

2022 My Pay + Benefits AT A GLANCE

You must ENROLL in your benefits within 31 days of employment, becoming newly eligible or of having a qualified status change. Otherwise, you must wait until annual open enrollment for the next calendar year.

Your EFFECTIVE DATE is your date of hire or date you became benefits eligible.

This summary provides a brief description of benefits. Log in to ONE HR: Workday and Portal to enroll and view the complete explanation of benefits. If you have questions, please call the ONE HR Service Center at 877.688.2247.

My Health

Health Insurance – There are two medical plan options offered through Aetna with different coverage networks to fit your needs. The **Employee Health Plan (EHP)** network includes coverage for services using Cleveland Clinic Quality Alliance providers locally. The **Employee Health Plan Plus (EHP Plus)** network includes coverage for services using Cleveland Clinic Quality Alliance providers locally PLUS Aetna Open Access Select providers nationally (includes Akron Children’s).

	Annual Premium	EHP	EHP Plus
Preventive services are covered in-network with no copay.			
Prescription drug coverage - CVS Caremark, with lower copays at In-House Pharmacies. This prescription coverage is included with BOTH medical plans			
	Employee only	\$1,757	\$2,635
	Employee + 1 Child	\$3,191	\$4,787
	Employee + Spouse	\$4,166	\$6,249
	Family 1 (2 or 3 dep)	\$5,265	\$7,897
	Family 2 (> 3 dep)	\$5,834	\$8,750
	Divide annual amount by 26 for <i>per pay</i> rate. Premium discounts available with Healthy Choice participation.		

Vision Insurance - There are two vision plan options offered by EyeMed, including allowance for frames, lenses, contact lenses and other eye care services.

	Annual Premium	Basic	Enhanced
***Note: Eye exams are not covered by these plans, they are covered under the Employee Health Plan.			
	Employee only	\$58	\$129
	Employee + 1	\$117	\$257
	Family	\$161	\$354
	Divide annual amount by 26 for <i>per pay</i> rate.		

Dental Insurance - There are four dental plan options offered through Cigna with different coverage levels to fit your needs.

	Annual Premium	HMO	Preventive	Traditional	Enhanced
***Note: HMO Plan requires the use of a network provider.					
	Employee only	\$144	\$177	\$260	\$355
	Employee + 1	\$237	\$296	\$525	\$753
	Family	\$409	\$518	\$877	\$1,271
	Divide annual amount by 26 for <i>per pay</i> rate.				

Long Term Disability (LTD)

Akron General pays for this coverage. Payments begin after 90 days. Benefit is 66 2/3% of monthly income up to \$9,000 per month. A twelve month wait period applies for pre-existing conditions that you had diagnosed or treated during the three-month period prior to the effective date of this coverage. Payment is offset for other disability income.

My Money

Retirement Program - Caregivers will automatically be enrolled in the 401k plan at 3% of pay, beginning 45 days after date of hire. Details regarding default investment are mailed from Fidelity, along with instructions on how to make changes or opt out. Pre-tax, Roth or after-tax contributions up to 70% to a maximum of \$20,500 for 2022 (\$27,000 if age 50 or over). Additional after-tax contributions are also available. Enroll online at Netbenefits.com/CCAG or by calling 1-800-642-7131.

After one full year of service with at least 1,000 hours, your contributions are eligible for an employer match equal to:

- 100% on the first 3% you contribute and then 50% on the next 2% you contribute.

Total employer match equals 4% if you contribute 5%. Match is vested after 3 years of service of at least 1,000 hours or more.

Life Insurance

Basic coverage is offered at one times your annual salary, up to \$500,000 term insurance, free of charge.

Supplemental life insurance may be purchased with pre-tax dollars, up to 10 times your annual salary (taxes apply for coverage over \$50,000).

Dependent life insurance is offered for spouse and/or child coverage at a flat rate per family.

Flexible Spending Accounts

Caregivers can use pre-tax dollars for health care expenses not covered by insurance plans or dependent care (childcare or eldercare) expenses incurred, which allow you to work.

My Well-being

Healthy Choice

Participate in Healthy Choice to earn up to 30% savings on your health insurance premiums. Program runs January through September each year. Discount is applied to following benefit year. Enrollment and guidelines apply. Your savings may vary, based on participation.

LifeStyles Health & Wellness Centers

Enrolled EHP and EHP Plus members (age 16 +) have free LifeStyles fitness memberships located at Green, Bath, and Stow. Medical Education provides a free single membership to LifeStyles Express (onsite at the Medical Center). Caregivers *not* enrolled in the EHP or EHP Plus may also earn a monthly reimbursement by joining and attending 10 times per month to the LifeStyles in Green, Stow and Montrose.

Maternity and Parental Leave Available to fulltime Caregivers. Effective upon hire date.

- 100% pay for 8 weeks of maternity leave for mothers following childbirth
- 100% pay for 4 weeks of parental leave for both parents following the birth or adoption of a child
- *Resident training may need to be extended by Akron General to fulfill the requirements of the training program, specialty board or state licensing board.*