

Welcome to

# Island Health



## Physician Benefits Guide

We are excited to present our comprehensive benefits package, including medical and dental insurance, long-term disability, flexible spending accounts, deferred compensation, retirement plan, 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 medical, vision and dental plans, as well as coverage for life and long-term disability insurance.

### 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](mailto:Lawanda.Hampton@islandhospital.org) for assistance.

Specific plan information can be found online at

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



# 2025

## 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
Davis Vision by MetLife	888-496-4275
MetLife Vision	866-548-7139
EyeMed Vision	800-699-0993
Employee Assistance Program	800.467.5283
Retirement: Corebridge Financial	Lisa Turner, CFS
<a href="mailto:Lisa.turner@corebridgefinancial.com">Lisa.turner@corebridgefinancial.com</a>	425.977.5283

### Island Health Human Resources

Main

x4285 or 360.299.4285

# 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
<b>Medical &amp; Base Benefits</b> <i>(Dental, Life and Long-Term Disability)</i>	Eligible Hospital pays for 100% of the lowest cost medical plan and base benefits	Eligible Hospital pays for 50% of the lowest cost medical plan and base benefits	Not eligible	Not eligible
<b>Optional Life, LTD, AD&amp;D, and Long Term Care</b>	Eligible at employer's expense	Eligible at employee's expense	Not eligible	Not eligible
<b>Retirement Plan</b>	Eligible	Eligible	Not eligible	Not eligible
<b>Deferred Compensation</b>	Eligible	Eligible	Eligible for 457 plan only	Eligible for 457 plan only
<b>Flexible Spending</b>	Eligible	Eligible	Not eligible	Not eligible
<b>Paid Time Off &amp; Extended Illness Benefit</b>	Eligible Available for use after 90 days	Eligible Available for use after 90 days	Not eligible	Not eligible
<b>Bereavement Leave</b>	Eligible immediately for 4-5 days of pay for any scheduled work day for qualifying family members			
<b>Jury Duty Pay</b>	Eligible immediately for any scheduled days of work missed			
<b>Aflac</b>	Eligible Payroll deductions allowed	Eligible Payroll deductions allowed	Eligible Direct bill	Eligible Direct bill
<b>Employee Assistance Program (EAP)</b>	Eligible—confidential services for employees and family <a href="http://www.FirstChoiceEAP.com">www.FirstChoiceEAP.com</a> Username: islandhealthcap 1 (800) 467-5281			
<b>529 College Savings Plan</b>	Eligible * direct bill			

## Benefits Summary

### Additional Benefits - Prorated based on FTE status.

- Island Health will pay CME up to \$5,000 annually for full time physicians as outlined in the CME Policy for physicians
- 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. Qualified dependents can be enrolled at your own expense. Medical insurance can be waived if desired.

### Kaiser Permanente

- WA Value
- WA Classic
- WA CDHP\*

### Uniform Medical

- Classic
- Select\*
- Plus
- CDHP\*

\*Island Health pays 100% of employee's monthly premium for employees assigned 0.6 FTE and higher, and 50% for those assigned 0.5 to 0.59 FTE.

## Dental Insurance

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

## Vision Insurance

Choose from Davis Vision, MetLife, and EyeMed vision 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.

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

## Long-Term Care (LTC)

Leadership 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.

## Flexible Spending Accounts (FSA's)

- Health Care - \$3,300 Pre-Tax Contribution
- Limited Purpose - (Dental & Vision **only**) \$3,300 Pre-Tax Contribution
- Dependent Care - \$5,000 Pre-Tax Contribution

## Paid Time Off (PTO) & Extended Illness Benefit (EIB)

A provider earns Paid Time Off and Extended illness (PTO/EIB) Leave according to the following schedules. All PTO & EIB will be paid at the base salary rate.

### Paid Time Off (PTO)

240 hours per year (6 weeks) or prorated per the start date, will be used for holidays, vacations, CME and short-term illness. These hours will be deposited in January each year. The max rollover balance each year is 400 hours.

### Extended Illness Benefit (EIB)

## Retirement

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

### 2025 Tax-qualified plan contribution limits:

403(b) and 457(b) plan deferrals: \$23,500 each for a total of \$47,000 deferred.

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

### Deferred Compensation 403(b), Roth 403(b), 457(b) and 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 contribute into a 401(a) retirement plan if you participate in the 403(b) or Roth 403 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 \$23,500 for 2025. If you max out the 403b plan, you may contribute up to another \$23,500 into the 457(b), for a \$47,000 total contribution on your own behalf. This excludes the additional 6.1% contributed by the hospital.

# 2025 Monthly Rates

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

Plan	Employee Only	Employee & Spouse	Employee & Children	Full Family
Kaiser—Classic	\$45.48	\$517.86	\$399.76	\$872.15
Kaiser—Value	\$35.76	\$498.42	\$382.75	\$845.42
Kaiser—CDHP	\$0.00	\$399.95	\$307.26	\$678.04
Uniform Medical—Classic	\$50.60	\$528.11	\$408.73	\$886.24
Uniform Medical—Select	\$0.00	\$426.91	\$320.18	\$747.09
Uniform Medical—CDHP	\$0.00	\$421.00	\$325.68	\$706.99
UMP Plus—UW Med ACN	\$75.46	\$1,004.72	\$772.40	\$1701.66

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

Plan	Employee Only	Employee & Spouse	Employee & Children	Full Family
Kaiser—Classic	\$558.19	\$1,244.01	\$1,072.56	\$1,758.39
Kaiser—Value	\$548.47	\$1,224.57	\$1,055.55	\$1,731.66
Kaiser—CDHP	\$486.43	\$1,086.36	\$947.31	\$1,503.49
Uniform Medical—Classic	\$563.31	\$1,254.26	\$1,081.53	\$1,772.48
Uniform Medical—Select	\$512.71	\$1,153.06	\$992.98	\$1,633.33
Uniform Medical—CDHP	\$496.96	\$1,117.93	\$974.94	\$1,546.91
UMP Plus—UW Med ACN	\$588.16	\$1,517.42	\$1,285.11	\$2,214.37

## Life Insurance (Per \$1,000)

Age	Non-Smoker	Smoker
<25	\$0.03	\$0.04
25-29	\$0.03	\$0.05
30-34	\$0.04	\$0.06
35-39	\$0.05	\$0.07
40-44	\$0.07	\$0.08
45-49	\$0.10	\$0.12
50-54	\$0.15	\$0.18
55-59	\$0.28	\$0.33
60-64	\$0.43	\$0.51
65-69	\$0.80	\$0.98
70+	\$1.19	\$1.59

## Long Term Disability

% of Monthly Wages	Rate
60%	0.0042
50%	0.0025

### 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	\$0.02	\$0.02	\$0.02