

Welcome to

Island Health



Physician Benefits Guide

We are excited to present our comprehensive benefits package, including medical, dental and vision coverage, life & AD&D insurance, long-term disability, long-term care, flexible spending accounts, retirement and deferred compensation plans, tuition assistance, paid time off and more!

Island Health offers benefits through the Washington State Health Care Authority's Public Employees Benefits Board. Through PEBB, you can choose from a variety of healthcare plans.

Participation

Eligible employees can participate in benefit plans on the first day of the month following 60 days of employment, with the exception of our deferred compensation plan which begins immediately after employment. Your level of benefits will vary according to your assigned FTE (Full-Time Equivalent), or hours worked per week.

Enrollment & Support

Human Resources staff are available to help you through the enrollment process and beyond. Contact Lawanda Hampton at 360.299.4284 (x4284) or Lawanda.Hampton@islandhospital.org for assistance.

Specific plan information can be found online at

<https://www.hca.wa.gov/employee-retiree-benefits/public-employees>.



2024

Contact Information

| | |
|----------------------------------|--|
| Kaiser Permanente of WA | 866.648.1928 |
| Kaiser Permanente of WA CDHP/HSA | 877.873.8823 |
| Uniform Medical Plans | 888.849.3681 |
| Uniform Medical CDHP/HSA | 844.351.6853 |
| DeltaCare | 800.650.1583 |
| Uniform Dental | 800.537.3406 |
| Willamette Dental | 855.433.6825 |
| Employee Assistance Program | 800.244.6142 |
| Retirement: Corebridge Financial | Lisa Turner, CFS Lisa.turner@corebridgefinancial.com 425.977.5283 |

Island Health Human Resources

Main x4285 or 360.299.4285
humanresources@islandhospital.org

Benefit Eligibility

| Benefit | Full & Part Time 0.6-1.0 FTE | Part Time 0.5-0.59 FTE | Casual Part Time 0.1-0.49 FTE <i>(less than 20 hours/ week)</i> | Reserve Per Diem |
|--|---|--|---|----------------------------|
| Medical, Dental & Vision Benefits | Eligible Hospital pays for 100% of the lowest cost medical plan and base benefits | Eligible Hospital pays for 100% of the lowest cost medical plan and base benefits | Not eligible | Not eligible |
| Life, LTD, AD&D, and Long Term Care | Eligible at employer's expense | Eligible at employee's expense | Not eligible | Not eligible |
| Retirement Plan | Eligible | Eligible | Not eligible | Not eligible |
| Deferred Compensation | Eligible | Eligible | Eligible for 457 plan only | Eligible for 457 plan only |
| Flexible Spending | Eligible | Eligible | Not eligible | Not eligible |
| Paid Time Off & Extended Illness Benefit | Eligible Available for use after 90 days | Eligible Available for use after 90 days | Not eligible | Not eligible |
| Bereavement Leave | Eligible immediately for 4-5 days of pay for any scheduled work day for qualifying family members | | | |
| Educational Leave* | Eligible after 12 months of employment Leave of Absence for up to 1 year for job-related, pre-approved programs | | | |
| Jury Duty Pay | Eligible immediately for any scheduled days of work missed | | | |
| Student Loan Repayment | Refer to Employment Contract | Not Eligible | Not Eligible | Not Eligible |
| Tuition Reimbursement* | Eligible after 12 months of employment | Not eligible | Not eligible | Not eligible |
| Aflac | Eligible Payroll deductions allowed | Eligible Payroll deductions allowed | Eligible Direct bill | Eligible Direct bill |
| Employee Assistance Program (EAP) | Eligible—confidential services for employees and family www.FirstChoiceEAP.com Username: islandhealthcap 1-800-467-5281 | | | |
| 529 College Savings Plan | Eligible * direct bill | | | |

Additional Benefits

- Island Health will pay CME up to \$5,000 annually for full time physicians as outlined in the CME Policy for physicians, which includes one week paid time off for CME training.
- Island Health will pay up to \$1,500 annually for physician professional society dues as outlined in the Professional Society Dues Policy for physicians.
- Island Health will arrange for and purchase your professional liability insurance for any time worked at Island Health.
- Island Health will pay for Washington State Medical License fee, DEA permit and Hospital Medical Staff dues.

PEBB: Medical Insurance & Base Benefits

Available to employees assigned Full-Time (.5 FTE and above)

Medical Insurance

Choose from several plans offered by PEBB. Medical insurance can be waived if desired. Vision is covered under each medical plan.

| Kaiser Permanente | Uniform Medical |
|---|--|
| <ul style="list-style-type: none">• WA Value• WA Classic• WA CDHP*• WA SoundChoice | <ul style="list-style-type: none">• Classic• Select*• Plus• CDHP* |

*Island Health pays 100% of employee's monthly premium for Uniform Select and both CDHP's for employees assigned 0.6 FTE and higher, and 50% for those assigned 0.5 to 0.59 FTE. Qualified dependents can be enrolled at your own

Base Benefits

Base benefits for physician positions include dental, life, AD&D, long term care and long-term disability insurance.

Dental Insurance

Choose from Uniform Dental, DeltaCare, and Willamette dental insurance for you and your qualified dependents—at no additional cost to you.

Life & AD&D Insurance

All employees receive PEBB basic level life insurance of \$35,000 plus \$5,000 in Accidental Death and Dismemberment. This coverage can be increased for a small premium.

Physicians receives additional Life and AD&D insurance through UNUM at one time annual salary for Life and one time annual salary for AD&D.

Long-Term Disability

PEBB provides basic level long-term disability with a maximum monthly benefit of \$240 with a 90-day waiting period. All employees will be automatically enrolled in employee-paid coverage unless you choose to waive this coverage.

Physicians receives employer-paid LTD through UNUM which offers 60% of monthly earnings (\$10,000 per month maximum benefit).

Long-Term Care (LTC)

Physicians receives employer-paid LTC through UNUM at \$2,000 per month for 3 years Long Term Care facility or 50% Professional Home and Community Care. Additional buy-up options are available at employee's expense.

Retirement

Corebridge Financial (formerly AIG) provides Island Health with deferred compensation and retirement plan options with convenient, automatic contributions by salary deduction.

2024 Tax-qualified plan contribution limits:

403(b) and 457(b) plan deferrals: \$23,000

403(b) and 457(b) plan catch-up contributions for age 50+: \$7,500

Deferred Compensation 403(b), Roth 403(b), 457(b) & Roth 457(b)

Similar to a 401(k), Deferred Compensation plans provide retirement savings and employees are eligible immediately upon employment.

401(a) Retirement Plan

After 18 months of employment, Island Health will match your contribution into a 401(a) retirement plan if you participate in the 403(b) or Roth 403(b) plan. The employee must contribute at least 5% of their compensation in order to receive employer contribution of 6.1% - 6.5%.

*Upon immediate hire, you may contribute to the 403b plan. Per the IRS, the limit is \$23,000 for 2024. If you max out the 403b plan, you may contribute up to another \$23,000 into the 457(b), for a \$46,000 total contribution on your own behalf.

2024 Monthly Rates

Medical Insurance—Full Time (.6 FTE and above)

| Plan | Employee Only | Employee & Spouse | Employee & Children | Full Family |
|-------------------------|---------------|-------------------|---------------------|-------------|
| Kaiser—Classic | \$166.95 | \$1,106.55 | \$871.65 | \$1,811.25 |
| Kaiser—Value | \$152.76 | \$1,078.16 | \$846.81 | \$1,772.22 |
| Kaiser—CDHP | \$0.00 | \$716.02 | \$544.69 | \$1,230.02 |
| Kaiser—SoundChoice | 10.80 | \$794.26 | \$598.39 | \$1,381.84 |
| Uniform Medical—Classic | \$65.07 | \$902.79 | \$693.36 | \$1,531.08 |
| Uniform Medical—Select | \$0.00 | \$772.66 | \$579.49 | \$1,352.15 |
| Uniform Medical—CDHP | \$0.00 | \$733.65 | \$560.12 | \$1,254.26 |
| UMP Plus—UW Med ACN | \$49.89 | \$872.43 | \$666.80 | \$1,489.34 |

Medical Insurance—Part Time (.5 to .599 FTE)

| Plan | Employee Only | Employee & Spouse | Employee & Children | Full Family |
|-------------------------|---------------|-------------------|---------------------|-------------|
| Kaiser—Classic | \$553.28 | \$1,492.88 | \$1,257.98 | \$2,197.58 |
| Kaiser—Value | \$539.09 | \$1,464.49 | \$1,233.14 | \$2,158.55 |
| Kaiser—CDHP | \$372.51 | \$1,102.35 | \$931.02 | \$1,616.35 |
| Kaiser—SoundChoice | \$397.13 | \$1,180.59 | \$984.72 | \$1,768.17 |
| Uniform Medical—Classic | \$451.40 | \$1,289.12 | \$1,079.69 | \$1,917.41 |
| Uniform Medical—Select | \$386.33 | \$1,158.99 | \$965.82 | \$1,738.48 |
| Uniform Medical—CDHP | \$376.92 | \$1,119.98 | \$946.45 | \$1,640.59 |
| UMP Plus—UW Med ACN | \$436.22 | \$1,258.76 | \$1,053.13 | \$1,875.67 |

Life Insurance (Per \$1,000)

| Age | Non-Smoker | Smoker |
|-------|------------|---------|
| <25 | \$0.030 | \$0.039 |
| 25-29 | \$0.033 | \$0.046 |
| 30-34 | \$0.036 | \$0.060 |
| 35-39 | \$0.045 | \$0.069 |
| 40-44 | \$0.067 | \$0.077 |
| 45-49 | \$0.097 | \$0.117 |
| 50-54 | \$0.151 | \$0.179 |
| 55-59 | \$0.282 | \$0.334 |
| 60-64 | \$0.432 | \$0.508 |
| 65-69 | \$0.798 | \$0.978 |
| 70+ | \$1.190 | \$1.589 |

Long Term Disability

| % of Monthly Wages | Rate |
|--------------------|--------|
| 60% | 0.0047 |
| 50% | 0.0028 |

Calculate your monthly premium:

$$\text{Gross Monthly Earnings} \times \text{Rate} = \text{Monthly Premium}$$

Employees are automatically enrolled in 60% coverage unless they enroll in 50% or decline coverage.

Accidental Death & Dismemberment

| Level of Benefit | Employee | Spouse | Child |
|---------------------------|----------|---------|---------|
| Monthly cost per \$10,000 | \$0.019 | \$0.019 | \$0.016 |