



Your Benefit Year

# Enjoy Peace OF Mind

In knowing You're Covered

## Total Benefits Package

**Cell phone service:** **Verizon Wireless (1-800-922-0204)** offers up to 18% off qualifying voice plans (\$34.99 & up) and up to 25% off accessories. Go to [www.verizonwireless.com/discounts](http://www.verizonwireless.com/discounts) and register your MHSC e-mail address to have discounts applied to your account.

**Union Wireless (1-800-926-2273)** offers 15% off rate plans and accessories.

**Child care:** **Bright Horizons (307-382-0662)** offers a 15% tuition discount. Call for more details.

**Local hotels:** **Hampton Inn (307-382-9222), Holiday Inn (307-362-9200) and Americas Best Value Inn & Suites (307-362-9600)** will offer discounted rooms if you have friends/family members coming to stay in town. **MyPlace Hotel (307-362-5977)** is an extended stay hotel and offers discounts daily and monthly. Contact the GM for best up to date discounts.

*\*These discounts only apply to the local locations. If staying at one of these chain hotels in another location, they may offer a general "employee of healthcare/hospital" discount.*

**Little America, Salt Lake City:** Please visit our blog for more information [http://int.mymhsc.net/departments/human\\_resources/hr\\_blog.aspx](http://int.mymhsc.net/departments/human_resources/hr_blog.aspx)

**Software:** You can purchase **Microsoft Office 2010** for \$10.00. Please contact the IS department for details (xt 8425).

**Healthcare:** If you wish to receive treatment from any of our Doctors or specialists at **Memorial Hospital Physician Group (307-352-8125)** and you are on our insurance, they will waive your office visit co-pay and in some cases waive deductibles and co-insurance.

**Housing:** **The Villages at Silver Ridge Apartments (307-922-7000)** will waive the initiation fee when you sign a lease. **The Preserve Apartments (307-362-5444)** have a list of discounts; please see enclosed flyer(s) or call for more information.

**Transportation:** **Enterprise Rental Car (307-362-8799)** will give employees a discount. Call them directly for more details and reference account #R790565.

## Total Benefits Package

INPATIENT SERVICES	MHSC	IN-NETWORK	OUT-OF-NETWORK
Inpatient Hospital, Surgical or Medical	20% after deductible	20% after deductible	40% after deductible
Maternity Physician Services	20% after deductible	20% after deductible	40% after deductible
Skilled Nursing Facility – 60 days/yr	20% after deductible	20% after deductible	40% after deductible
Hospice Facility	20% after deductible	20% after deductible	40% after deductible
Mental Health/Substance Abuse Facility – 30 days/yr	20% after deductible	20% after deductible	40% after deductible
Rehabilitation Services – 45 days/yr	20% after deductible	20% after deductible	40% after deductible
OUTPATIENT SERVICES	MHSC	IN-NETWORK	OUT-OF-NETWORK
OFFICE VISITS			
Primary Care Provider (PCP)	\$0	\$20	30% after deductible
Specialist	\$0	\$50	30% after deductible
After Hours or Urgent Care Clinic	\$50	\$50	\$50

### Short Term Disability

MHSC provides Short Term Disability at no cost to you. It can help you cover your expenses and protect your finances at a time when you're not getting a paycheck and have extra medical bills.

On your 61st day of disability you will receive approximately 66% of your earnings for 26 weeks up to \$2,500/week. You must work a minimum of 30 hours per week in order to be eligible.

#### Who's at risk?

- » The Social Security Administration estimates that just over 1 in 4 of today's 20 year-olds will become disabled before reaching age 67.<sup>1</sup>
- » Most injuries are not work-related, and therefore not covered by workers' compensation.<sup>2</sup>

#### Expenses that you may choose to cover with your disability benefits:

- » Mortgage/rent
- » Transportation
- » Utilities (electric, water, cable, internet)
- » Child care/elder care
- » College expenses
- » Loans/credit card debt

#### Advantages of Short Term Disability plan

1. Your employer pays the premium.
2. No medical questions to answer. You are guaranteed coverage.\*

### Employee Assistance Program

#### Help, when you need it most

- » Stress
- » Depression
- » Addiction
- » Child care
- » Elder care
- » Legal questions
- » Grief and loss
- » Family reducing your medical/dental bills!

#### Help is easy to access

- » **Online/phone support:** Unlimited, confidential, 24/7.
- » **In-person:** 5 visits with a licensed Professional Counselor\* are available at no additional cost to you. Your counselor may refer you to resources in your community for ongoing support.

#### Who is covered?

The program is available to you, your spouse, dependant children, parents and parents-in-law. It's provided to you at no additional cost as part of your insurance plan.

#### For more information visit

[www.unum.com/lifebalance](http://www.unum.com/lifebalance) or call us at 1.800.854.1446 (multi-lingual).

### Grieving Resources

#### Life Planning Financial & Legal Resources

Life's changes bring tough questions:

- » What do I do with the will?
- » Is it normal to experience this much grief?
- » There's so much paperwork. Where do I begin?
- » How do I pay the bills? Which ones should I pay first?

#### The answers are available at no charge

to you – as part of your life insurance coverage from Unum – when a covered employee or spouse dies or is terminally ill. Life Planning services include:

- » Financial and legal resources
- » Impartial, accurate advice
- » Emotional support
- » Customized service

#### To speak to a counselor or for more information call 1.800.422.5142

or visit [lifeworks.com](http://lifeworks.com) (ID= unum; password= support)

TTY: 1.800.346.9188

Disability insurance only – \* Benefits may be subject to pre-existing conditions. Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

1 Social Security Administration, "Social Security Basic Facts" (April 2, 2014).

2 National Safety Council, "Injury Facts" (2014).

Employee Assistance Program only – \*The counselor must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.



# Total Comp Statement

## Summary of Benefits Exclusively for EMPLOYEE NAME

BENEFIT	EMPLOYER COST	EMPLOYEE COST
FICA Tax	\$ 2,951.61	\$ 2,951.61
Federal Unemployment	53.70	0.00
Workers' Compensation	290.77	0.00
Medical Wellness Single - Employee Only	5,040.00	1,200.00
Dental Ins Single - Employee Only	0.00	432.00
Long Term Disability Group Plan	54.79	0.00
Short Term Disability 80 hours / year	1,484.00	0.00
Group Term Life & AD&D	72.38	0.00
Voluntary Group Term Life Employee \$100,000	0.00	168.00
Optional AD&D	0.00	33.60
Medical Flexible Spending Account	0.00	480.00
Employee Assistance Program	30.00	0.00
Vacation Time - 200 Hours	3,709.99	0.00
Sick Time	1,038.80	0.00
403b-Employer 4% Match & 403b Employee 6%	1,543.33	2,314.99
403b-Employer 7% Base	2,700.82	0.00
403b Roth 2% Employee	0.00	771.66
Total Benefits Cost	\$ 18,970.19	\$ 8,351.86
Annual Income	38,583.20	
<b>Actual Realized Income</b>	<b>\$ 57,553.39</b>	