Welcome to

Island Health

Physician Benefits Guide

2024

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.

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

Published 8/2022, James Glade, Human Resources

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 *(less than 20 hours/ week)*	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: islandhealtheap 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

- WA Value
- WA Classic
- WA CDHP*
- WA SoundChoice

Uniform Medical

- 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:

Gross Monthly Earnings x Rate = 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