively employed on December 31st
- Employees will have a menu of investment funds from which to choose
- Vesting occurs after 3 years of service (with at least 1,000 hours worked in each calendar year)

Age + Credited Service	% of Earnings
< 25	2.0%
25 – 34	2.5%
35 – 44	3.0%
45 – 54	3.5%
55 – 64	4.0%
65 – 74	4.5%
75+	5.0%

* Rates may be adjusted each year by the IRS.

Tuition Reimbursement

Eligibility

- Employees scheduled to work 20 hours or more per week are eligible for tuition reimbursement after 90 days of employment
- The request for Tuition Reimbursement must be approved by a manager who will verify that the course of study is directly related to the employee's present job or will enhance the employee's potential for other opportunities within the organization
- A grade of "C–" or above or "Pass" status must be attained for any course taken to be eligible for reimbursement

Reimbursement

Hours Worked Per Week	Maximum Reimbursement
36-40	\$5,000
30-35	\$3,750
20-29	\$2,500

Employee Discounts

NorthShore Employee Discount Program

NorthShore offers access to PerkSpot to bring employees a one-stop shop for hundreds of online discounts. PerkSpot is a personal online savings resource—a place to find discounts and rebates on goods and services from many of the best known brand names in the U.S.—online, nationally and locally.

Eye and Vision Center Optical Shop at NorthShore Glenbrook Hospital

The Eye and Vision Center Optical Shop located at NorthShore University HealthSystem Glenbrook Hospital offers a 30% discount on all frames and lenses to employees and family members. To receive the discount, employees must show their NorthShore ID, and family members must be accompanied by a NorthShore employee (with ID).

Transportation

- For those using public transportation, NorthShore University HealthSystem pays \$20 toward a monthly CTA/Metra pass; the remainder may be taken out as a pre-tax deduction
- Free shuttle service is provided in between hospitals

This document is intended to provide you with a general summary of the NorthShore University HealthSystem benefits programs. This document is only a summary of the terms and conditions of the NorthShore University HealthSystem benefits programs, and it does not contain complete details about all plan provisions. Summary plan descriptions (SPDs) contain more information about each of these plans, and the actual plan documents contain the full and complete legal and governing terms of the plans provisions and benefits. To the extent that there is any conflict between this summary and/or the SPD and the actual plan provisions, the terms of the actual plan provisions shall govern. NorthShore University HealthSystem may modify or terminate any of the programs described here at any time.

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