

# 2021 Physician Benefits Guide

TOGETHER FOR A STRONGER FUTURE

NorthShore is pleased to offer a comprehensive benefits program, that offers you choice and flexibility, so you can take charge of your physical, financial and emotional well-being. Review this benefits guide to understand all of your options.

Specific details about Open Enrollment or New Hire Enrollment will be communicated separately.

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# Benefits Eligibility

Employees scheduled to work 20+ hours/week are eligible for medical, dental, vision and other voluntary benefits.

Eligible dependents are:

- Domestic partners
- Spouses/civil union partnership
- Dependent children up to age 26 (coverage ends the last day of the month in which they turn 26)

## Medical

At NorthShore, when you choose your medical coverage, it is a two-part decision. First you'll choose a medical plan option and then you'll choose a network option from which you'll receive care.

## Plan Options

NorthShore offers the following medical plan options, both of which are administered by Aetna and include prescription drug coverage:

- **HSA Plan.** Pay less in per paycheck premiums and more out-of-pocket when you need care with this plan. Meet a higher deductible before NorthShore begins to share the cost of eligible expenses, and benefit from a Health Savings Account to which NorthShore contributes and you can, too. Turn to page 7 to learn more.
- **PPO Plan.** Pay more in per paycheck premiums and less out-of-pocket when you need care with this plan. In addition, this plan has a lower deductible for you to meet before NorthShore begins to share the cost of eligible expenses.

## Network Options

NorthShore offers the following network options:

- **NorthShore Network.** Pay less when you receive care from this network. It includes:
  - NorthShore and Swedish providers, facilities and pharmacies.
  - Advocate Medical Group pediatricians and select facilities for pediatric care.
  - Coverage for services and supplies not available in the NorthShore Network.
  - Behavioral health services from NorthShore, Swedish and Aetna providers.
  - Acute (short-term, 30-day supply) medications from an Aetna network pharmacy.
  - Care from any urgent care clinic or emergency room.

Visit [www.northshore.org](http://www.northshore.org) to learn more about NorthShore facilities and physicians.

- **National Network.** Pay more when you receive care from this network of providers and facilities. It includes all of the services under the NorthShore Network, plus access to Aetna's national network and to out-of-network providers. This network may be of interest to you if you prefer to use non-NorthShore providers.



## Eligibility

Employees scheduled to work 20 hours or more per week are eligible to elect medical insurance.

- Employees scheduled to work 20 – 29 hours/week will pay part-time per paycheck premiums for medical coverage.
- Employees scheduled to work 30 or more hours/week will pay full-time per paycheck premiums for medical coverage.

Coverage begins on the first of the month following your hire date.

## Need more coverage?

Consider combining medical insurance with supplemental medical options, such as hospital indemnity, accident or critical illness insurance. These options supplement your medical plan's coverage. Turn to page 5 to learn more.

## Plan and Network Options At-A-Glance

Feature	HSA Plan				PPO Plan			
	NorthShore Access	NorthShore, Aetna and Out-of-Network Access			NorthShore Access	NorthShore, Aetna and Out-of-Network Access		
Feature	NorthShore Network	NorthShore Network	National Network	Out-of-Network	NorthShore Network	NorthShore Network	National Network	Out-of-Network
<b>Deductible</b> Individual/ Family	\$1,500/ \$3,000 true family	\$1,500/ \$3,000 true family	\$3,000/ \$6,000 true family	\$5,000/ \$10,000 true family	\$650/ \$1,300 embedded	\$650/ \$1,300 embedded	\$1,300/ \$2,600 embedded	\$4,600/ \$9,200 embedded
<b>Out-of-pocket maximum</b> Individual/ Family	\$4,200/ \$6,850 embedded \$8,400 true family	\$4,200/ \$6,850 embedded \$8,400 true family	\$6,750/ \$7,900 embedded \$13,500 true family	\$12,000/ \$24,000 true family	\$3,100/ \$6,200 embedded	\$3,100/ \$6,200 embedded	\$6,200/ \$12,400 embedded	\$15,000/ \$30,000 embedded
<b>Coinsurance</b>	You pay 10% after deductible	You pay 10% after deductible	You pay 30% after deductible	You pay 50% after deductible	You pay 15% after deductible	You pay 15% after deductible	You pay 35% after deductible	You pay 50% after deductible
<b>Health Savings Account company contribution</b>	\$600/\$900/\$900/\$1,200 (depending on effective date of medical plan election and coverage level)				N/A			
<b>Office visit</b> Primary/ Specialist	You pay 10% after deductible	You pay 10% after deductible	You pay 30% after deductible	You pay 50% after deductible	You pay \$25/\$35 copay	You pay \$25/\$35 copay	You pay 35% after deductible	You pay 50% after deductible
<b>Hospital per admission</b>	You pay 10% after deductible	You pay 10% after deductible	You pay 30% after deductible	You pay 50% after deductible	You pay \$175 copay; 15% after deductible and copay	You pay \$175 copay; 15% after deductible and copay	You pay \$250 copay; 35% after deductible and copay	You pay \$500 copay; 50% after deductible and copay
<b>Emergency room</b>	You pay 10% after deductible	You pay 10% after deductible	You pay 10% after deductible	You pay 10% after deductible	You pay \$250 copay			

### What is an “embedded” and “true family” deductible and out-of-pocket maximum?

If you cover dependents under a NorthShore medical plan option and utilize the NorthShore or Aetna networks for care, you will have a separate, individual “embedded” out-of-pocket maximum for any one person in the family tier. The embedded out-of-pocket maximum may result in lower health care expenses because each family member’s individual expenses are capped. This means that no one member of the family can meet the entire out-of-pocket maximum.

Keep in mind that the HSA Plan has a “true family” deductible. This means that the full family deductible (not the individual deductible) must be satisfied before the plan will begin paying benefits for you or any covered family members (excluding preventive care). The individual deductible only applies if you are covering yourself only on the HSA Plan.

## Tobacco Surcharge and Tobacco Cessation Program

When you enroll for a NorthShore medical plan, you will be asked to attest to using or not using tobacco products. If you attest to using tobacco, you will pay a \$23.08/per paycheck tobacco surcharge.

NorthShore partners with Optum to provide eligible employees the opportunity to participate in the Quit For Life tobacco cessation program. This free program is available to employees enrolled in a NorthShore medical plan and who indicated they are tobacco users during the 2021 Benefits Open Enrollment period.

Eligible employees can call **866-784-8454** or visit **www.quitnow.net** to register. Eligible employees must enroll in the “Quit For Life” program between January 1, 2021 and February 28, 2021, and complete the program no later than October 31, 2021, to be eligible to receive a refund of their tobacco surcharge. Upon successful completion of the program, surcharges will be refunded through your paycheck.

# Prescription Drugs

Prescription drug coverage is included with your medical coverage and is administered by Aetna.

Your main source for prescription needs is the NorthShore network outpatient pharmacy. Pharmacies are located at Evanston Hospital, Glenbrook Hospital, Highland Park Hospital, Skokie Hospital and Swedish Hospital (two locations). You can walk in or fax your prescriptions to any one of those pharmacies. Skokie Hospital also offers mail-order services with free delivery to your home. To set up mail-order services from Skokie Hospital, call **847-933-6890**.

If you need an acute (short-term, 30-day supply) prescription filled before you can get to a NorthShore pharmacy, you can fill it at most independent pharmacies and major chains, such as Walgreens, Osco, CVS and Target.

All maintenance medications or supplies (long-term, 90-day supply) for chronic conditions or ongoing needs, as well as specialty medications, **must be filled** at a NorthShore network outpatient pharmacy.

	HSA Plan and PPO Plan	
	NorthShore Pharmacy	Aetna
<b>Acute (short-term, 30-day supply)</b>		
Generic	15% coinsurance (\$10 min./\$20 max.)	15% coinsurance (\$15 min./\$30 max.)
Brand (formulary)*	25% coinsurance (\$45 min./\$80 max.)	25% coinsurance (\$60 min./\$110 max.)
Brand (non-formulary)*	35% coinsurance (\$80 min./\$175 max.)	35% coinsurance (\$100 min./\$215 max.)
Specialty Rx preferred*	35% up to \$200 maximum per prescription	NorthShore pharmacies only
Specialty Rx non-preferred*	35% up to \$275 maximum per prescription	NorthShore pharmacies only
<b>Maintenance (long-term, 90-day supply)</b>		
Generic	15% coinsurance (\$25 min./\$50 max.)	NorthShore pharmacies only
Brand (formulary)*	25% coinsurance (\$80 min./\$150 max.)	
Brand (non-formulary)*	35% coinsurance (\$150 min./\$315 max.)	

\* Minimums and maximums are per prescription; they are not annual amounts.

## If you enroll in the HSA Plan

Keep in mind that you will pay the full cost of the medication before you meet the deductible. Once you meet the deductible, you will pay the coinsurance amounts shown in the table.

You can use funds in your Health Savings Account to pay for your medications — before and after you meet the deductible!

# Supplemental Medical Options

NorthShore offers three options to supplement your medical insurance. Each one offers financial protection for you or your covered family member over and above what you receive through your medical coverage.

- **Hospital indemnity insurance** pays a cash benefit if you are admitted to the hospital (including hospitalization due to birth). The cash benefit can be used at your discretion for medical costs or other expenses. **If you enroll in the HSA Plan, you and your eligible dependents are automatically enrolled in hospital indemnity insurance at no cost to you!**
- **Critical illness insurance** pays a one-time lump sum payment upon diagnosis of a covered critical illness or condition. This lump sum payment can be used at your discretion for medical costs or other expenses. You can purchase \$5,000 or \$15,000 in critical illness insurance.
- **Accident insurance** provides a cash benefit if you experience a covered event. Payment can be used at your discretion for medical costs or other expenses.

# Dental

You have two dental plan options to choose from – the Dental Maintenance Organization (DMO) and the Preferred Provider Organization (PPO).

## Plan Options

The table below outlines the dental in-network benefits, administered by Guardian.

	DMO	PPO
Deductible	\$0	\$50 individual deductible
Annual maximum benefit	None	\$1,250 individual maximum
Preventive services	Covered at 100%	Covered at 100%
Basic services	You pay a copayment	You pay 20% after deductible
Major services	You pay a copayment	You pay 50% after deductible
Orthodontia	\$1,000 discount on services; available for adults and children	50% coverage; \$1,000 lifetime maximum; available for adults and children

# Vision

## Voluntary Vision Plan Option

The table below outlines the highlights of the vision plan, administered by Aetna. The costs below assume you receive care from an in-network provider.

	Vision Plan
Exam	\$10 (1 per 12 months)
Lenses	\$25 single, bifocal, trifocal and lenticular vision lenses \$90 standard progressive vision lenses \$25 plus \$85-\$110 premium progressive vision lenses In all cases, 1 per 12 months, which includes either one pair of eyeglass lenses or one order of contact lenses
Contact lens fitting	\$40 1 per 12 months for standard lenses; 10% off retail price for premium lenses
Frames allowance	Up to \$130; 20% off any amount over allowance 1 per 12 months
Contact lenses (in lieu of frames and lenses)	Up to \$130 1 per 12 months

## NorthShore Wellness—Living Healthy

NorthShore Wellness—Living Healthy is designed to help you and your eligible dependents maintain and improve your overall health. To participate, you and your spouse or domestic partner must be covered by a NorthShore medical plan.

The program includes a menu of health and wellness activities. Once you complete these activities, you are eligible to receive monetary wellness rewards, up to \$300 per employee and \$300 per enrolled spouse or domestic partner for a total of up to \$600.



## Eligibility

Employees scheduled to work 20 hours or more per week are eligible to elect dental and vision insurance. Coverage begins on the first of the month following your hire date.

## Basic vision benefits from your NorthShore medical plan

As you consider your vision coverage needs, know that basic vision discounts for some services are available from your NorthShore medical plan. And, if you need to see an optometrist for an eye injury or illness, your expenses will be covered under your NorthShore medical plan for a specialist visit. If you need to see an ophthalmologist, you will receive a discount under your NorthShore medical plan.

# Savings and Spending Accounts

You can save money on your health care and dependent care costs through tax-advantaged accounts that allow you to use before-tax dollars to pay for eligible expenses.

## Health Savings Account

With the HSA Plan, you're eligible to contribute money to a Health Savings Account. This is a tax-advantaged savings account you can use to help pay for eligible healthcare expenses as you incur them, or you can build up the money in your account and use it for future expenses, even during retirement.

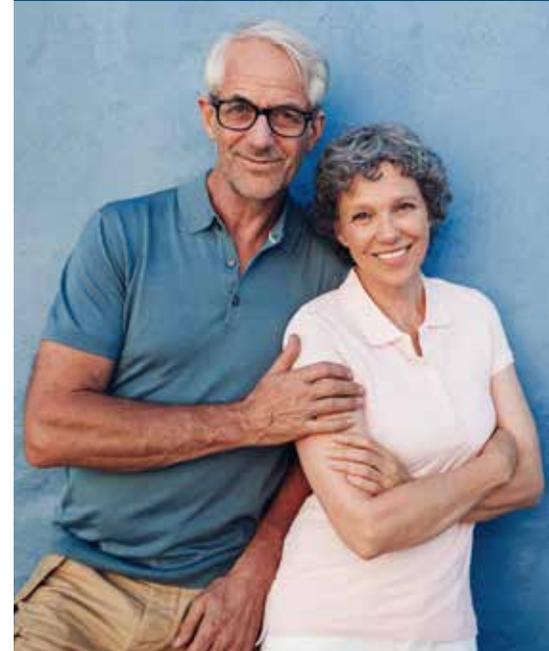
### Key Features

- **Company contribution.** Receive a contribution from NorthShore. Even if you aren't planning to contribute to the account, a Health Savings Account is opened on your behalf.
- **Works like a bank account.** Use account funds to pay for eligible healthcare expenses by using your debit card when you receive care, or submit a claim for reimbursement for payments you've made (up to the available balance in your account).
- **You can save.** You decide how much to contribute (up to the federal limits) to your Health Savings Account and can change that amount at any time.
- **It's tax-advantaged.** You don't pay taxes on contributions made from payroll deductions.
- **It's your money.** Unused funds can be carried over each year and invested for the future — you can earn tax-free interest on your Health Savings Account balance. Once your account reaches a balance of \$1,000, you will have investment choices for the money. You can even take the account with you if you retire or leave NorthShore, or save it to use during retirement.
- **If you are enrolled in Medicare,** you are eligible to enroll in the HSA Plan, but you are not eligible to contribute to or to receive NorthShore's contribution to the Health Savings Account. (If you turn age 65 in 2021 and will not be enrolling in Medicare, you can contact the NorthShore HR Service Center at **847-570-5111** and ask to override this exception.)

### Contributions to Your Health Savings Account

NorthShore makes a one-time contribution to your Health Savings Account annually once your election takes effect. You can contribute, too, up to the IRS annual maximum. If you are age 55 or older in 2021, you can contribute an additional \$1,000 per year. **The amounts shown below are for employees enrolled in the Health Savings Account on January 1, 2021.** (If your coverage effective date is February 1 or later, NorthShore prorates its contribution amount.)

	NorthShore's 2021 Contribution	Maximum You Can Contribute	2021 IRS Annual Maximum
Employee only	\$600	\$3,000	\$3,600
Employee + spouse or child(ren)	\$900	\$6,300	\$7,200
Employee + family	\$1,200	\$6,000	\$7,200



### Getting started with your Health Savings Account

Benefit Express, NorthShore's HSA administrator, partners with Avidia Bank. After you complete your Health Savings Account enrollment, Avidia Bank will automatically open your account for you, and you'll receive information to access your account and begin contributing to it.

## Flexible Spending Accounts

Flexible Spending Accounts (FSAs) provide a great way to save money on your health and dependent care expenses. You have access to a Health Care FSA and Dependent Care FSA.

	Health Care FSA	Dependent Care FSA
Eligibility	<ul style="list-style-type: none"> <li>Employees scheduled to work 20 or more hours per week are eligible to contribute</li> <li>Effective date of the account is the first of the month following 90 calendar days of employment</li> </ul>	<ul style="list-style-type: none"> <li>Employees scheduled to work 20 or more hours per week are eligible to contribute</li> <li>Effective date of the account is the first of the month following 90 calendar days of employment</li> </ul>
Eligible expenses	<ul style="list-style-type: none"> <li><b>If you have an HSA, you can use your Health Care FSA funds to pay for eligible dental and vision expenses only</b></li> <li>If you do not have an HSA, you can use your Health Care FSA funds to pay for eligible medical, prescription drug, dental and vision expenses</li> </ul>	<ul style="list-style-type: none"> <li>Eligible child/elder day care expenses for eligible dependents that allow you and/or your spouse/domestic partner to work or attend school full time</li> <li>Dependent medical, dental and vision expenses are not eligible for reimbursement</li> </ul>
How it's funded	<ul style="list-style-type: none"> <li>You can contribute up to \$2,750 per year</li> <li>Your entire annual contribution is available once your election takes effect</li> </ul>	<ul style="list-style-type: none"> <li>You can contribute up to \$5,000 per year per household</li> <li>Your funds are available after they have been deposited into your account each pay period</li> </ul>
Unused funds	<ul style="list-style-type: none"> <li>You can rollover \$550 of unused funds in your account to the next plan year; the rest are forfeited</li> </ul>	<ul style="list-style-type: none"> <li>Unused funds in your account do not carry over at the end of the plan year and are forfeited</li> </ul>

## If you enroll in the HSA Plan

Your Health Care FSA becomes “limited,” which allows you to pay for dental and vision expenses only. In this case, consider your Health Savings Account as the tax-advantaged account for eligible medical and prescription drug expenses and your Health Care FSA for eligible dental and vision expenses only.



## What are eligible expenses?

For a complete list of eligible expenses, visit [www.irs.gov](http://www.irs.gov) and see Publication 502. Some examples of Health Care FSA eligible expenses include:

- Office visits
- Prescription drugs
- Hospital stays and lab work
- Speech/occupation/physical therapy
- Dental and vision care

Keep documentation of how you used the money in these accounts for tax purposes.

# Financial Well-Being Benefits

NorthShore offers financial well-being benefits to all employees. The following benefits are available for enrollment at any time of the year by visiting [www.northshorefinancialwellbeing.com](http://www.northshorefinancialwellbeing.com).

**Auto and Home Insurance:** Carriers include MetLife Auto & Home, Travelers, Liberty Mutual Insurance, Safeco Insurance and Progressive. Per paycheck premiums are paid via biweekly payroll deductions.

**Identity Protection:** Protects your family's privacy, identity and finances through InfoArmor®. Per paycheck premiums are paid via biweekly payroll deductions.

**Pet Insurance:** Reimburses 90% on veterinary bills for routine types of care for your pet. Coverage is provided by Nationwide Insurance. Per paycheck premiums are paid via biweekly payroll deductions.

## Legal Assistance

The legal assistance plan allows you to work with a network attorney to address legal situations you may encounter with consumer protection, criminal matters, debt-related matters, driving matters, tax issues, family, landlord/tenant issues, real estate and home ownership, as well as wills and estate planning. Coverage includes spouses and dependents under the age of 26. You can enroll in the legal assistance plan at Open Enrollment only.



# Life and AD&D Insurance

Life and accidental death and dismemberment, or AD&D, insurance provides financial protection for you and your family in the event of your death due to illness or injury, or in the event of your death due to an accident or dismemberment.

## Basic Life and AD&D Insurance

Basic life and AD&D insurance is provided by NorthShore at no cost to you based on the classification shown below.

Classification	Basic Life and AD&D Insurance
Physicians (20 – 34 hours)	1 times annual base salary
Physicians (35+ hours)	3 times annual base salary

## Additional Life and AD&D Insurance

You can purchase additional life insurance for yourself above what is provided by NorthShore, as shown below.

Classification	Additional Life Insurance	Maximum Combined with Basic Life Insurance Maximum
Physicians (20 – 34 hours)	1 or 2 times annual base salary	\$1.5 million
Physicians (35+ hours)	1 or 2 times annual base salary	\$3.5 million

You also can purchase additional individual or family AD&D insurance in \$10,000 increments. The maximum coverage allowed is 10 times your annual base salary, or \$500,000, whichever is less.

## Dependent Life Insurance

You can purchase dependent life insurance for your spouse and children.

Coverage for your spouse is available in \$10,000 increments, up to a \$100,000 maximum. If you are newly eligible for dependent life insurance or experienced a qualifying life event since you last elected benefits, the \$100,000 maximum is guaranteed and no Evidence of Insurability (EOI) is required. If you were previously eligible to elect dependent life insurance and either waived coverage or would like to elect an increase greater than \$10,000, EOI is required.

The amount of life insurance you elect for your spouse cannot be greater than the amount of additional life insurance you elect for yourself. The cost of coverage is based on the age of your spouse.

Coverage for your children is available in \$2,000 increments, up to a \$10,000 maximum per child. The coverage is available until your child reaches age 26.

## Eligibility

Employees scheduled to work 20 hours or more per week are eligible for basic life and AD&D insurance. Coverage begins on the first of the month following 60 days of employment.



# Disability

## Short-term Disability

NorthShore offers short-term disability benefits to employees as described below. Short-term disability is coverage that pays a percentage of your salary if you become temporarily disabled — not able to work for a short period of time due to illness, injury or accident.

Employee Group	Employee Group	Coverage
Physician	Scheduled to work 20 hours or more per week	Employer provides 100% of weekly base salary, at no cost to employee.

- Short-term disability benefits will be paid for up to 26 weeks. You must satisfy the seven-calendar-day elimination period before short-term disability benefits begin.

## Long-term Disability

NorthShore offers long-term disability benefits to employees as described below. Long-term disability is coverage that pays a percentage of your salary if you are unable to work for a long period of time due to illness, injury or accident.

Employee Group	Employee Group	Coverage
Physician	Scheduled to work 20–39 hours per week	Employees may purchase 40% or 60% of monthly base salary — up to \$5,000 per month.
	Scheduled to work 40 hours per week	Employer provides 60% of monthly base salary — up to \$25,000 per month, at no cost to employee.

- Long-term disability benefits begin after 26 weeks of short-term disability.

## Life & Long Term Care Insurance

Employees scheduled to work 20 hours or more per week are eligible to purchase Life & Long Term Care Insurance. This benefit provides permanent, flexible and portable coverage for you, your spouse/domestic partner, children and dependent grandchildren. As life insurance, this benefit protects your family with money that can be used as they would like. For example, to pay the mortgage or rent, education for children or grandchildren, retirement, family debt, final expenses or however your family chooses. It also provides benefits while you are living if you need home health care, assisted living or nursing care.

This benefit is only available during Open Enrollment, and you must enroll with a NorthShore Open Enrollment Benefit Educator.

## Eligibility

Employees scheduled to work 20 hours or more per week are eligible for disability insurance. Short-term disability coverage begins after 90 days of employment. Long-term disability coverage begins on the first of the month following 90 days of employment.



# NorthShore 403(b) Tax Deferred Annuity Plan

NorthShore's 403(b) Tax Deferred Annuity Plan, or TDA Plan, offers you the opportunity to save for your future through pre-tax contributions and Roth after-tax contributions. You are eligible to participate in the TDA Plan upon hire. For more information, visit [employeeConnect](#).

## Executive & Physician Income Deferral Plan

If you are a physician scheduled to work 35 hours or more per week and have a base salary at or above the IRS threshold for highly compensated employees (\$130,000 for 2021\*), you are eligible to participate in NorthShore's Executive & Physician Income Deferral Plan, also called EPID. This is a non-qualified plan under Section 457(b) of the Internal Revenue Code. For more information, visit [employeeConnect](#).

\*Rates may be adjusted each year by the IRS.

## Routine Time Off

NorthShore's routine time off policy, or RTO, applies to all NorthShore University Health System employees who are in a Vice President and above role, or in an eligible physician group (collectively "senior leaders").

RTO is provided to eligible senior leaders so they may tend to personal affairs. RTO allows senior leaders to take paid time off for any routine purpose, such as vacation, non-extended illness of the employee or family member, or personal business, without an annual accrual or pre-determined number of hours or days. RTO is available for use under the Cook County Earned Sick Leave ("ESL") ordinance for any of the purposes covered by the ordinance.

In addition to RTO, NorthShore provides other paid time off under other policies, including holidays, bereavement leave, short- and long-term disability, and jury duty/witness service leave. RTO is not intended for any absence covered by other written policies except as stated herein.

To balance and meet service and staffing requirements, all senior leaders must plan time off schedules well in advance, except where it would be impracticable to do so.

RTO is intended for:

- Vacation
- Personal illness (non-extended)
- Time to care for a family member who is sick (non-extended)
- Medical appointments for the employee or family member
- Personal business or emergencies
- Religious holidays not included in NorthShore paid holidays

*(continued on the next page)*



## Eligibility

All NorthShore FPA physicians are eligible for RTO, except for those in the following physician classifications: ICU Nocturnist, Hospitalists, Pediatric Hospitalists, Emergency Medicine Physicians, Immediate Care Physicians, Anesthesiologists and ER Radiologists.

Eligible employees may take RTO time upon hire.

- For any purpose permitted by the Cook County Earned Sick Leave Ordinance, including up to 40 hours for child care as a result of a school or child care closing due to a public health emergency
- School activities or meetings/appointments under the School Visitation law

RTO is **not** intended for:

- CME time
- Absences covered by NorthShore’s short- or long-term disability plans
- The care of an ill family member for an extended illness
- Leaves of absence covered under other policies, such as extended Family and Medical Leave Act (FMLA) or Victim’s Economic Safety and Security Act (“VESSA”) leave
- Any period in which the employee is on furlough or layoff status
- Routine child care not covered by the Cook County Earned Sick Leave Ordinance

## Family Care Program

The Family Care program allows employees to receive pay during an approved leave of absence to bond with a new child and/or care for a sick family member.

The Family Care program offers:

- Two weeks of pay (80 hours\*) for approved parental leave. You can take this leave within one year of the birth or adoption of your child.
- One week of pay (40 hours\*) to care for a sick child, spouse or parent.
- Approved Family Care days must be taken off consecutively.

If you’re eligible, the Family Care program is available to you each calendar year — up to a maximum of two weeks total per year (for example, if you have a baby and have a sick parent, you would be eligible for one week of pay for each).

To qualify for pay under the Family Care program, you must file for and be approved for a continuous leave of absence (per FMLA guidelines).

### Example: Pay During Leave of Absence

Here’s how NorthShore’s time off programs can work together to provide pay while on an approved leave of absence for the birth of a child:

Elimination Period (use PTO or LOA sick bank) (7 calendar days)	Short-term Disability (5 weeks)	Family Care Program (2 weeks/80 hours*)	PTO (May take up to 4 weeks)
<b>FMLA (unpaid) – 12 weeks</b>			

\* Based on a 1.0 full-time employee schedule. If you are scheduled to work a .5 to .9 full-time employee schedule, your days/hours will be prorated.



# Additional Benefits

## Qualified Transit Account

The Qualified Transit Account allows you to set aside pre-tax funds to use for eligible transit expenses related to your commute to work. Benefits are limited to employees only; dependents are not eligible to use this account.

- **Transit and Vanpooling:** You may use the Qualified Transit Account for eligible expenses for any pass, fare card, or similar item that entitles you to transportation on a mass transit system or vanpool to and from work. The transit benefit will be subsidized \$20/month, with a \$10 subsidy applied in the first and second paychecks of each month. The amount you elect should be the amount you would like deducted from your paycheck, and the \$20 subsidy will be in addition to the amount you elect to contribute. You must elect to contribute to the Qualified Transit Account to receive the \$20/month subsidy. The maximum amount you can elect to contribute is \$250/month (for a maximum total of \$270/month including the subsidy).

Make your Qualified Transit Account elections at [www.MyNorthShoreBenefits.com](http://www.MyNorthShoreBenefits.com).

Your per paycheck deductions for this benefit will be taken from the first and second paychecks of each month. You will have until the 20th of each month to make an election for the next following month. Then the deductions are taken in the immediate following month for purchase of transit passes that you'll use in the next month. For example, if you make an election by Feb. 15, the deductions will be taken from the first and second paychecks in March, for purchasing April transit passes.

You can use the Benefit Express MasterCard to pay for your expenses, or you can submit manual claims if you pay out of pocket. Manual claims reimbursements may be processed either as a check mailed to your home, or you can have reimbursements from your account directly deposited into your bank account by adding your bank information to your account online.

## NorthShore Work-Life Connections

NorthShore partners with Magellan to provide a wide range of confidential work-life services that support NorthShore employees and their dependents. The benefit is effective on your date of hire and is available at no cost to you. Services include child and elder care resources and referrals, legal and financial services, and confidential counseling support. Contact NorthShore Work-Life Connections 24 hours a day, 7 days a week, at **800-327-6847**. Online services are available at [www.magellanascent.com](http://www.magellanascent.com).

## NorthShore Discount Program

NorthShore offers access to BenefitHub to bring employees a one-stop shop for thousands of discounts. BenefitHub is a personal, online savings resource — a place to find discounts and rebates on goods and services from many well-known brand names in the U.S. Access BenefitHub today at [www.Northshore.benefithub.com](http://www.Northshore.benefithub.com).



If you currently see a BCBSIL provider for medical care, go to [www.aetna.com/docfind](http://www.aetna.com/docfind) to see if he or she is in Aetna's network. If the provider is not in Aetna's network, you may need to find a new provider or pay higher, out-of-network costs to see your current provider. You can also call **800-636-4297** to speak to the Aetna Health Concierge Team.

## Tuition Reimbursement

NorthShore recognizes the importance of continuing your education to support your career goals. As a NorthShore-employed physician, you have two tuition reimbursement benefits available to you.

Manager approval is required prior to enrollment in class to be eligible for reimbursement. The grade of a “C-” or above, or “Pass” status must be attained for any course taken to be eligible for reimbursement.

## Tuition Reimbursement

Through the tuition reimbursement program, which you’re eligible for after 90 days of employment in a benefits-eligible position, you can receive up to \$5,000 to support your tuition and fee obligations, as follows:

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

## Physician/Faculty Education and Tuition Assistance

Physicians in the FPA or RMI, or M.D., D.O., or Research Institute employees with academic credential of Ph.D., scheduled to work 32 hours or more per week, with a minimum of five years of continuous employment with NorthShore in a benefits-eligible position and with an academic appointment or title with the University of Chicago Pritzker School of Medicine are eligible for this benefit.

Reimbursement is as follows:

- You can receive up to \$8,000 in tuition reimbursement upon completion of a course taken at the University of Chicago.
- Your eligible dependent spouse, domestic partner and dependent children up to age 23 can receive up to \$12,000 per dependent per calendar year for courses taken at the University of Chicago (dependent must be enrolled in a full-time undergraduate program).
- Your eligible dependent children up to age 23 can receive up to \$12,000 per year per child for courses taken at any accredited college or university (dependent must be enrolled in a full-time undergraduate program).

Physicians are also eligible for the Standard Tuition Reimbursement Program.

## Business Travel Accident Insurance

Business travel accident (BTA) insurance is a type of accidental death and dismemberment insurance that covers you while you are traveling on business on behalf of NorthShore. Your spouse and your dependent children also are covered if they are traveling on business with you at NorthShore’s request and expense.

The plan covers up to \$500,000 at no cost to you, based on your classification. You are eligible for this coverage if you are an active regular hourly, hourly professional or salaried employee, management or physician, scheduled to work 20 hours or more per week. You are enrolled automatically. For more information, contact the NorthShore HR Service Center.



## For More Information

You can find more information about all of your benefits on employee**Connect**.

For questions about any of the benefits described in this guide, contact the NorthShore HR Service Center by email at **HRServices@northshore.org** or by phone at **847-570-5111**.



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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.

Effective date January 2021  
2021 Benefits Guide for NorthShore Physicians