

# 201) Employee Benefits



At Regional West Health Services, our goal is to provide employees with the best benefits program possible. Because we realize that our employees are the hospital's greatest asset, we absorb a large portion of the cost for many employee benefits, while providing others at no cost.

## Who is eligible?

All employees in an eligible position, scheduled to work an average of at least 20 hours per week. Coverage begins on the first day of the month following your hire date. When you become eligible, your dependents can also enroll. Your dependents include:

- Your legal spouse
- Your children up to age 26

## Medical Insurance

High Deductible Health Plan

Cost per Paycheck:

- Employee Only: \$39
- Employee + Spouse: \$78
- Employee + Child(ren): \$78
- Employee + Family: \$98

	RWMC, RWPC, RWGC Tier I	RCI Network Tier II	Midlands Choice Tier III	Non-Network Tier IV
Employee Only	\$2, * 00	\$2, * 00	\$3,500	\$5,000
Employee + Spouse or Child(ren)	\$5,800	\$5,800	\$7,000	\$10,000
<b>Maximum Out-Of-Pocket Amount Per Calendar Year, <i>After Deductible Is Met</i></b>				
Employee Only	\$0	\$2,000	\$2,850	\$5,000
Employee + Spouse or Child(ren)	\$0	\$4,000	\$5,700	\$10,000
Prescription Drugs	Community Pharmacy		Any Other Pharmacy	
Generic	.....100% Covered .....After Deductible		50% After H.Yf' = ..... Deductible	
Brand	.....100% Covered .....After Deductible		50% After H.Yf' = ..... Deductible	



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## Diabetes Care Program

### Goals

- Reduce HbA1c levels
- Improve blood pressure to an appropriate goal for a diabetic patient (130/80)
- Be aware of eye changes that occur as diabetes progresses
- Be aware of foot hygiene and how to appropriately care for your feet
- Improve patient specific nutrition goals
- Increase exercise
- Decrease weight

### Benefits

- Free generic diabetes medications
- Free diabetes testing supplies
- Free HbA1c test every three months
- Free nutrition counseling
- Free pharmacist consultations

## Dental Insurance

### Cost Per Paycheck

- Employee Only: \$10
- Employee + Spouse: \$20
- Employee + Child(ren): \$21
- Employee + Family: \$32

	Year 1	Year 2+
Preventive Services	No Deductible 0% Co-insurance	
Basic Services	\$25 Deductible 30% Co-insurance	
Major Services	Not Covered In The First 12 Months On The Plan	\$25 Deductible 50% Co-insurance
Orthodontia (Dependents Under 19)		
\$2,500 Annual Maximum, Per Insured, For Preventive, Basic & Major Services		
\$5,000 Lifetime Maximum, Per Insured Child, For Orthodontia Services		

## Questions?

Call Regional West  
Human Resources  
at 308.630.1586 or  
Ext. 1586.

## Vision Insurance (VSP)

### Cost Per Paycheck

- Employee Only: \$4.84
- Employee + One: \$9.68
- Employee + Children: \$10.35
- Employee + Family: \$16.55

Well Vision Exam	\$15 Co-Pay	Every 12 Months
Prescription Glasses	\$25 Co-Pay	
Frame	\$130 Allowance, 20% Off Amount Over The Allowance	Every 24 Months
Contacts (Instead Of Glasses)	\$130 Allowance, Up To \$60 Co-Pay	Every 12 Months

## Health Savings Account (HSA)–Valley Bank

- The HSA is used with Regional West’s High Deductible Plan
- Regional West will match your contribution up to \$30 per paycheck
- \$3,350 annual maximum for individual, \$6,650 annual maximum for family
- Employees 55 and older may contribute an additional \$1,000

## Flexible Spending Accounts

### FSA Medical

- Pre-tax dollars used for any eligible medical expense throughout the plan year
- \$2,550 maximum for 2015

### FSA Limited

- Can be used with a Health Savings Account and can only be used for dental and vision expenses
- \$2,550 maximum for 2015

### FSA Dependent Care

- Pre-tax dollars used to pay for daycare costs
- \$5,000 maximum for 2015

## Life and AD&D Insurance—Reliance Standard

### Employer Paid Life Insurance:

- Your coverage begins on the first of the month following 90 days of active employment
- Completely free to the employee
- Full-time employees are covered at 1X their annual earnings
- Part-time I employees are covered at \$10,000

### Voluntary Life Insurance

- Coverage begins on the first day of the month following the date of hire
- The employee is guaranteed the lesser amount of up to \$200,000, or seven times their annual salary, during the 31-day initial enrollment period
- Spouse is guaranteed up to \$30,000 during the employee’s 31-day initial enrollment period
- Employee and Spouse premiums are based on the employee’s age and the amount of coverage elected
- Child(ren) coverage is \$10,000, and \$.75 per paycheck

## Long Term Disability

All full-time employees working at least 70 hours per pay period are eligible for Long Term Disability. Your coverage begins on the first of the month following 90 days of active employment. Regional West pays for this benefit.



## Paid Time Off (PTO)

PTO combines vacation, sick, and holiday time into one bank. Eligible employees accrue based on the first 80 hours worked in a pay period.

Years	Rate	Maximum
0 to 5	0.08	360 Hours
6 to 10	0.10	360 Hours
11+	0.12	360 Hours

## Extended Illness Bank (EIB)

- All full-time and part-time employees accrue EIB
- Used for the employee's own health condition
- Eligible employees accrue .046 hours of EIB for each hour of the first 80 hours worked each pay period
- Employees can accrue up to 352 hours of EIB

## 401(k)-Transamerica

All employees including Part-time II and Casual employees are eligible to participate in our 401(k), when:

- They turn 21, or are already 21
- They have worked at Regional West for six full months
- They have worked at least 500 hours
- Regional West matches dollar for dollar on the first three percent, and then 50 cents on the dollar for four percent and five percent
- You are always 100 percent vested in Regional West's Safe Harbor contributions
- You will automatically be enrolled at five percent of your gross wages, with the four percent employer match, on the first day of your seventh full month of employment. This amount can be adjusted at any time throughout the year

## Tuition Reimbursement

- \$2,625 for non-degree or undergraduate degree programs per calendar year
- \$5,250 for graduate and doctoral degree programs per calendar year
- Six credit hours per semester or equivalent term

## Employee Assistance Program—Connections

- Services are available for both personal and work-related concerns
- Find services, and talk to experts for:
  - Relationship counseling
  - Legal counseling
  - Assistance finding child and adult daycare
  - Adoption assistance
  - Stress management tips
  - And more!



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