



OVERVIEW

EMPOWER
YOUR HEALTH

EMPOWER
YOUR WEALTH

EMPOWER YOUR
PEACE OF MIND

EMPOWER YOUR
WELL-BEING

EMPOWER
YOUR LIFE

Questions?
AskHR

Live EMPOWERED

NORTHSIDE
HOSPITAL

2022 BENEFITS
GUIDE



AskHR is your tool to get all of your employment questions answered. Submit your questions now on myNorthsideHR.com > **AskHR**.

Your good health is vital to your overall well-being and success. Northside benefits are designed to help you rebalance, recharge and reconnect!

This interactive benefits guide includes what you need to know about your Health, your Wealth, your Life and your Community.

HOW TO USE THIS GUIDE

Your 2022 benefits guide is an interactive eMag.

Click [links](#) within the text of each section to access more information or link directly to an external website. You'll see these links as bold, blue underlined text.

INTRODUCING NORTHSIDE HOSPITAL TEXT MESSAGING!

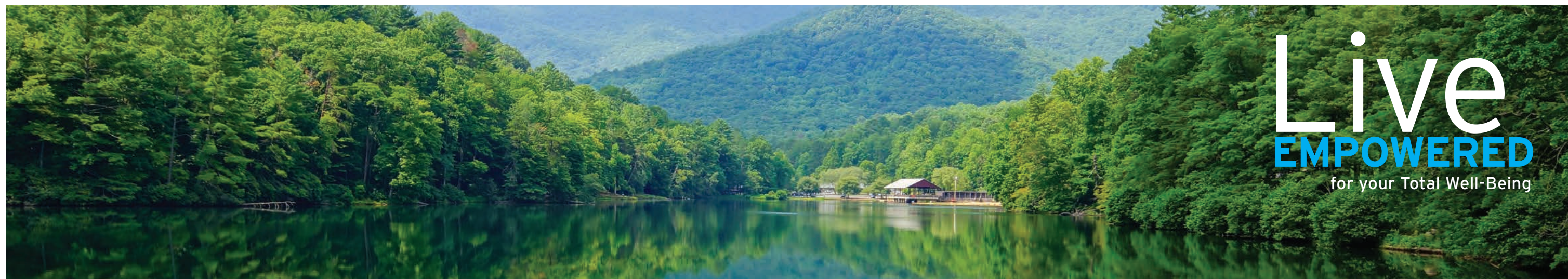
Stay up to date throughout the year on Northside Hospital's company initiatives, employee programs, benefits, wellbeing programs, resources and so much more. Here's how you can opt-in:

1. Text **HRUPDATES** to +1-888-986-7456 or scan the QR code
2. Reply "YES" when prompted to complete opt-in (Message and data rates may apply*)
3. When prompted, provide your NSH Employee ID # and Last name to validate.



* Text message and data rates may apply for recurring HR-related push messages (max 12 push per month) or on your demand SMS/MMS text subscription. Reply STOP to +1-888-986-7456 to cancel. By participating, you consent to receive text messages sent by an automatic telephone dialing system. Carriers are not liable for delayed/undelivered messages. Terms and Policy can be found at <https://cms.willistowerswatson.com/en-us/notices/mobile-text-summary-terms-conditions-and-privacy>.





Live EMPOWERED

for your Total Well-Being

We realize it's important to periodically renew and refresh your overall well-being. We're happy to provide the tools and resources to help you uphold that commitment. Our comprehensive benefits ensure you're equipped to preserve and promote your physical and emotional health, manage life's events and build financial well-being. Here are a few ways you can...

ALEX®, the virtual benefits advisor

Available on myNorthsideHR.com, ALEX can help you understand which plans make the most sense for you, based on your answers to a few simple questions.

Recharge yourHEALTH

Use your health benefits wisely to stay healthy

- › Northside Advantage tier for lower cost services and better outcomes
- › Northside Pharmacy and Associate Pharmacy to lower your costs for prescriptions
- › Free annual physical and health screenings
- › \$100 health screening credit from Critical Illness Coverage

Rebalance yourWEALTH

Understand how your benefits help you build financial well-being

- › 457 Savings Plan with NSH matching contribution
- › Health Savings Account
- › Medical Flexible Spending Account
- › Dependent Care Flexible Spending Account
- › Post-Deductible Healthcare Flexible Spending Account
- › Income protection through Salary Continuation and Long-Term Disability
- › Life, AD&D and Disability insurance
- › myFiTage tool

Be sure to access the tiles on the homepage of [myNorthsideHR](https://myNorthsideHR.com) to access more information.

Reconnect to yourLIFE

Use your benefits to manage life's situations and stay mentally and emotionally healthy

- › LifeCare Services
- › Tuition Reimbursement
- › Student Loan Repayment
- › Discounted LA Fitness gym membership

and yourCOMMUNITY

Make social connections that are right for you

- › Volunteering and community service
- › Employee discounts
- › Referral HUB





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Your medical plans

Northside offers four *SmartChoice* medical plan options through Humana, one of which is exclusively available to Part-time Employees:



**SmartChoice Blue
(PPO)**



**SmartChoice Green
(PPO)**



**SmartChoice Yellow
(HDHP)**



**SmartChoice Purple
(HDHP)**



Visit myNorthsideHR.com
➤ **Benefits & Wellness** ➤
Health Benefits ➤ **Medical**
for a detailed comparison
of medical plan options.

Under each plan, once you meet the out-of-pocket maximum in a plan year, all covered services are covered at 100% up to the maximum allowable fee for the remainder of the year.

	<i>SmartChoice</i> Blue	<i>SmartChoice</i> Green	<i>SmartChoice</i> Yellow	<i>SmartChoice</i> Purple (for Part-time Employees only)
PLAN TYPE	Preferred Provider Organization (PPO)	Preferred Provider Organization (PPO)	High Deductible Health Plan (HDHP) with a Health Savings Account (HSA)	High Deductible Health Plan (HDHP) with a Health Savings Account (HSA)
PREMIUMS	You pay less out of your paycheck for medical coverage	You pay the most out of your paycheck for medical coverage	You pay the least out of your paycheck for medical coverage	For Part-time Employees, you pay the least for medical coverage
COINSURANCE <i>You pay coinsurance after you reach your deductible</i>	You pay 30% Plan pays 70%	You pay 30% Plan pays 70%	You pay 20% Plan pays 80%	Plan pays 100%
IN-NETWORK PREVENTIVE CARE	Plan pays 100%			
IN-NETWORK ANNUAL DEDUCTIBLE	\$1,250 per person \$3,750 per family	\$1,000 per person \$3,000 per family	\$2,400 per person \$4,800 per family	\$7,000 per person \$14,000 per family
IN-NETWORK PRIMARY CARE PHYSICIAN VISIT	You pay \$40 copay, then plan pays 100%	You pay \$35 copay, then plan pays 100%	You pay deductible, then plan pays 80%	You pay deductible, then plan pays 100%
IN-NETWORK EMERGENCY ROOM	You pay \$200 copay, then plan pays 80%	You pay \$200 copay, then plan pays 90%	You pay deductible, then plan pays 80%	You pay deductible, then plan pays 100%
IN-NETWORK URGENT CARE	You pay \$80 copay, then plan pays 100%	You pay \$80 copay, then plan pays 100%	You pay deductible, then plan pays 80%	You pay deductible, then plan pays 100%
IN-NETWORK ANNUAL OUT-OF-POCKET MAXIMUM	\$5,250 per person \$10,500 per family	\$4,500 per person \$9,000 per family	\$4,800 per person \$8,150 per family	\$7,000 per person \$14,000 per family

**The above is a snapshot of in-network costs only. Please see the plan document for the full plan details.*





Get the best care for less with Northside Advantage

Get more bang for your benefits dollars through the Northside Advantage – **a special coverage tier available to all medical plans.** By choosing to receive services from Northside physicians and at Northside facilities, you can save money and benefit from the same exceptional services our patients receive.

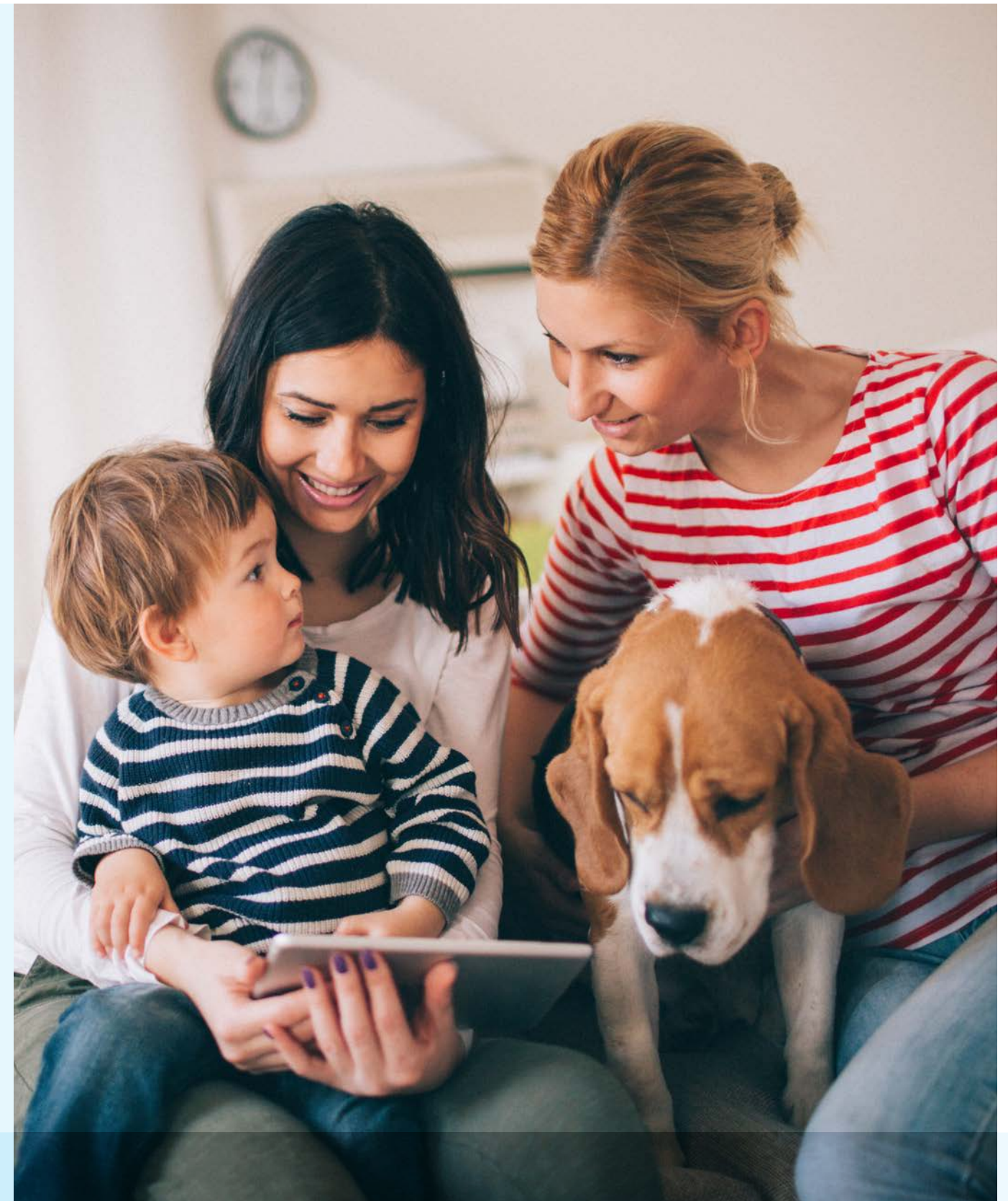
FREE or lowered out-of-pocket costs when you use a Northside Advantage facility or see a Northside physician for care...

- **3D mammography** is provided at no cost to you through Northside Advantage.
- **Laboratory services are covered at 100%** by Northside if you use a Northside Advantage facility. For a complete list of Northside Advantage lab facilities, log on to myNorthsideHR.com > **Benefits & Wellness > Northside Labs.**
- No copay for **Behavioral Health visits** through Northside Advantage.



Learn more about Northside Advantage and find facilities near you on myNorthsideHR.com > **Benefits & Wellness > Your Northside Advantage Services > Find a Facility Near You!**

**If you are enrolled in the SmartChoice Yellow or Purple Plan, you must first meet the annual deductible for any non-preventive services before the plan pays. Consult your plan document for more information.*





Northside Advantage – See your savings in action!



Remember, you save on medical costs, such as inpatient and outpatient hospital care, X-ray and physician charges, when you use the Northside Advantage Program. Lab services are free and you can also save on your prescriptions too! **You must receive services at Northside facilities to get the Northside Advantage pricing.**

	SmartChoice Blue	SmartChoice Green	SmartChoice Yellow	SmartChoice Purple
	You pay			
COINSURANCE	15%, after deductible for most services	10%, after deductible for most services	10%, after deductible for most services	100%, after deductible for most services
NORTHSIDE ADVANTAGE ANNUAL DEDUCTIBLE	\$350 per person \$1,050 per family	\$350 per person \$1,050 per family	\$1,500 per person \$3,000 per family	\$7,000 per person \$14,000 per family
NORTHSIDE ADVANTAGE ANNUAL OUT-OF-POCKET (OOP) MAXIMUM	\$3,500 per person \$7,350 per family	\$2,000 per person \$4,350 per family	\$2,500 per person \$5,000 per family	\$7,000 per person \$14,000 per family
	▼	▼	▼	▼
	That's a combined savings in annual deductible and OOP max of \$1,700 per person or \$4,800 per family!	That's a combined savings in annual deductible and OOP max of \$2,450 per person or \$5,700 per family!	That's a combined savings in annual deductible and OOP max of \$3,200 per person or \$4,950 per family!	This plan requires usage of Northside physicians and facilities exclusively, saving you and your family from excess expenses or balance billing!

Manage your prescription drugs

Northside offers a comprehensive prescription drug plan to help you manage the costs of your prescription medications. We also provide **Northside Advantage** coverage at all Northside pharmacy locations.

	SmartChoice Blue and SmartChoice Green		SmartChoice Yellow		SmartChoice Purple	
	Northside Advantage Pharmacy	Humana Retail Pharmacy Network	Northside Advantage Pharmacy	Humana Retail Pharmacy Network	Northside Advantage Pharmacy	Humana Retail Pharmacy Network
	You pay					
Tier 1 (Typically Generic)	\$20	\$25	10% after deductible	10% after deductible	100% after deductible	Not available
Tier 2 (Typically Low-Cost Preferred Brand)	\$40	\$50	10% after deductible	10% after deductible		
Tier 3 (Typically High-Cost Preferred Brand)	\$80	\$100	10% after deductible	10% after deductible		
Tier 4 (Typically Specialty Drugs)	25% of the cost, up to \$200	25% of the cost, up to \$250	25% of cost, up to \$200	25% of cost, up to \$250		
Northside Pharmacy 90-Day Supply	2.5x 30-day copay	Not available	10% after deductible	Not available		

Note: Affordable Care Act drugs are covered at 100%. Copays apply for an expanded preventive drug list.



Visit myNorthsideHR.com > **Benefits & Wellness > Medical** for more information about the prescription drug program and to view the Northside Pharmacy list.



Manage your **prescription drugs**

Changes to specialty prescription drugs include:

- You pay 25%, up to a maximum of \$200 for specialty prescription drugs filled at the Northside Pharmacy.
- You pay 25%, up to a maximum of \$250 for specialty prescription drugs filled at Humana network pharmacies.

Remember, you can get the most value for your money by using the Northside Pharmacy for your prescription drugs.



To review the new formulary, visit myNorthsideHR.com > **Benefits & Wellness > Health Benefits > 2022 Humana Formulary Drug List: Full Version.**



Note: Preventive prescription drugs are those prescribed to prevent the occurrence of a disease or condition for those with high risk factors or to prevent the escalation of a disease or condition. Examples of preventive drugs include those for birth control, high blood pressure, high cholesterol, diabetes, asthma, heart attack and stroke. Preventive drugs require you to pay only the copay; the deductible does not apply.



Log in to myhumana.com to view a list of preventive drugs.



Your prescription drug copays are considered part of your overall out-of-pocket maximum.

Your Prescription Drug Plan Administrator:

Humana

Certain prescription drugs are available at a lower cost at the Northside Pharmacy. Specialty drugs are to be filled at Northside Pharmacy or through Humana.



Your dental plans

We offer two dental plan options, administered through Humana, to keep your pearly whites in tip-top shape. The plans cover you and your eligible family members.

SmartChoice Blue Dental Plan (Basic Plan)

SmartChoice Green Dental Plan (Enhanced Plan)

Both plans offer similar coverage, but the *SmartChoice* Green Plan offers orthodontia. If you or your children need braces, this may be the best plan for you.

Here's how the plans compare:

	SmartChoice Blue	SmartChoiceGreen
ANNUAL IN-NETWORK DEDUCTIBLE	\$50 individual/\$150 family	\$50 individual/\$150 family
ANNUAL MAXIMUM	\$1,000 per person	\$2,500 per person
	Plan pays	
PREVENTIVE SERVICE	80%	100%
BASIC SERVICE	50% after deductible	80% after deductible
MAJOR SERVICES	50% after deductible	50% after deductible
ORTHODONTIA	Not available	50% \$2,500 lifetime maximum per person

Your Enhanced Dental Coverage

In addition to periodontal maintenance coverage (which includes four cleanings per year), your coverage includes periodontal scaling, Silver Diamine Fluoride coverage (up to age 19 under preventive care) and more.

Your
Dental Plan
Administrator:

Humana

You can visit any provider you wish, but you receive better benefits when you choose in-network providers.



Visit myNorthsideHR.com >

Benefits & Wellness >

Health Benefits > Dental

for more information about the Northside Dental Plan.





Your vision plans

Northside offers two vision plans, administered through EyeMed, for you to choose from:

 **Essential Vision Plan**

 **Enhanced Vision Plan**

You can visit any provider you wish, but you receive better benefits when you choose in-network providers.

	Essential Vision Plan	Enhanced Vision Plan
	<i>In-Network</i>	
EXAMS		
Eye Exam (with dilation as necessary)	\$10 copay	\$0
Standard Contact Lenses Fit and Follow-Up ¹	Up to \$40	\$0; Paid-in-full and two follow-up visits
Premium Contact Lenses Fit and Follow-up ²	10% of retail	\$0; 10% of retail price, then \$40 allowance
RETINAL IMAGING	Up to \$39	Up to \$39
FRAMES	\$0; \$130 allowance, 20% off balance over \$130	\$0; \$180 allowance, 20% off balance over \$180
LENSES		
Single Vision	\$10 Copay	\$10 Copay
Bifocal	\$10 Copay	\$10 Copay
Trifocal	\$10 Copay	\$10 Copay
Lenticular	\$10 Copay	\$10 Copay
Standard Progressive Lens ³	\$75 Copay	\$10 Copay
Premium Progressive Lens ³	Tier 1: \$95 copay, Tier 2: \$105 copay, Tier 3: \$120 copay, Tier 4: \$75 copay, 20% off price less \$120 allowance	Tier 1: \$30 copay, Tier 2: \$40 copay, Tier 3: \$55 copay, Tier 4: \$10 copay, 20% off price less \$120 allowance
Premium Anti-reflective Coating	Tier 1: \$57 copay, Tier 2: \$68 copay, Tier 3: 20% off retail price	Tier 1: \$12 copay, Tier 2: \$23 copay, Tier 3: 20% off retail price

¹ Standard Contact Lens Fitting: Spherical clear contact lenses in conventional wear and planned replacement (e.g., disposable, frequent replacement, etc.)

² Premium Contact Lens Fitting: All lens designs, materials and specialty fittings other than Standard Contact Lenses (e.g., toric, multifocal, etc.)

³ Standard and Premium Progressive lenses are reimbursed at the Standard Bifocal reimbursement amount





Your vision plans



Your Vision Plan Administrator:

EyeMed

Your eye health is an important part of your overall health and well-being. Be sure to schedule your yearly eye exams and keep your eyes seeing clearly.



Visit myNorthsideHR.com >
Benefits & Wellness >
Health Benefits > Vision
for more information about
the vision plans.

Essential Vision Plan

Enhanced Vision Plan

CONTACT LENSES

Conventional	\$0 copay; \$130 allowance, 15% off balance over \$130	\$0 copay; \$180 allowance, 15% off balance over \$180
Disposable	\$0 Copay; \$130 allowance, plus balance over \$130	\$0 copay; \$180 allowance, plus balance over \$180
Medically Necessary	\$0 copay, paid in full	\$0 copay, paid in full

LASER VISION CORRECTION

15% off retail price or 5% off promotional price

BENEFITS FREQUENCY

Exams	Once every 12 months	Once every 12 months
Lenses or Contact Lenses	Once every 12 months	Once every 12 months
Frames	Once every 24 months	Once every 12 months





What you pay for medical

The following chart shows the amount you contribute each pay period for medical coverage. Rates are effective January 1, 2022.

MEDICAL PLANS

Coverage Level	Full-Time Employees working 30 or more hours per week	Part-Time Employees working 16 or more hours per week
	Tobacco Free	Tobacco Free
SmartChoice Blue Plan (bi-weekly contributions)		
Employee Only	\$50.55	\$165.05
Employee + Spouse	\$241.59	\$324.56
Employee + Child(ren)	\$194.29	\$305.44
Employee + Family	\$261.70	\$357.88
SmartChoice Green Plan (bi-weekly contributions)		
Employee Only	\$148.32	\$245.32
Employee + Spouse	\$379.90	\$432.53
Employee + Child(ren)	\$285.15	\$402.61
Employee + Family	\$411.21	\$519.02
SmartChoice Yellow Plan (bi-weekly contributions)		
Employee Only	\$3.46	\$51.01
Employee + Spouse	\$172.31	\$277.05
Employee + Child(ren)	\$152.93	\$263.13
Employee + Family	\$186.67	\$282.87
SmartChoice Purple Plan (bi-weekly contributions)		
Employee Only	Only available for Part-Time Employees	\$10.00
Employee + Spouse		\$118.49
Employee + Child(ren)		\$119.98
Employee + Family		\$130.00

Covering Dependents?

Covering Your Spouse

If your spouse is eligible for coverage under their employer's medical plan, they are not eligible for Northside medical plan coverage.

Tobacco User Rates

If you and/or any of your covered dependents are tobacco users, a monthly \$45 surcharge per tobacco user (up to a maximum of \$135) will be automatically deducted from your paycheck.





What you pay for dental



DENTAL PLANS

The following chart shows the amount you contribute each pay period for dental coverage. Rates are effective January 1, 2022.

Coverage Level	Full-Time Employees	Part-Time Employees
SmartChoice Blue Dental Plan (bi-weekly contributions)		
Employee Only	\$0.26	\$11.98
Employee + Spouse	\$11.16	\$27.20
Employee + Child(ren)	\$15.01	\$31.03
Employee + Family	\$22.69	\$45.78
SmartChoice Green Dental Plan (bi-weekly contributions)		
Employee Only	\$8.36	\$20.09
Employee + Spouse	\$29.57	\$45.61
Employee + Child(ren)	\$36.01	\$52.04
Employee + Family	\$53.68	\$76.75

Keep in mind:

To cover eligible dependents, you must verify their status. Documentation includes:

- **Spouse** – A copy of your marriage certificate
- **Dependent under age 26** – A copy of a birth certificate naming you or your spouse as the child's parent or a court order adoption certificate naming you as the child's legal guardian
- **Disabled dependent over the age of 26** – Proof of disability





What you pay for vision



VISION PLANS

The following chart shows the amount you contribute each pay period for vision coverage. Rates are effective January 1, 2022.

Coverage Level	Full-Time and Part-Time Employees
EyeMed Essential Plan	
Employee Only	\$2.65
Employee + Spouse	\$5.04
Employee + Child(ren)	\$5.30
Employee + Family	\$7.30
EyeMed Enhanced Plan	
Employee Only	\$8.31
Employee + Spouse	\$15.80
Employee + Child(ren)	\$16.63
Employee + Family	\$22.86

Important Notes:

Resource Employees (ACA PRNs/PRNs)

Resource employees who work an average of 30 or more hours per week are eligible for medical coverage with the *SmartChoice* Yellow Plan. Look for enrollment information in December each year. Northside will determine whether a Resource employee is eligible by counting work hours during a 12-month “look back” measurement period as specified by the federal government. Eligible Resource employees will be contacted by a benefits enrollment administrator if they average 30 or more hours during this measurement period.



Kick the habit – Tobacco Cessation

Northside offers a tobacco-cessation program to help you and your eligible dependents quit tobacco, including cigarettes, e-cigarettes, cigars, snuff and hookahs, and save on your medical plan premiums.

You must be tobacco free for 90 days to qualify for the tobacco-free medical plan rates

If you are not tobacco free, complete the tobacco-cessation program and certify your tobacco-free status

If you do not certify your status, you will be automatically charged the higher medical rates

Medical plan rates for tobacco users are \$45 higher per month per user, up to three adult family members (maximum \$135 higher per month).

Northside has its own program through Northside's Cancer Center to help you get started today.



Visit myNorthsideHR.com >
Benefits & Wellness > Wellness > Tobacco Cessation for more information about Northside's tobacco-cessation program.



Voluntary Benefits

In our continuing efforts to bring the best plans at the best cost, Northside offers **Critical Illness and Accident plans** from Cigna, as well as a **Hospital Indemnity Plan** that pays you MORE money if you receive services at a Northside facility! We also offer Whole Life Insurance through Manhattan Life.

Whole Life Insurance	Critical Illness	Accident Insurance	Hospital Indemnity Insurance
<ul style="list-style-type: none">• Provides coverage for the entire life of the insured• Builds up cash value that grows tax free• Lifetime coverage for you and your covered dependents• Fixed premiums with after-tax funds• You can borrow from your policy at any time	<p>Critical Illness Insurance provides you, or your designee, with a lump-sum payment for you to use as you see fit when you are diagnosed with a covered critical illness or specified disease condition. Aside from copays and out-of-pocket medical expenses, critical illness coverage can help you pay for:</p> <ul style="list-style-type: none">• Alternative treatments• Child care• Transportation, room and board, and more	<p>Accidental Injury Insurance provides you:</p> <ul style="list-style-type: none">• A payment made directly to you for a broad range of injuries or treatments associated with a covered accident.• No restrictions on how the money can be used. Coverage continues after the first covered accident – helping provide additional protection for any future accidents.• Supplements your medical plan – Benefits are separate from your medical plan, do not coordinate and are paid directly to you.	<p>Hospital Indemnity Insurance helps ease the financial impact of a hospitalization. The plan pays you a daily benefit to help cover:</p> <ul style="list-style-type: none">• Your deductible and coinsurance• Medical costs• General living expenses like groceries, housing costs or child care associated with a hospital stay or other facility specified in the policy <p>The benefit amount is determined by the type of facility and the number of days you stay. Employee, spouse, children and family coverage options are available.</p>



Visit myNorthsideHR.com > **Benefits & Wellness > Life, Disability & Leave > Voluntary Benefits** for more information about the voluntary benefit options.

Need more coverage?

These voluntary benefits are available for you to buy through Cigna.



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Pay for eligible medical expenses with a **Health Savings Account...**

Northside's *SmartChoice* Yellow Medical Plan, offers you the option to open a Health Savings Account (HSA) to save pre-tax dollars for qualified out-of-pocket healthcare expenses.

Here's how the HSA works:

You contribute tax free. You don't pay taxes on any money put into your HSA or when you use funds for eligible expenses.

HSA contributions may not exceed the annual maximum amount established by the IRS. The annual contribution maximum is based on the coverage option you elect. Individual and family maximum applies for both plans according to IRS limits. Please be aware of contributions you've made to your spouse's HSA, if applicable.

• **Individual: \$3,650** • **Family: \$7,300**

Employees age 55 and older are able to make an additional annual "catch-up" contribution of up to \$1,000.

The money is yours to keep. The money in your HSA is yours to pay for healthcare today or to save for future needs, even if you leave Northside Hospital. HSA dollars roll over from year to year and can be used to pay for expenses such as prescriptions, over-the-counter medications, doctor office visits, health insurance deductibles and coinsurance.

You have flexibility to change your contribution. Make changes to your elections anytime throughout the plan year. Changes made during the year will be effective the first of the following month.



[Learn more](#)



Visit myNorthsideHR.com >

Benefits & Wellness >

Health Benefits > Tax-Free Accounts.

Your HSA Administrator:

WEX (formerly known as Discovery Benefits)

If you're currently enrolled in the *SmartChoice* Yellow Plan and decide to elect the *SmartChoice* Blue or *SmartChoice* Green medical plan during this enrollment period, you will be able to keep your HSA. You can continue to access the funds for qualifying healthcare expenses; however, you cannot continue to make contributions to the HSA.



... or a **Flexible Spending Account (FSA)**

We offer two healthcare Flexible Spending Accounts (FSAs) to help you pay for eligible healthcare expenses – the Healthcare FSA and the Post-Deductible Healthcare FSA. You can contribute between \$100 and \$2,750 into the Healthcare FSA and Post-Deductible Healthcare FSA.

Healthcare FSA	Post-Deductible Healthcare FSA
How it Works	How it Works
<ul style="list-style-type: none"> Coordinates with the <i>SmartChoice</i> Blue and <i>SmartChoice</i> Green plans In addition to paying for eligible expenses, it covers expenses not covered by the plan Pay with a Discovery debit card or submit claims for reimbursement 	<ul style="list-style-type: none"> Coordinates with the <i>SmartChoice</i> Yellow Plan Can only be used to pay for eligible dental and vision expenses until you meet the plan deductible Once you meet the deductible, you can use the FSA for eligible medical, prescription drug, dental and vision expenses You have until March 15 the following year to use FSA funds



For a list of FSA eligible expenses, visit myNorthsideHR.com > **Benefits & Wellness > Tax-Free Accounts > Healthcare FSAs.**

Your Flexible Spending Account Administrator:

WEX (formerly known as Discovery Benefits)

Remember to:

- **FSA contributions do not roll over year to year.**
- **You must enroll in the FSA each year to participate.**
- **You have until 3/15 the following year to use FSA funds.**





Save for **dependent care expenses**

The Dependent Care Flexible Spending Account (DCFSA) is available to help you pay for the cost of child care and elder care services. Here's how the Dependent Care FSA works:



1

Set aside pre-tax dollars to pay for care for your child or eligible dependent



2

Contribute a maximum of \$5,000 if married; and \$2,500 if single



3

Submit expenses for children ages 12 and under whom you claim as a dependent



Note: This account can't be used to pay healthcare expenses for dependents – **only child care and elder care.**



Visit myNorthsideHR.com > **Benefits & Wellness > Health Benefits > Tax-Free Accounts > Dependent Care** for more information.



**Your Dependent
Care Flexible
Spending Account
Administrator:**

WEX (formerly
known as Discovery
Benefits)



Build your financial future with the 403(b) Savings Plan

The 403(b) Savings Plan is a deferred compensation plan to help you save for retirement. In order to maximize your match during the entire year, you would need to contribute at least 4% of your salary, per pay period.

Click on the tiles below for answers to the questions.

[WHEN AM I ELIGIBLE?](#)[WHAT IS NORTHSIDE'S
MATCHING CONTRIBUTION?](#)[HOW DO I CONTRIBUTE?](#)[DO I OWN THE ACCOUNT?](#)

You can also choose to enroll in a Roth 403(b) Savings Plan. A Roth account is similar to a traditional 403(b) account, but because you make after-tax payroll contributions, you are not taxed when you withdraw money at retirement.

To enroll in the Roth 403(b) account, just select the Roth 403(b) option through Principal when you enroll in your benefits. For more information, visit myNorthsideHR.com > Retirement > Retirement Plan > 403(b) Retirement Plan.

**Your 403(b) Savings
Plan Administrator:**

**Principal
Financial Group**

Northside helps you maximize your savings by **matching 50%** of the first 4% of eligible compensation you contribute to the 403(b) Savings Plan.

If you are age 50 and older, you are eligible to make a catch-up contribution to your savings plan of \$6,500 in 2022. However, you must enroll with Principal to make this contribution, as you are not automatically enrolled.



Pension Plan – Northside's investment in you

Northside is pleased to offer a pension plan. As long as you work with us, you accrue pension benefits that will be paid to you in retirement!

Here's how we calculate your pension benefit:

1.00%



Average annual
compensation
up to Covered
Compensation



Credited Service
up to 25 years

+

1.50%



Average annual
compensation in
excess of Covered
Compensation



Credited Service
up to 25 years

+

0.5%



Average annual
compensation



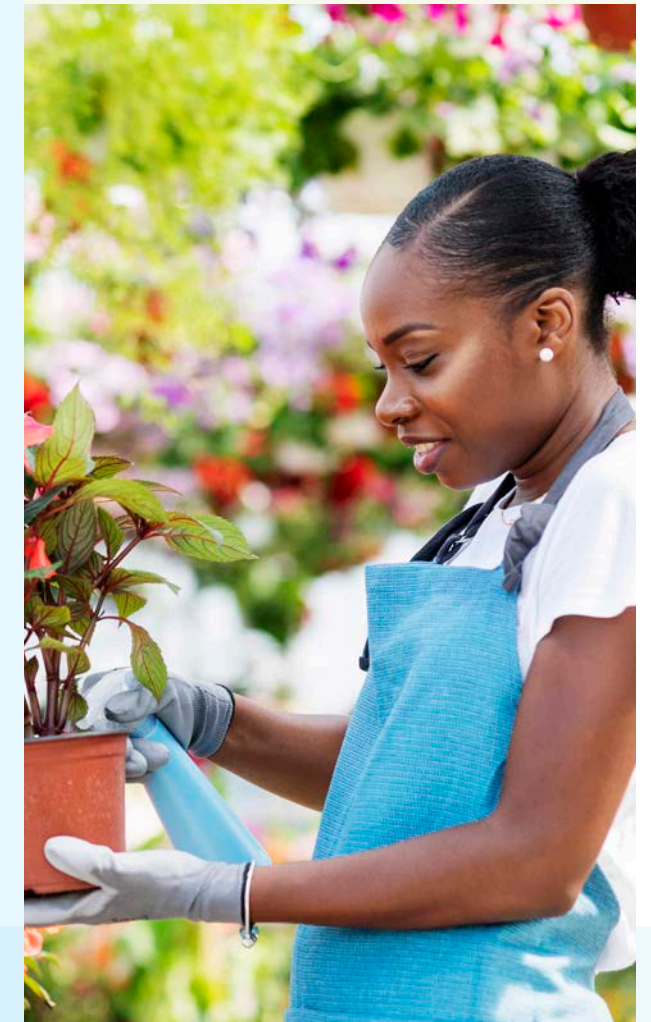
Credited Service
from 25 to 30 years
*(a maximum
of 5 years)*

=

Annual Pension Benefit

**Your Pension Plan
Administrator:**

**Principal
Financial
Group**



You must be at least 21 years old and have 1,000 hours of service each plan year to be eligible for the pension plan.

You are 100% vested in the pension benefit after five years of vesting service.



Visit myNorthsideHR.com > Retirement > Retirement Plan > Pension Plan for more information on Northside's Pension Plan.



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Empower
your peace
of mind



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Have peace of mind with Short-Term Disability...

If you are unable to work for an extended period of time due to sickness or injury, Northside offers short-term disability benefits to protect a portion of your income. Short-term disability benefits are applicable for your approved disability period.



Available to employees who are approved while on leave of absence and are employed full-time, working 30 hours or more per week



Northside pays the full cost



The short-term disability benefit pays 50% of your salary for 90 days

SUPPLEMENTAL SHORT-TERM DISABILITY

You can purchase up to an additional 10%, 20% or 30% of short-term disability coverage

Supplemental STD pays up to 80% of your base salary

You are not required to provide evidence of insurability

You pay the following for coverage:

- 60%: \$0.16 per \$100 of coverage
- 70%: \$0.19 per \$100 of coverage
- 80%: \$0.21 per \$100 of coverage



Visit myNorthsideHR.com > Benefits & Wellness > Life, Disability & Leave > Short-Term Disability for more information.

Your Short-Term Disability Administrator:

New York Life

You must wait 14 calendar days for short-term disability benefits to begin.

If you have PTO available, you will be paid from PTO; however, if you don't have PTO, you won't be paid during the elimination period.

Mothers-to-be will be paid from their maternity hours for the elimination period.



... and Long-Term Disability

If you are unable to work for an extended period of time due to sickness or injury, Northside offers long-term disability to protect a portion of your income.



Available to full-time employees working 30 hours or more per week



Pays 50% of base salary up to \$10,000/month



No cost to you and no action required

SUPPLEMENTAL LONG-TERM DISABILITY

You can purchase an additional 10% of LTD coverage

Pays 60% of base salary up to \$10,000/maximum

Premium for Supplemental LTD is \$0.302 per \$100 of covered pay



Visit myNorthsideHR.com > Benefits & Wellness > Life, Disability & Leave > Long-Term Disability for more information.

Your Long-Term Disability Administrator:

New York Life

There is an initial 90-day elimination period that applies. If you are approved for long-term disability, you are paid at a rate of 50% of your base salary. You must be out on short-term disability for 90 days before you can apply for, be approved for, and be transitioned to LTD.





Basic Life and Accidental Death and Dismemberment Insurance

Northside offers Basic Life and Accidental Death and Dismemberment (AD&D) Insurance to help protect your income when life's unexpected events occur.

Basic Life and AD&D Insurance is covered by Northside at no cost to you. You can choose to purchase Supplemental Life, Supplemental AD&D, Spousal Life and Child(ren) Life.

You will receive Basic Life and AD&D insurance at 1x your annual salary.

Your beneficiary is the person you choose to receive Life and AD&D benefits in the event of your death

AD&D benefits are payable to the insured person in the event of dismemberment or the beneficiary in the event of death

You are automatically the beneficiary for any dependent coverage you purchase

You can designate beneficiaries during the enrollment process

The cost of your supplemental coverage is based upon your age and the amount of coverage you choose. IRS regulations stipulate that employer-provided Life Insurance over \$50,000 is a taxable benefit and is considered imputed income. There is a \$1,000,000 limit for Supplemental Life.

Your Basic and AD&D Administrator:

New York Life

Supplemental Life coverage:

You will need to enroll into Supplemental Life Coverage for yourself before you can enroll your spouse.



Visit myNorthsideHR.com >
Benefits & Wellness >
Life, Disability & Leave >
Life and AD&D Insurance
for more information.





Supplemental Life Insurance Benefits Rates

	Supplemental Life Insurance Monthly Cost Per \$1,000 of Coverage	Supplemental AD&D Insurance Monthly Cost Per \$1,000 of Coverage
< 25	\$0.05	\$0.017
25-29	\$0.06	\$0.017
30-34	\$0.08	\$0.017
35-39	\$0.09	\$0.017
40-44	\$0.10	\$0.017
45-49	\$0.15	\$0.017
50-54	\$0.23	\$0.017
55-59	\$0.43	\$0.017
60-64	\$0.66	\$0.017
65-69	\$1.27	\$0.017
70+	\$2.059	\$0.017
Child Rates:	\$0.0375 for one unit of coverage. One unit equals \$5,000 of coverage. \$0.075 for two units of coverage. Two units equal \$10,000 of coverage.	

**There is a reduction in life insurance benefits starting at age 65.*





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LifeCare Services are here to help

As we rebalance from a challenging year, many of us could use additional help managing work or personal issues. LifeCare Services Employee Assistance Program (EAP) provides confidential counseling, online resources and support for a variety of topics and much of it is paid for by Northside.

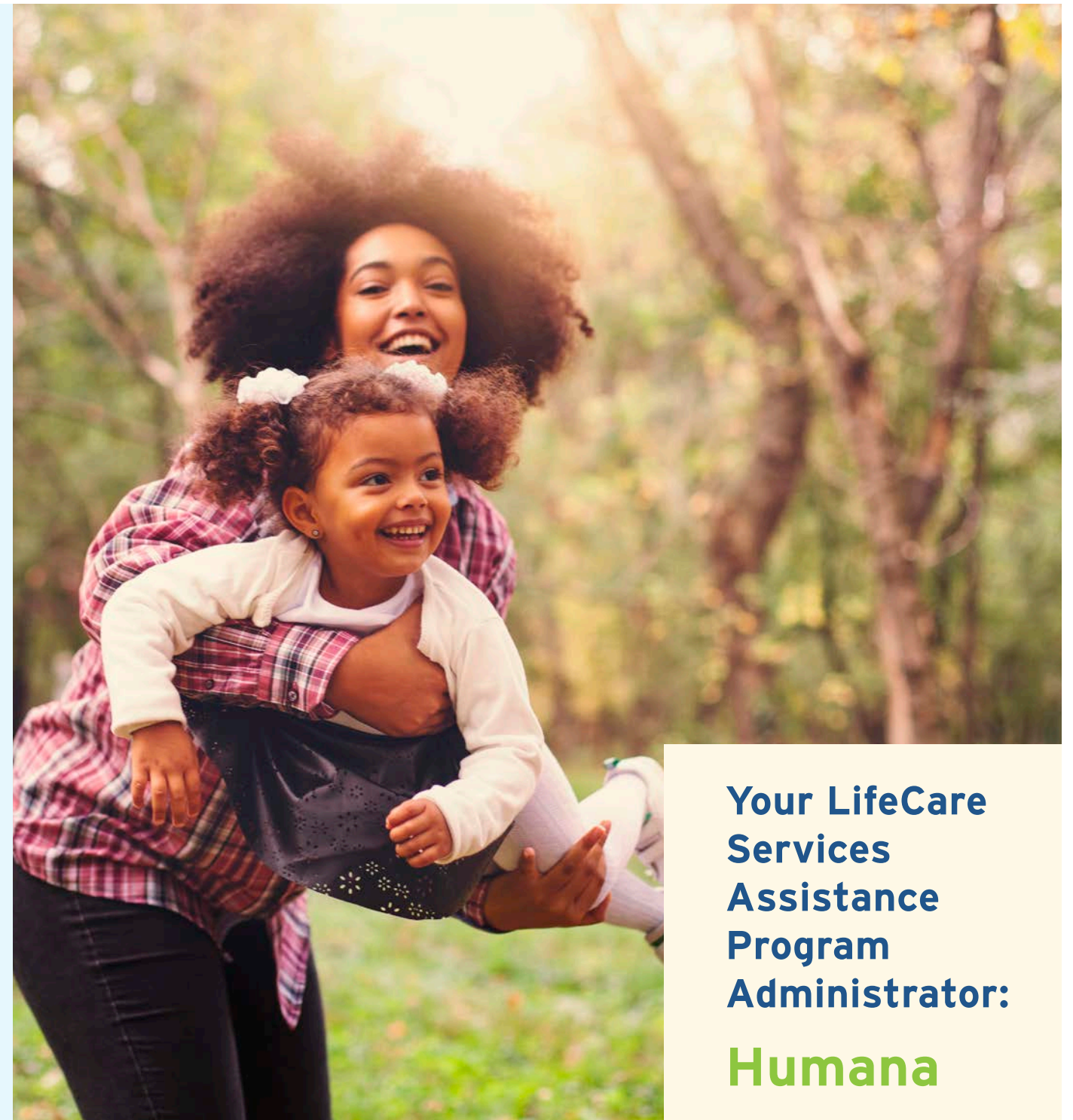
When you call **1-866-440-6556** you can receive confidential and personal support 24/7 for matters such as:

PERSONAL AND FAMILY SERVICES:

- Career development
- Child or elder care assistance
- Long-term care
- Alcohol and substance abuse
- Marital and family counseling
- Legal matters, including will preparation
- Managing depression and anxiety
- Personal finances
- Home ownership

WORK-RELATED SERVICES:

- Career development
- Professional organization
- Dealing with conflict
- Avoiding burnout
- Managing diversity and organizational change
- Working successfully with others



**Your LifeCare
Services
Assistance
Program
Administrator:**
Humana



Find out more about LifeCare Services on myNorthsideHR.com
› **Benefits & Wellness** › **Live Strong (Employee Assistance Program).**



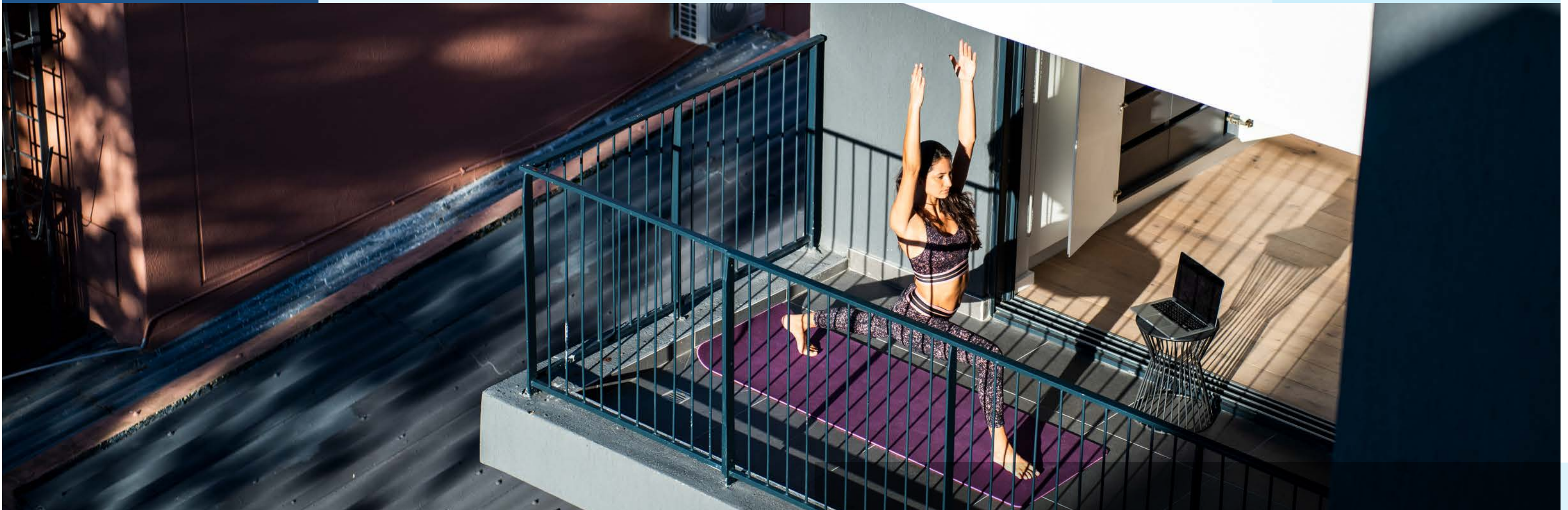


Northside Shares Help

Northside Shares Help is an emergency financial assistance program available to employees. To qualify, you must be an employee for at least 12 consecutive months and meet other guidelines.



For more information or to request assistance, call the *Northside Shares Help* hotline at **404-303-3660**.





Humana Wellness programs

As an employee, you have access to all wellness programs, in addition to a number of great deals on healthy products and services, including:

- Commercial Case Management
- Personal Nurse
- Transplant Management
- Wellness Calendar
- NICU Case Management
- LAFitness discounts
- Registered dieticians
- LifeCare services



To learn more and register, visit myhumana.com.





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Enjoy time away from work with PTO

You are eligible for paid time-off (PTO) (except resource, temporary and contract employees) on your first day of employment. You can cash out your unused PTO during the annual PTO cashout period each fall based on certain guidelines.

Length of service	Accrual rate	Maximum annual accrual (days/hours)
Less than 5 years	0.0971	23 days/184 hours
5 - 9 years	0.1207	28 days/224 hours
10 - 20 years	0.1404	32 days/256 hours
20 or more years	0.1454	33 days/264 hours

PTO benefits accrue from your date of hire and are available to use after the first of the month after your probationary period.



Visit myNorthsideHR.com > **Work. Life. You.** > **Time off** > **PTO** for more information.

The following holidays are recognized by Northside:

New Year's Day

Memorial Day

Independence Day

Labor Day

Thanksgiving Day

Christmas Day



The maximum amount of PTO employees may accumulate is **512 hours.**





Parental Leave Benefits

MATERNITY PROGRAM

Northside mothers-to-be with at least six months of service are eligible for paid maternity benefit, in addition to current short-term disability benefits.

- You must use your maternity hours before you can use your salary continuation benefits.
- You are not required to use your PTO for the one-week elimination period.

PATERNITY AND ADOPTION PAID-TIME-OFF PROGRAMS

Northside parents-to-be are eligible for up to **three weeks of paternity or adoption paid time off.**

- Full-time parents-to-be are eligible for up to 120 hours of paid time off following the arrival of your child.
- Part-time B parents are eligible for up to 60 hours of paid time off.
- You must be on an approved leave to take time off consecutively for paternity and adoption leave.



Find more information about these programs and to request a leave of absence through New York Life on myNorthsideHR.com > **Benefits & Wellness > Parental Leave Benefits.**



Legal Services

With LegalShield legal plans, you get convenient, affordable access to a highly qualified network of attorneys for support on personal legal matters.

From advice, to representation, to document review and drafting, you can access legal services, including:

- 24/7 access for emergency situations
- Attorney representation at court for a variety of legal proceedings
- Review and feedback on personal legal documents up to 15 pages long
- Attorney drafted documents, including Standard Will, Living Will and Power of Attorney, plus residential loan paperwork

Identity Protection

Protect your identity with IDShield, our identity theft protection program.

You can enroll yourself and your family in this voluntary program that provides top-of-the-line identity theft monitoring with alerts, plus restoration. IDShield also includes:

- Credit reports
- Credit score and analysis
- Protection for minors



Learn more at myNorthsideHR.com > **Work.Life.You** > **Identity Protection from IDShield.**



Get care for your children while you work (Atlanta location)

The **Northside Hospital Child Development Center** (Atlanta location only) provides care and education for children of Northside Hospital employees. Our care is developmentally appropriate and provided in a safe, clean and healthy environment. We meet all standards set by the Georgia Office of School Readiness.

Open from 6:30 a.m. to 8:00 p.m.



For more information, contact cdc123@northside.com.



Northside Federal Credit Union


Your Northside Federal Credit Union is owned and operated solely by its members, separate and apart from the general administration of Northside Hospital. Membership is open to all employees, auxiliary workers, medical staff and contract staff personnel affiliated with Northside Hospital and offers a full range of savings and loan services, at the best possible rates.

OUR CURRENT SERVICES INCLUDE:

- Auto loans
- Personal loans
- Holiday loans
- Quick cash loans
- Share secured loans
- Mortgage services
- Money orders
- Cashier's checks
- CDs
- Car buying services

OUR LOCATIONS ARE:

- 980 Johnson Ferry Road
Suite 190
Atlanta, GA 30342
404-851-8740
- 1200 Northside Forsyth Drive
Building 1100, Suite 120
Cumming, GA 30041
770-844-3800



Do you work at Northside Atlanta? Save with **MARTA** discounts

**Your Commuter
Benefit Program
Administrator:**

WEX (formerly known
as Discovery Benefits)

MARTA Breeze cards are available to all Northside Hospital employees at over a 40% monthly savings on a regularly priced pass. To enroll or cancel the Discount Transportation Program, go to myNorthsideHR.com > **Tools & Resources** > **Benefits Enrollment** > **Change My Benefits** > **Life Event** > **Change My MARTA Election**.



Achieve your educational dreams with **Tuition Reimbursement** and **Student Loan Repayment Opportunity**

TUITION REIMBURSEMENT

Northside Hospital provides financial assistance for eligible employees pursuing approved educational opportunities. The program reimburses tuition fees, up to a yearly limit, for courses taken at accredited institutions.

- Courses must be job-related or clinical.
- Employees must be Full-Time or Part-Time B. You are eligible for tuition reimbursement after one year of continuous employment.
- Your application is required before the start of the class.



Go to myNorthsideHR.com > **Career Evolution** > **Tuition Reimbursement** to review the guidelines prior to taking the class or certification.



Visit myNorthsideHR.com > **Work. Life. You.** > **Student Loan Repayment Opportunity** for more information.

STUDENT LOAN REPAYMENT OPPORTUNITY

The Student Loan Repayment Opportunity helps eligible employees repay existing student loan debt. If you're a full-time employee with 18 months of employment with Northside, and you have current qualifying student loans, you may be eligible to receive up to \$500 per month.

To be eligible for this opportunity, you must:

1. Be a **full-time** employee working at **least 30 hours** per week.
2. Have scored a **3.25 or higher** on your most recent performance review.
3. Have received a graduate, baccalaureate or associate's degree that is **verified by your background check**.
4. **Provide a copy** of your monthly loan statement and/or proof of an outstanding student loan.



Take advantage of **special discounts**

As an employee, you have access to exclusive discounts from top retailers, entertainment vendors and more! View the list below and visit myNorthsideHR.com > **Work. Life. You.** > **Work & Life Benefits** > **Northside Discounts** for more information. The employee discount program can change without notice.

NORTHSIDE DISCOUNTS

- Alliance Theater
- Armstrong Relocation
- Atlanta Braves
- Atlanta Hawks
- Atlanta Symphony Orchestra
- Atlas Van Lines
- AT&T
- Camp Bow Wow
- Carrington Academy
- Chevrolet of Canton
- Costco Wholesale
- Georgia Aquarium
- Gwinnett Stripers
- Hyatt House
- Insight
- LA Fitness
- Le Méridien Atlanta Perimeter
- Lululemon
- MARTA Discount
- SCANA Energy Partner Program
- Sherwin-Williams
- TicketsatWork
- UniverSoul Circus
- Zoo Atlanta





Make a difference in your community

The Northside Hospital Foundation invites you to join Northside's *Community Connection Employee Volunteer Program (CCEVP)* for opportunities to volunteer through charity walks, charity drives, community partnership programs and employee giving campaigns.

Plus, participants can earn rewards for giving back and fulfill Clinical Advancement Program and annual evaluation volunteer hours.



Visit myNorthsideHR.com > **Work. Life. You.** > **Work & Life Benefits > Community Connection Employee Volunteer Program** for more information.



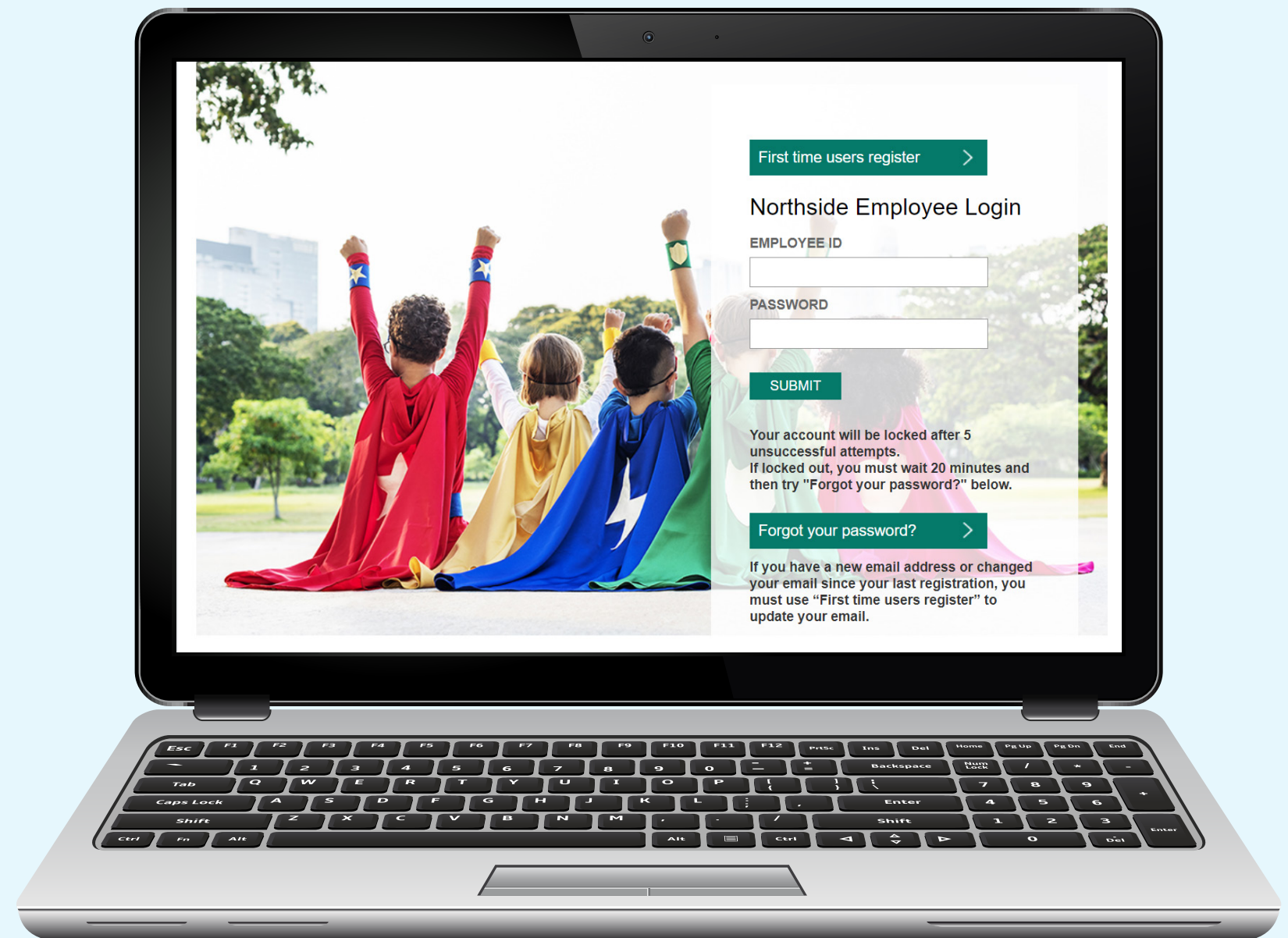
It's all on **myNorthsideHR**



For more information and to enroll in benefits, go to myNorthsideHR.com.

If you can't find answers to your benefits questions on myNorthsideHR.com, contact myHR Service Center via the AskHR tool on the homepage. It's available any time for all of your employee-related questions.

And be sure to check out ALEX®, the new virtual benefits advisor available on myNorthsideHR.com > **Benefits Enrollment** > **See How ALEX Can Help**. ALEX can help you understand which plans make the most sense for you, based on your answers to a few simple questions.





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NORTHSIDE
HOSPITAL

2022



Your 2022 Northside Hospital Benefits Guide