

2018 Employee Summary of Benefits

Eligibility and Enrollment

- Eligible Employees** Regular, full-time employees working 30 or more hours per week.
- Eligible Dependents** Spouses and Qualified Domestic Partners, Children up to age 26.
- Domestic Partners** Domestic Partners (DP) include any partner that meets the criteria in the Affidavit. An Affidavit is required with enrollment for a non-Registered DP. Additional taxation may apply to contributions.
- Initial Effective Date** First of the month following your date of hire.
- Enrollment Deadline** Within 30 days of your eligibility date.
- Enrollment Process** All enrollments are submitted online through EaseCentral within 30 days of your eligibility date. To access EaseCentral go to <https://alliancemedicalcenter.easecentral.com>, and login using your work email address.
- Special Enrollment Period/ Adding New Dependents** You may only enroll or make election changes mid-year if you experience a qualified life event such as marriage, birth or adoption of a new child, divorce, or an involuntary loss of coverage from another group plan. Change requests are due within 30 days of the event.
- Open Enrollment** This is your annual opportunity to make changes to your medical, dental, or vision benefits without a qualified life event. This is conducted in November/December for changes effective January 1st.
- Coverage Termination** Medical, dental, and vision benefits terminate on the last day of the month following employment termination. All other benefits end on your last day of employment.
- COBRA Continuation** You and your covered dependents have a right to continue medical, dental, vision, and health FSA coverage for a specified period of time after you terminate employment or for other qualified events. You will be notified of your rights and responsibilities to continue coverage under the federal COBRA law.

Employee Contributions

Alliance Medical Center sponsors 100% of the premium for you and your dependents if you elect the Western Health Advantage HDHP and employee coverage for the vision plan. The cost for the Kaiser plans, Western Health Advantage HMO plan, dental and dependent coverage for the vision plan is shared by you and Alliance Medical Center. Your benefit contributions will be taken on a pre-tax salary reduction basis each pay period as outlined below. There is no cost for life and disability benefits. Additional costs apply for voluntary products as outlined in this document.

	Medical				Dental	Vision
	WHA HDHP	Kaiser HDHP	WHA HMO	Kaiser HMO	Guardian	Superior Vision
Just You	\$0.00	\$109.15	\$32.64	\$176.30	\$1.75	\$0.00
You + Spouse/DP	\$0.00	\$240.14	\$71.82	\$387.85	\$5.75	\$2.85
You + Children	\$0.00	\$218.31	\$65.29	\$352.60	\$9.42	\$2.57
You + Spouse/DP + Children	\$0.00	\$327.47	\$97.93	\$528.90	\$12.94	\$5.66

If you choose to enroll in the HDHP, you will automatically be enrolled in a health savings account (HSA). See the HSA section for more details.

Additional Perks and Benefits

Ascensus - 403(b) Plan

Eligible employees may participate in Alliance Medical Center's qualified 403(b) retirement savings plan. This plan is designed to qualify as a "Safe Harbor 403(b) Plan". As a Safe Harbor 403(b) Plan, we will provide a special Safe Harbor matching contribution. If you make Salary Deferrals to the Plan, you will be eligible to receive a Safe Harbor matching contribution equal to 100% of the amount you contribute to the Plan for each payroll period up to 4% of Plan Compensation. Compensation above \$140,000 are excluded from the Safe Harbor Matching Contribution. Please contact the Human Resources department for further information.

Flexible Spending Accounts | VitaFlex

Set aside pre-tax payroll deductions to use towards eligible healthcare expenses or day care expenses for children under 13. Your annual election will be taken in equal amounts each paycheck following your effective date. Only services that you received on or after your effective date will be eligible for reimbursement under the plan.

Life and AD&D Insurance | Guardian (Group #TBD)

Life insurance coverage is fully sponsored by Alliance Medical Center to protect you and your loved ones.

Group Life and AD&D Benefit 2x of your annual salary

Benefit Maximum \$450,000

Guaranteed Issue Maximum \$450,000

Beneficiary Name a personal beneficiary of your choosing. It is recommended that you not list minor children as benefits will not be payable directly to the minor.

Disability Insurance | Guardian (Group #TBD)

Income protection coverage fully sponsored by Alliance Medical Center in the event of you are unable to work due to illness or injury, whether it occurs on or off the job. Benefits integrate with other social sources (e.g. State Disability, Worker's Compensation, Social Security, etc.); plan pays last for a combined total equal to the benefit amount listed below.

Benefits begin to pay after 90 days

Benefit (% of earnings) 60%

Benefit Maximum \$11,000/month

Max Benefit Duration To Social Security Normal Retirement Age

Pre-Existing Condition Limitation Conditions that existed or are treated during the 3 months immediately preceding coverage effective date are not covered if disability occurs in first 12 months.

Special Limitations 24 month lifetime benefit maximum for mental/nervous conditions, alcohol and substance abuse.

Filing a Claim Claims should be filed on or within 180 days after the date of disability. Claim forms can be requested from Human Resources or downloaded online. Claim forms include detailed instructions on required documentation and ways to submit a claim.

Pre-Tax Commuter Benefits | VitaFlex

Set aside pre-tax payroll deductions to pay for eligible, work-related, commuting expenses.

Transit

Monthly Pre-Tax Maximum \$260

Eligible Commuter Expense(s)

- Train and subway
- Bus
- Ferry
- Eligible Vanpool
- Ramp
- Park n Ride

Parking

Monthly Pre-Tax Maximum \$260

Attention Caltrain and BART riders: due to Federal regulations, your debit card will not work at Caltrain and BART terminals. You will need to use your debit card to fund your Clipper card.

Please note: If you've elected a Flexible Spending Account (FSA) and/or Health Savings Account (HSA), the same debit card will be used for your pre-tax Commute elections. Funds will be pulled from the applicable account based on where the debit card is used and what is being purchased. If you haven't elected an FSA or HSA you will receive a new debit card in the mail following your first election.

Work Advantage Discount Program

Alliance Medical Center employees and dependents can take advantage of our employee discount program where you can save up to 60% on ticketed events and online shopping.

Sick and Vacation accruals for eligible employees.