

Eligibility:

Full- and part-time employees are eligible for Northern Light Health benefits. Coverage begins on the first of the month following date of hire. Enrollment must be completed within 31 days of date of hire.

Medical Insurance—Beacon Health

Two medical plan options: Base Plan and Buy-Up Plan

- Both options are the same except for the premium costs, deductibles, and out-of-pocket maximums.
- Both options feature an employer funded Health Reimbursement Account (HRA) to help provide first dollar coverage for eligible medical expenses.
- Three tiers of network coverage with incentives to utilize preferred providers and facilities.

Wellness Program—Total Health

Available for Medical Plan enrollees

- No cost wellness coaching, tobacco cessation, and weight management programs provided by Beacon Health.
- Monetary incentives include a \$75 cash payment for participation in a biometric screening and additional HRA deposits are available for meeting or working toward tobacco free status and healthy weight or participating in a qualified diabetes prevention program (amounts double when a spouse participates). The eligibility period for most incentives is each fall.

Virgin Pulse for all full- and part-time employees

- Interactive online wellness program with wearable device option.
- Eligible employees and spouses can each earn up to \$400 per year by meeting participation metrics.

Dental Insurance—Northeast Delta Dental

Two dental plan options: Core and Plus

- \$1,000–\$2,000 maximum benefit per individual depending on plan selection.

Vision Care Insurance—VSP

Voluntary benefit plan paid by the employee

- Coverage for frames, lenses, contacts, and specialty eye care.

Flexible Spending Accounts (FSAs)—Benefit Strategies

Healthcare FSA

Annual election minimum \$260; maximum \$2,700.

- Use pretax money for eligible out-of-pocket healthcare expenses such as medical and dental deductibles, copays, and coinsurance; glasses and contacts; and over-the-counter medicines and drugs (with a prescription).

Dependent Care FSA

Annual election minimum \$260; maximum \$5,000.

- Use pretax money for eligible childcare expenses for children under age 13.

Note: Depending on total plan enrollment, the \$5,000 maximum for dependent care flex needs to be adjusted in some plan years for employees that meet the IRS definition of a Highly Compensated Employee.

Life Insurance — Lincoln Financial

Basic Life Insurance (employer paid)

- 1.5 times base annual salary.

Supplemental Life Insurance (voluntary benefit paid by the employee)

- Employee Supplemental Life: Elect 1 to 5 times base salary up to \$1,000,000; Evidence of Insurability (EOI) not required for initial enrollment for amounts \$500,000 and under.
- Spousal Life: Coverage in \$5,000 increments up to \$100,000; EOI not required for initial enrollment for amounts \$75,000 and under.
- Dependent Child Life: \$5,000 or \$10,000 in coverage up to age 26; EOI never required.

Short-term Disability (STD) — Lincoln Financial

Employer paid benefit for full- and part-time employees

- 14 day elimination period.
- Maximum benefit period is 26 weeks, including the elimination period.
- Benefit is 60% base salary.
- Maximum weekly benefit is \$2,500.
- Evidence of insurability is not required and pre-existing conditions do not apply.

Long-term Disability (LTD) — Lincoln Financial

Employer paid benefit for all full-time employees

- 180 day elimination period.
- Pays up to 60% of base salary.
- Maximum monthly benefit is \$10,000.

Employee Assistance Program (EAP) — Affiliated EAP

Employer paid benefit for full- and part-time employees and their eligible household members

- Up to three face-to-face counseling sessions per event.
- 24 hour access to telephonic and online resources.
- Financial, legal, and family assistance.

Retirement — Fidelity

- All employees are able to participate in a qualified 403(b) or 401(k) retirement account through payroll deductions.
- Once employees meet eligibility requirements, Northern Light Health plans provide employer match and/or core contributions. Contribution amounts differ by Member Organization.
- Online resources are available as well as opportunities to meet with dedicated guidance consultants to help with employee retirement planning.

Other Benefits*

- Discounts at local fitness centers
- On-site cafeteria/canteen (employee discount avail.)
- FMLA/leave of absence (per federal/state guidelines and company policy)
- Tuition reimbursement
- Free employee development workshops and
- continuing education credits
- Paid Time Off plans
- Birth leave
- Jury/Witness duty leave
- On-site wellness programs
- Free employee parking

***Note:** All benefits are not available at all Northern Light Health organizations or in all locations.