

# 2019 Employee Benefit Summary

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Live. Grow. Change. Your benefits are just like you.

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<p><b>Medical</b> Administered by Aetna; 1.800.636.4297</p>	<p>Benefit eligible employees may choose between the NorthShore Advantage Plan and the Consumer Choice Plan with Health Savings Account (HSA).</p> <p><b>NorthShore Advantage Plan (NSAP)</b></p> <ul style="list-style-type: none"> <li>• <b>Option 1:</b> NorthShore Access – Plan pays 100% toward most covered office services after employee pays co-payment. Inpatient and other services subject to deductible and coinsurance.</li> <li>• <b>Option 2:</b> NorthShore, Aetna, Out-of-network Access – NorthShore office visits only require a co-payment. After employee meets deductible, Plan pays:               <ul style="list-style-type: none"> <li>– 85% for services covered through NorthShore Employee Network.</li> <li>– 65% for services covered through Aetna network.</li> <li>– 50% for out-of-network services.</li> </ul> </li> </ul> <p><b>Consumer Choice Plan (CCP) with HSA</b></p> <ul style="list-style-type: none"> <li>• <b>Option 1:</b> NorthShore Access – Plan begins to pay a percentage of the cost after employee meets deductible. Employees pay 10% of the group negotiated rate instead of a co-payment.</li> <li>• <b>Option 2:</b> NorthShore, Aetna, Out-of-network Access – Plan begins to pay a portion of the cost after employee meets deductible, as follows:               <ul style="list-style-type: none"> <li>– 90% for services covered through NorthShore Employee Network.</li> <li>– 70% for services covered through Aetna network.</li> <li>– 50% for out-of-network services.</li> </ul> </li> </ul>																												
<p><b>Prescription Drug</b> Administered by OptumRX; 1.877.380.8073</p>	<p>Prescription drug coverage is included with medical coverage. Employees can use NorthShore University HealthSystem or an OptumRX pharmacy for most acute (30-day) prescriptions. NorthShore pharmacies are located in the Evanston, Glenbrook, Highland Park and Skokie hospitals.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th></th> <th style="width: 25%;">NorthShore University HealthSystem Pharmacy</th> <th style="width: 25%;">NorthShore University HealthSystem Pharmacy</th> <th style="width: 25%;">OptumRX Network</th> </tr> <tr style="background-color: #0070C0; color: white;"> <th style="text-align: left;">Costs*</th> <th style="text-align: center;">30-day supply</th> <th style="text-align: center;">90-day supply</th> <th style="text-align: center;">30-day supply</th> </tr> </thead> <tbody> <tr> <td>Generic (Tier 1/Tier 2)</td> <td style="text-align: center;">\$10/\$20</td> <td style="text-align: center;">\$20/\$40</td> <td style="text-align: center;">\$15/\$30</td> </tr> <tr> <td>Brand (formulary)**</td> <td style="text-align: center;">20% coinsurance (\$80 max)</td> <td style="text-align: center;">20% coinsurance (\$150 max)</td> <td style="text-align: center;">20% coinsurance (\$110 max)</td> </tr> <tr> <td>Brand (non-formulary)**</td> <td style="text-align: center;">20% coinsurance (\$175 max)</td> <td style="text-align: center;">20% coinsurance (\$315 max)</td> <td style="text-align: center;">20% coinsurance (\$215 max)</td> </tr> <tr> <td>Specialty RX Preferred**</td> <td style="text-align: center;">20% coinsurance (\$200 max)</td> <td style="text-align: center;">30-day supply only</td> <td style="text-align: center;">NorthShore pharmacies only</td> </tr> <tr> <td>Specialty RX Non-Preferred**</td> <td style="text-align: center;">20% coinsurance (\$275 max)</td> <td style="text-align: center;">30-day supply only</td> <td style="text-align: center;">NorthShore pharmacies only</td> </tr> </tbody> </table> <p style="font-size: small; margin-top: 5px;">*Deductible must be met before these co-pays apply when enrolled in the CCP plan. **Minimums and maximums are per prescription, not annual amounts.</p>		NorthShore University HealthSystem Pharmacy	NorthShore University HealthSystem Pharmacy	OptumRX Network	Costs*	30-day supply	90-day supply	30-day supply	Generic (Tier 1/Tier 2)	\$10/\$20	\$20/\$40	\$15/\$30	Brand (formulary)**	20% coinsurance (\$80 max)	20% coinsurance (\$150 max)	20% coinsurance (\$110 max)	Brand (non-formulary)**	20% coinsurance (\$175 max)	20% coinsurance (\$315 max)	20% coinsurance (\$215 max)	Specialty RX Preferred**	20% coinsurance (\$200 max)	30-day supply only	NorthShore pharmacies only	Specialty RX Non-Preferred**	20% coinsurance (\$275 max)	30-day supply only	NorthShore pharmacies only
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<p><b>Health Savings Account</b> Administered by Benefit Express; 1.877.837.5017</p>	<p>Employees enrolled in the CCP can contribute pre-tax dollars for reimbursement of medical, dental, vision, prescription and over-the-counter healthcare expenses, with an annual maximum contribution limit of \$3,500 for individual (\$4,500 if 55 or older) or \$7,000 for family (\$8,000 if 55 or older). NorthShore contributes to HSA (\$600 for employee, \$900 for employee+spouse or child(ren) and \$1,200 for family). CCP enrollees also eligible for Hospital Indemnity insurance (paid by NorthShore).</p>																												
<p><b>Flexible Spending Account</b> Administered by Benefit Express; 1.877.837.5017</p>	<p>Benefit eligible employees can contribute pre-tax dollars for reimbursement of medical, dental, vision, prescription and over-the-counter healthcare expenses, with an annual maximum contribution limit of \$2,650 with \$500 carry over into the next calendar year. Available if enrolled in the NSAP. If enrolled in the CCP, employees can still participate but pre-tax dollars can only reimburse dental and vision expenses (referred to as a “limited purpose FSA”).</p>																												
<p><b>Dental</b> Administered by Guardian; 1.800.541.7846</p>	<p>Benefit eligible employees can choose between the DHMO Plan and the PPO Plan.</p> <p><b>DHMO:</b> Must select a Primary Care Dentist within Guardian network. No deductible or annual maximum benefit. Preventive services covered at 100%. \$1,000 per course of treatment on orthodontia services; available for adults and children.</p> <p><b>PPO:</b> \$75 individual deductible. \$1,000 individual maximum. Preventive services covered at 100%. Plan pays 80% for basic services, 50% for major services and 50% for orthodontia benefits. \$1,000 lifetime maximum on orthodontia services; available for adults and children.</p>																												

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<p><b>Vision</b> Administered by Aetna; 1.800.636.4297</p>	<p>Benefit eligible employees may purchase coverage under the Vision Plan.  <b>Vision Plan:</b> Receive coverage for frames, lenses and contact lenses at discounted rate.            Employees are also eligible for discounts for routine visits with a NorthShore ophthalmologist through Aetna’s Vision Discount Program. This benefit is included if employee enrolls in NorthShore medical plan.</p>
<p><b>Life</b> Administered by Aetna</p>	<p>Benefit eligible employees are eligible for basic life insurance based on employee classification. The benefit is paid by NorthShore.  <b>Basic Life Insurance</b></p> <ul style="list-style-type: none"> <li>• Hourly, Hourly Professional, Home Health Professional and Salaried: 1 times annual salary</li> <li>• Management: 2 times annual salary Physician: 3 times annual salary (full-time) 1 times annual salary (part-time)</li> </ul> <p>Benefit eligible employees may purchase supplemental life insurance based on employee classification. The benefit is paid by the employee.  <b>Supplemental Life Insurance</b></p> <ul style="list-style-type: none"> <li>• Hourly, Hourly Professional, Home Health Professional and Salaried: 1 or 2 times annual salary</li> <li>• Management: 1 times annual salary Physician: 1 or 2 times annual salary (full and part-time)</li> </ul> <p>Benefit eligible employees may purchase dependent life insurance for spouses and children.</p>
<p><b>Accidental Death &amp; Dismemberment</b> Administered by Aetna</p>	<p>Benefit eligible employees are eligible for basic accidental death and dismemberment (AD&amp;D) insurance. The benefit is paid by NorthShore.  <b>Basic AD&amp;D Insurance</b></p> <ul style="list-style-type: none"> <li>• Hourly, Hourly Professional, Home Health Professional and Salaried: 1 times annual salary</li> <li>• Management: 2 times annual salary Physician: \$50,000 (full-time) 1 times annual salary (part-time)</li> </ul> <p>Benefit eligible employees may purchase supplemental AD&amp;D insurance. The benefit is paid by the employee.  <b>Supplemental Life Insurance</b></p> <ul style="list-style-type: none"> <li>• Hourly, Hourly Professional, Home Health Professional and Salaried: 1 or 2 times annual salary</li> <li>• Management: 1 times annual salary Physician: 1 or 2 times annual salary</li> </ul>
<p><b>Short-term Disability</b> Administered by Aetna</p>	<p>Benefit eligible employees are eligible for short-term disability insurance. This benefit is paid by NorthShore.  <b>Short-term Disability Insurance for Hourly, Hourly Professional and Home Health Professional employees</b></p> <ul style="list-style-type: none"> <li>• 60% of weekly salary for 26 weeks. Employee must satisfy seven-calendar-day elimination period before short-term disability benefits begin.</li> </ul> <p><b>Short-term Disability Insurance for Full-time Salaried, Management and Physicians</b></p> <ul style="list-style-type: none"> <li>• 100% of weekly salary for 26 weeks. Employee must satisfy seven-calendar-day elimination period before short-term disability benefits begin.</li> </ul>
<p><b>Long-term Disability</b> Administered by Aetna</p>	<p>Benefit eligible employees may purchase long-term disability insurance. Benefit can begin after 26 weeks of short-term disability.  <b>Long-term Disability for Hourly, Hourly Professional, Home Health Professional, and part-time Salaried and Management employees</b></p> <ul style="list-style-type: none"> <li>• Option 1: 40% of monthly salary. This benefit is paid by the employee.</li> <li>• Option 2: 60% of monthly salary. This benefit is paid by the employee.</li> </ul> <p><b>Long-term Disability for full-time Salaried, Management and Physicians</b></p> <ul style="list-style-type: none"> <li>• 60% of monthly salary. This benefit is paid by NorthShore.</li> </ul>
<p><b>Financial Protection Options</b> Administered by Aetna; 1.800.636.4297</p>	<p>Benefit eligible employees may purchase any of the three financial protection coverages. Hospital Indemnity is paid by NorthShore if employee is enrolled in the CCP.  <b>Critical Illness Insurance:</b> Pays one-time lump sum payment upon diagnosis of covered critical illness or condition to use at employee’s discretion.  <b>Accident Insurance:</b> Provides cash benefit to help pay accident expenses that may not be fully paid by the medical plan.  <b>Hospital Indemnity Insurance:</b> Assists in reducing the financial impact of unexpected health-related events from being confined in a hospital.</p>
<p><b>Legal Insurance</b> Administered by ARAG; 1.800.247.4184</p>	<p>Benefit eligible employees may purchase coverage and get access to attorneys to help with many legal issues.</p>
<p><b>Financial Wellbeing</b></p>	<p>All NorthShore employees may purchase voluntary benefits that can support financial wellbeing.  <b>Auto and Home Insurance:</b> Get multiple quotes, typically for a lot less than what you may pay for an individual policy.  <b>Financial and Counseling Services:</b> Get access to a wealth of educational information and tools, plus coaching services to simplify your life financially.  <b>Identity Protection Insurance:</b> Proactively protect your family’s privacy, identity and finances through InfoArmor®.  <b>Pet Insurance:</b> Receive 90% reimbursement on vet bills regardless of the age or type of your pet.</p>

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<b>Life Insurance with Long Term Care</b> Administered by Chubb	Benefit eligible employees may purchase during Open Enrollment only. This life insurance option has benefits for long term care expenses for home health care, assisted living or nursing care.																					
<b>Wellness</b>	Complete health and wellness activities to earn financial rewards — up to \$300 per employee and/or spouse/domestic partner (up to \$600 total). Earned rewards are paid through payroll.																					
<b>Holidays</b>	Six holidays observed: New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.																					
<b>Vacation</b>	Vacation is earned as listed in the chart below. Hours are prorated for new hires, transfers and part time employees. <table border="1" style="margin: 10px auto; width: 80%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #0070C0; color: white;">Years of Service</th> <th style="background-color: #0070C0; color: white;">Hourly</th> <th style="background-color: #0070C0; color: white;">Hourly Professionals and Salaried</th> <th style="background-color: #0070C0; color: white;">Management</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">0 – 1</td> <td style="text-align: center;">80 hours</td> <td style="text-align: center;">120 hours</td> <td style="text-align: center;">144 hours</td> </tr> <tr> <td style="text-align: center;">2 – 9</td> <td style="text-align: center;">120 hours</td> <td style="text-align: center;">144 hours</td> <td style="text-align: center;">176 hours</td> </tr> <tr> <td style="text-align: center;">10 – 19</td> <td style="text-align: center;">144 hours</td> <td style="text-align: center;">176 hours</td> <td style="text-align: center;">176 hours</td> </tr> <tr> <td style="text-align: center;">20+</td> <td style="text-align: center;">176 hours</td> <td style="text-align: center;">176 hours</td> <td style="text-align: center;">176 hours</td> </tr> </tbody> </table>	Years of Service	Hourly	Hourly Professionals and Salaried	Management	0 – 1	80 hours	120 hours	144 hours	2 – 9	120 hours	144 hours	176 hours	10 – 19	144 hours	176 hours	176 hours	20+	176 hours	176 hours	176 hours	
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<b>Personal Days</b>	Employees receive up to three personal days per year based on hire date or date he or she becomes benefits-eligible.																					
<b>Sick Time</b>	Sick time is allotted as listed in the chart below. Hours are prorated for new hires, transfers and part time employees. <table border="1" style="margin: 10px auto; width: 80%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #0070C0; color: white;">Scheduled Hours</th> <th style="background-color: #0070C0; color: white;">Hourly, Hourly Professional and Home Health Professional Employees</th> <th style="background-color: #0070C0; color: white;">Salaried/Management Employees</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">20 – 23 hours/week</td> <td style="text-align: center;">60 hours</td> <td style="text-align: center;">80 hours</td> </tr> <tr> <td style="text-align: center;">24 – 27 hours/week</td> <td style="text-align: center;">64 hours</td> <td style="text-align: center;">96 hours</td> </tr> <tr> <td style="text-align: center;">28 – 31 hours/week</td> <td style="text-align: center;">68 hours</td> <td style="text-align: center;">112 hours</td> </tr> <tr> <td style="text-align: center;">32 – 35 hours/week</td> <td style="text-align: center;">72 hours</td> <td style="text-align: center;">128 hours</td> </tr> <tr> <td style="text-align: center;">36 – 39 hours/week</td> <td style="text-align: center;">76 hours</td> <td style="text-align: center;">144 hours</td> </tr> <tr> <td style="text-align: center;">40+ hours/week</td> <td style="text-align: center;">80 hours</td> <td style="text-align: center;">160 hours</td> </tr> </tbody> </table>	Scheduled Hours	Hourly, Hourly Professional and Home Health Professional Employees	Salaried/Management Employees	20 – 23 hours/week	60 hours	80 hours	24 – 27 hours/week	64 hours	96 hours	28 – 31 hours/week	68 hours	112 hours	32 – 35 hours/week	72 hours	128 hours	36 – 39 hours/week	76 hours	144 hours	40+ hours/week	80 hours	160 hours
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<b>Retirement Contribution Plan</b> Administered by Voya; 1.800.584.6001	<p>An “account-based” benefit, “like a savings account.”</p> <ul style="list-style-type: none"> <li>NorthShore makes an annual contribution to each employee’s account based on age, service and pay if the employee is actively employed as of December 31 of that year.</li> <li>Employee decides how to invest the contributions by selecting from a menu of investment funds.</li> <li>Participation is automatic on January 1 or July 1 after one year of service (1,000 hours).</li> </ul>																					
<b>Tax Deferred Annuity Plan</b> Administered by Voya; 1.800.584.6001	<p>A defined contribution benefit that allows employees to save for their future retirement on a tax-advantaged basis.</p> <ul style="list-style-type: none"> <li>Maximum employee contribution of 45% of annual income or \$19,000 whichever is less.</li> <li>If employee is over age 50 or attains age 50 by December 31 of the plan year, he or she can contribute an additional \$6,000 annually (not eligible for match).</li> <li>Variable NorthShore matching contribution, up to 4% of eligible earnings. NorthShore matching contribution is made to the plan annually in the first quarter of the current year for the prior year (as of December 31).</li> </ul>																					

The information in this document is only intended to provide a summary of benefits. Additional information about each benefit can be found on employee **Connect**.