



A better  
state  
of care  
begins  
with us.



# Get The Most Out Of Your Benefits

2024 TriState Employee Benefits Guide



**TriState  
Health**

## EXECUTIVE TEAM

### OUR MISSION

Your Health Is Our First Priority!

### OUR VISION

We place the healthcare needs of our community first by partnering to bring care beyond our walls through innovative technology and collaboration. We are a regional healthcare leader and employer of choice, delivering the highest quality of care to facilitate health, healing, and well-being throughout our community and those we touch.

### OUR VALUES

Quality, Compassion, Collaboration, Innovation, and Respect

### HOSPITAL CLINICS & SERVICES

24-Hour Emergency  
3 Family Practice Clinics  
Behavioral Health Clinic  
Dialysis Center  
General Surgery Clinic  
Hyperbaric Medicine  
Imaging Center  
Internal Medicine  
Comprehensive Breast Health  
Integrated Behavioral Health Services  
Interventional Pain Consultants  
Kidney & Hypertension  
Minor Care Center  
Podiatry  
Pulmonology  
Respiratory Therapy  
Rheumatology  
Sleep Lab  
Surgery Center  
Joint Orthopedics Program  
Urogynecology  
Urology  
Wellness Clinic  
Wound Healing

### HOSPITAL BOARD

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Dave Hagen, Secretary/Treasurer  
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Scott Arnone  
Debra Ausman  
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**Kym Clift**  
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**Joleen Carper**  
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**Tammi Hernandez**  
Chief Human Resources Officer



**Jackie Mossakowski**  
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**Carson Seeber, MD**  
Chief Medical Officer

# Table of Contents

04 Welcome Letter

05 Who is Eligible?

06 Benefits Glossary

HEALTHCARE BENEFITS

07 Healthcare Coverage

08 Vision Coverage

09 Dental Coverage

10-11 FSA & HSA

FINANCIAL BENEFITS

12 Disability Benefits, Life and AD&D Insurance

13 WA Paid Family & Medical Leave, Accident and Critical Illness Insurance

14 Retirement Plan

WELLBEING BENEFITS

15 Additional Benefits

ENROLLMENT

16 Benefits Forms & Contacts

17 Enrolling & Making Changes

OTHER IMPORTANT INFORMATION

18 Emotional Support Services

19 Time Off Work

20 Health Care Options

21 Health Insurance Marketplace

22 WA Cares Act

23 Notes

▶ This is a brief overview of all your benefit options. Please review them carefully so you can choose one that supports you and your lifestyle. Whether you are single, married, building a family, or on your way to retirement, you can customize your benefits to meet your needs.

▶ Benefits may vary from year to year. For the most up-to-date information, please refer to the plan document, a summary of benefits and coverage, located on UKG Pro. Scan the QR code below to log in today!



From the  
**Chief Human Resources Officer**



Congratulations on your new job, and welcome to the TriState Family! We are glad you are now a part of TriState Health – the only not-for-profit, community-owned and operated hospital in the Lewis-Clark Valley. We hope you find your experience at TriState Health fulfilling and full of opportunities to learn and grow. We are pleased to be able to offer you a competitive benefits package. The Human Resources team is here to help you with any benefits questions. Welcome to the team!

**Tammi Hernandez**  
Chief Human Resources Officer



## Who is eligible?

### EMPLOYEES

As an active, full-time or part-time employee working minimally 16 hours per week, you are eligible for benefits on the first of the month coinciding with, or following your date of hire.

### DEPENDENTS

You may enroll eligible dependents in many of the same plans you choose for yourself.

Eligible dependents include:

- Your legal spouse or domestic partner.
- Your children, up to age 26, regardless of student, marital, or tax dependent status. This includes your biological, adopted, step children, or domestic partner's children, as well as children whom you have legal custody by court decree.
- Children of any age, if incapable of self-support, due to mental or physical disability.

### Dependent Verification Documentation

Please note, the following documentation is required when enrolling qualified dependents:

#### SPOUSE

- A copy of the front page of your most recent federal tax return confirming the dependent is your spouse.
- A marriage certificate and proof that the marriage is still valid, such as a utility bill, or bank statement, dated within 30 days showing both your and your spouse's names (black out any financial information).

#### CHILD(REN)

Please provide one of the following:

- A copy of the child's birth certificate/hospital birth record or adoption certificate naming you, or your spouse, as the child's parent. The document must list the first and last names of the child and parent(s).
- A copy of the court order naming you or your spouse as the child's legal guardian.
- When adding a step child or domestic partner's child, you must also provide documentation of your current relationship with your spouse as requested above.

#### DOMESTIC PARTNERS

- Document dated within 30 days showing your domestic partner status, such as a recurring monthly bill or statement of account. It must list both you and your spouse's name, the date, and your mailing address
- A signed Affidavit of Domestic Partnership along with required documentation dated within 30 days showing your domestic partner status must be provided to the Benefits Administrator before an approval of coverage will be made. To print the form, please scan the QR code or visit [www.premiera.com](http://www.premiera.com).



# Let's Cover Some Terms

We understand healthcare lingo can be confusing. Please take a moment to review these terms, which may be referenced through this guide.

## Allowed Amount

Maximum amount on which payment is based for covered health care services. This may be called "eligible expense," "payment allowance," or "negotiated rate." If your provider charges more than the allowed amount, you may have to pay the difference.

## Balance Billing

When a provider bills you for the difference between the provider's charge and the allowed amount. For example, if the provider's charge is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30. A preferred provider may not balance bill you for covered service.

## Co-pay

A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

## Co-insurance

Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance plus any deductibles you owe. For example, if the health insurance or plan's allowed amount for an office visit is \$100 and you've met your deductible, your co-insurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.

## Deductible

The amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay. For example, if your deductible is \$1,000, your plan won't pay anything until you've met your \$1,000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

## Emergency Room Care

Emergency services you get in an emergency room.

## In-Network

The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

## Out-of-network

A provider who doesn't have a contract with your health insurer or plan. You'll pay more to see a non-preferred provider. Check your policy to see if you can go to all providers who have contracted with your health insurance or plan, or if your health insurance or plan has a "tiered" network and you must pay extra to see some providers.

## Out-of-pocket Maximum

The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges or health care your health insurance or plan doesn't cover. Some health insurance, or plans, don't count all of your co-payments, deductibles, co-insurance payments, out-of-network payments, or other expenses toward this limit.

## Premium

The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it monthly, quarterly, or yearly.

## Primary Care Provider

A physician (MD – Medical Doctor or DO – Doctor of Osteopathic Medicine), nurse practitioner, clinical nurse specialist or physician assistant, as allowed under state law, who provides, coordinates, or helps a patient access a range of health care services.

## Urgent Care

Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care.

# Healthcare Coverage Plan Comparison

You have the choice between two healthcare coverage plans. Below is a summary of in-network and out-of-network costs for both our Traditional Medical and High Deductible plans.

Plan Features <sup>1</sup>	Traditional Medical Plan (PPO)		High Deductible (HDHP)	
	You Pay:		You Pay:	
	In-Network*	Out-Of-Network**	In-Network*	Out-Of-Network**
Annual Deductible	Individual: \$500 Family: \$1,000	Individual: \$500 Family: \$1,000	\$2,000/\$4,000	\$2,000/\$4,000
Coinsurance (Member's percentage of costs after deductible based on allowable charges)	20%	40%	20%	40%
Annual Out-of-Pocket Max (Includes deductible, coinsurance, and co-pay)	Individual: \$2,500 Family: \$5,000	Unlimited	\$5,000/\$10,000	Unlimited
Preventative Care Visit	\$0 - Covered in Full	Not Covered	\$0 - Covered in full	Not Covered
Primary Care or Specialist (Virtual & office visits)	\$25 Co-pay	40% After Deductible	20% After Deductible	40% After Deductible
Outpatient Lab & X-Ray				
Preventative	Covered in Full	40% After Deductible	Covered in Full	Covered in Full
Other	20% After Deductible		20% After Deductible	40% After Deductible
Urgent Care	\$25 Co-pay	20% After Deductible	20% After Deductible	40% After Deductible
Emergency Room (Co-pay waived if admitted)	\$150 Co-pay; 20% After Deductible	\$150 Co-pay; 20% After Deductible	20% After Deductible	20% After Deductible
Outpatient & Inpatient Hospital Services	20% After Deductible	40% After Deductible	20% After Deductible	40% After Deductible
Outpatient Rehabilitation (22 combined visits/year; includes physical, speech, occupational, chronic pain, or massage therapy)	\$25 Co-pay	40% After Deductible	20% After Deductible	40% After Deductible
Chiropractic (20 visits/year)	\$25 Co-pay	40% After Deductible	20% After Deductible	40% After Deductible
Prescription Drugs: Retail (per 30-day supply)				
Preferred Generic	\$8 Co-pay	In-Network Cost	20%	\$15
Preferred Brand	20%	Share + 40%		50%
Non-Preferred	30%			60%
Prescription Drugs: Mail Order (per 90-day supply)				
Preferred Generic	\$45 Co-pay	In-Network Cost	20%	Not Covered
Preferred Brand	50%	Share + 40%		
Non-Preferred	60%			

<sup>1</sup> Coverage may vary from year to year. For the most up-to-date information, please visit [www.premera.com](http://www.premera.com).

\* Premera Blue Cross Blue Shield Network \*\*Out-of-network providers may balance bill



# Vision Coverage

By protecting your eyes, you will reduce the odds of blindness and vision loss while also staying on top of any developing eye diseases such as cataracts and glaucoma. Our vision plan is embedded in both the Traditional and High Deductible Medical Plan. To find in-network providers, please visit [www.premera.com](http://www.premera.com).

Plan Features	You Pay:	
	In-Network	Out-Of-Network
Routine Vision Exam	Covered at 100%	40% After Deductible
Vision Hardware	\$150 Annual Allowance	\$150 Annual Allowance
Pediatric Vision Exam	\$25 Co-pay	\$25 Co-pay
Pediatric Vision Hardware (>Age 19, one pair of glasses and 12 month supply of contacts per year)	Covered at 100%	Covered at 100%

- ▶ Did you know you can receive an electronic Explanation of Benefits (EOB) for both medical and vision? Not only can you have instant access to all your claims information, but you can save TriState \$1/member per month on premiums.
- ▶ Create an account at [www.premera.com](http://www.premera.com) and download the app for easy access to the costs charged for your health services. You can:
  - View all recent claims
  - Search for specific claims by type, status, family member, or date
  - View claim details such as claim ID number, description of services, amount billed, amount paid by your health plan, and your responsibility

# Dental & Orthodontia Coverage



Did you know that oral health is essential to general health and well-being? Oral disease can cause pain and infections that may lead to problems with eating, speaking, and learning. It can also affect social interaction and employment potential. Our dental plans help you maintain a healthy smile through regular preventative dental care and coverage to fix problems as soon as they occur.

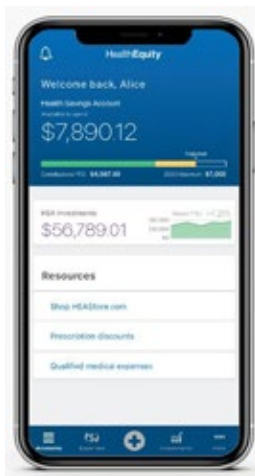
▶ Create a MySmile® account for secure, 24/7 access to your ID card, benefits information, out-of-pocket cost estimates, and more! The “Find your member ID” tool makes registration easy. Visit [DeltaDentalWA.com](http://DeltaDentalWA.com) to create your account today!

Plan Features	You Pay:		
	PPO Provider	Premium Provider	Non-Participating Provider
Annual Benefit Max (Per person)	\$2,000		
Annual Deductible			
Individual	\$25	\$25	\$25
Family	\$75	\$75	\$75
Diagnostic & Preventative (I.e. exams, cleaning, x-rays)	Covered at 100%	Covered at 100%	Covered at 100%
Restorative (I.e. fillings, root canals, oral surgery)	20%	20%	20%
Major Services (I.e. dentures, implants, crowns)	50%	50%	50%
Orthodontia (Per person)	\$1,000		

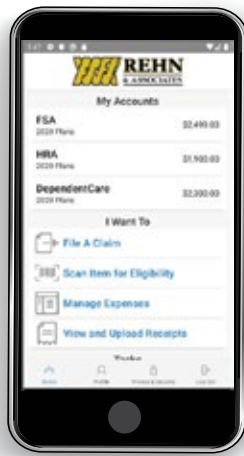
You may visit any dentist of your choice, but you will receive the highest coverage when you visit in-network providers. If you visit a non-network provider, you will not benefit from discounted rates and could pay more for services. To find an in-network provider near you, visit [www.deltadentalwa.com](http://www.deltadentalwa.com).

## Health Savings Account (HSA)

For those who elect to enroll in the qualified High Deductible Health Plan (HDHP) and do not have secondary coverage, you may elect to enroll in a Health Savings Account (HSA). A HSA is another way for you to set aside pre-tax dollars for many out-of-pocket medical expenses, such as co-payments, deductibles, and medications. HSA funds can be changed at any time, and the funds will roll over year after year. HSAs also stay with participants throughout their lifetime and may be passed onto a beneficiary. TriState Health makes a significant contribution to qualifying participants HSA and varies depending on how many dependents are covered under your HDHP.



- ▶ Keep up-to-date on your HSA account, download the HealthEquity mobile app for easy, on-the-go access to all of your health accounts.



- ▶ To check your FSA healthcare account balances and submit receipts anywhere, download Rehn CDH Mobile app on an iPhone, Android, or tablet device.

- ▶ In both apps you can:
  - Check current health care account balances
  - View account activity and receive alerts via text message
  - View transaction details
  - File new claims with receipt images
  - Review expense information
  - Submit health care claims and upload receipts using the mobile device's camera
  - Manage expense receipts
  - Promptly file claims for their reimbursement accounts

## Flexible Spending Account (FSA)

A Flex Spending Account (FSA) allows you to set aside pre-tax dollars for many out-of-pocket medical expenses, such as co-payments, deductibles, medications, and more. Each year, you elect the annual amount you want to contribute, up to a limit set by the IRS. At TriState, we offer three types of FSAs: **FSA Medical** works with the PPO plan only, **Limited Purpose FSA** only works with the High Deductible Health Plan (HDHP) and can only be used for vision and dental expenses, and a **Dependent Care FSA** which is used for dependent care expenses and is not dependent on any medical plan in which you may or may not choose to enroll.

Unlike a HSA, which can be changed at any time, FSA elections must be made each year no later than the last day of the prior plan year or upon hire. Once made, the election is irrevocable and cannot be changed. Funds must be used by the end of the plan year, or they will be forfeited.

# What is the difference between a HSA and a FSA?

Both accounts let you:

- ✔ Use tax-free money to pay for qualified medical expenses<sup>1</sup>
- ✔ Make tax-free payroll contributions
- ✔ Pay for your spouse and dependents too

Plan Features	Health Savings Account	Flexible Spending Account
	Save up to \$1,500 <sup>2</sup> on taxes	Save up to \$500 <sup>3</sup> on taxes
Fund availability	Funds available as you contribute	Get full annual amount on day 1 of plan year
Fund expiration	No use-it-or-lose-it, keep your money forever (even if you change health plans, jobs, or retire)	Funds expire if you don't use them (The IRS does set annual rollover but expenses must be incurred during the plan year and the reimbursement must be requested before the end of the three month run-out period)
Investing	Invest <sup>4</sup> your HSA tax-free, like a 401(k)	Cannot invest FSA funds or grow your account
Contribution changes	Change or update anytime	Only during enrollment or 'qualifying life event'
Health plan type	Requires HSA-qualified health plan	Works with any health plan type

<sup>1</sup>FSAs and HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize FSA and HSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. | <sup>2</sup>Estimated potential tax savings are based on a \$8,300 family HSA contribution and 20% effective tax rate including applicable state and federal income taxes. Actual tax savings will vary based on your contribution amount and specific tax situation. | <sup>3</sup>Estimated potential tax savings are based on a \$2,500 contribution and a 20% effective tax rate, including applicable state and federal income taxes. Actual tax savings will vary based on your specific tax situation. | <sup>4</sup>Investments made available to HSA members are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. | Copyright © 2023 HealthEquity, Inc. All rights reserved. HSAvsFSA-One-pages-2023.indd

# Life and AD&D Insurance

Life and Accidental Death and Dismemberment (AD&D) insurance through The Hartford gives extra protection that you and your family may need in case of an untimely death or accident that compromises your income-earning ability.

As an eligible employee you receive Basic Life and AD&D insurance for you and your family at no cost to you. You may buy additional insurance at discounted rates. The following chart describes the amounts of coverage you can buy for yourself, your spouse, and your child(ren) up to age 26. Group-term life insurance does not cover domestic partners and domestic partner’s children.

Applicant	Basic Coverage	Additional Coverage
Employee	\$50,000 benefit; AD&D Included	Benefit Increments of \$5,000; Max: the lesser of 6x your earnings or \$500,000
Spouse	\$10,000 benefit; AD&D Not Included	Benefit Increments of \$5,000; Max of the lesser of 100% your supplemental coverage or \$500,000
Child(ren)	\$5,000 benefit; AD&D Not Included	Benefit Increments of \$2,000; Max of \$10,000

**Choosing a Beneficiary**  
You may choose anyone to be the beneficiary of your Life and AD&D policy in the event of your death or serious injury. Review your beneficiary designation periodically to make sure it reflects your current wishes. You may change your beneficiary as often as needed in a work day. For tips on choosing a beneficiary, scan the QR code.



# Disability Insurance

If you experience an injury or illness that prevents you from working, disability coverage through The Hartford provides partial income replacement to help financially. You may also receive wage replacement through the Washington Paid Family Medical Leave (WA PFML). For more information about WA PFML, please refer to the following page.

## SHORT-TERM DISABILITY (EMPLOYEES WORKING OUTSIDE OF WASHINGTON)

Short-Term Disability coverage pays you a portion of your earnings if you cannot work for up to 12 weeks due to a disabling illness or injury. You are automatically enrolled in Short-Term Disability at no cost to you.

Benefit %	Max Weekly Benefit	Sickness Benefits Starts	Injury Benefits Starts
60%	\$1,500	On the 8th day	On the 8th day

## LONG-TERM DISABILITY (PROVIDED TO ALL FULL-TIME & PART-TIME EMPLOYEES)

Long-Term Disability coverage pays you a portion of your earnings if you cannot work for an extended period of time due to a disabling illness or injury. You are automatically enrolled in Long-Term Disability at no cost to you.

Benefit %	Max Weekly Benefit	Sickness Benefits Starts	Injury Benefits Starts
60%	\$10,000	The greater of \$100 or 10% of the benefit	After 90 days disabled

## Washington Paid Family & Medical Leave

Similar to short-term disability, Washington Paid Family & Medical Leave (WA PFML) is a wage replacement program for our eligible employees whose physical work location is in Washington. WA PFML provides paid time off when a serious health condition prevents you from working, when you need to care for a family member or a new child, or for certain military-related events. It's here for you when you need it most, so you can focus on what matters.

### HOW IT WORKS

Nearly every Washington worker—whether you work full-time or part-time in a small to large business—is eligible for up to 12 weeks of Paid Family and Medical Leave. You need to work 820 hours in Washington, or about 16 hours per week, over the course of about a year. You can get up to 16 weeks if you have family and medical events in the same year, or up to 18 weeks in some cases. Leave doesn't have to be taken all at once. You can use these weeks within your "claim year," which starts when you apply and then runs for the next 52 weeks. When that claim year expires, you can then be eligible for leave again.

You apply for leave with the Employment Security Department and will get partial wage replacement, typically up to 90 percent of your pay.

### YOUR RIGHTS

If you meet the requirements, you have the right to take paid time off using Paid Family and Medical Leave. If you qualify for Paid Family and Medical Leave, we, as your employer, cannot prevent you from taking it. We also cannot require you to use other types of leave, such as sick or vacation days, before or after taking Paid Family and Medical Leave. The program is funded by premiums shared between workers and TriState Health. A calculator to estimate premiums is available at [paidleave.wa.gov](https://paidleave.wa.gov).

#### ▶ Am I eligible?

Paid Family and Medical Leave is available to almost everyone working in Washington. You can receive the benefit when you have: worked 820 hours (about 16 hours a week) in employment in Washington and experienced a qualifying event.

#### ▶ What if I don't live in Washington, do I still have the deduction?

Yes, if you work in the state of Washington, regardless of where you reside, you will pay into the state fund.

#### ▶ What if I work in Idaho, do I still have the deduction?

It depends on if the majority of your worked hours are in Idaho or Washington. If you work mostly in Idaho, then you will not have a deduction.

## Accident and Critical Illness Insurance

The Hartford offers voluntary Accident and Critical Illness insurance to help when times are tough. You never know when a severe illness or injury might happen in your family. This insurance can help protect you and your family from the financial impact that an unexpected life event can bring. This optional insurance helps cover what your health insurance doesn't cover, such as:

- Deductibles, X-rays, and copays
- Get an extra physical therapy session
- Travel to and from treatment centers
- Groceries
- Child care
- Other bills you may have

▶ For more information about Accidental and Critical Illness Insurance, please visit UKG Pro and click "News & Information" under "My Company." For easy access to UKG Pro, scan the QR code.





## Retirement Plan

Employees must be 18 years of age to participate in the 403(b) retirement plan. Employer match begins on day one and is based on length of years of service, please refer to the 403(b) Matching Table. All employees may elect to contribute a percentage of their annual compensation to our Lincoln Alliance Retirement Program, not to exceed limits of IRS Sections 403(B). Employees can increase, decrease or discontinue their contributions at any time.

**403(b) Matching Table**

Hire/Rehire Anniversary	Employee Deferrals	Employer Match
Day 1 - Year 1	1%	1%
Year 2	2%	2%
Year 3	3%	3%
Year 4	4%	4%
Year 5	5%	5%
Year 6	6%	6%

- ▶ For more information about retirement matches, online account access, and auto increases, please visit UKG Pro and click "News & Information" under "My Company."

### ▶ Access the information you need

Your Lincoln Financial retirement plan website offers convenient and secure online access to your retirement account, making it easy to see at any time if you're on track for retirement. Access helpful tools, conduct transactions, learn about retirement planning, and more.

### ▶ Follow these steps to get registered

1. Go to [LincolnFinancial.com/Register](https://LincolnFinancial.com/Register) and create a username and password.
2. Log in using your new information and register a telephone number to enroll in mandatory two-factor authentication (TFA). A confirmation code will be sent to your phone via text message or a phone call.

During your next login, Lincoln will send a six-digit code. Enter the code into the website to complete your login.

You also have the option of using an authenticator app to enroll in TFA. This method will require you to download an authenticator app of your choice, add your Lincoln account, and scan a QR code. The app will generate a one-time password you will enter on the website to complete TFA registration.

During your next login, open your chosen authenticator app to generate the time-based, one-time password and enter it on the website when prompted.

With both methods, you have the option to select "Remember this device," if you check this box, you won't be prompted for TFA on that device for 30 days.

- ▶ **Scan the QR code to view the Lincoln Financial Group Enrollment Kit**



# Additional Benefits

## BEREAVEMENT LEAVE

Available after successful completion of introductory competency assessment period. TriState offers full-time (FT) and part-time (PT) employees Bereavement Leave, up to 24 hours in a 10-day period in the event of death in the immediate family, payable only for scheduled work days. Immediate family is defined as a spouse, parent, parent-in-law, child, sister, brother, grandparent, or grandchild. Additional time for bereavement may be arranged through your Department Manager as PTO or non-paid time.

## LIFE FLIGHT

Life Flight offers a discounted rate for TriState employees. This membership relieves you from liability for out-of-pocket costs of emergent, medically necessary transports completed and billed by Life Flight Network. To learn more about the Life Flight Membership or to apply, please scan the QR code below.



## TUITION ASSISTANCE

Tuition assistance is offered to promote career growth within the organization. The reimbursement for accredited institutions or an equivalent body and is limited to \$2,625 per fiscal year for part-time employees and \$5,250 for full-time employees.

Eligibility: Available to FT and PT Employees after 6 months of employment with no disciplinary action

Requirement: employee must remain a part-time or full-time at TriState Health for 24-months following receiving tuition assistance, PRN excluded.

## SHIFT DIFFERENTIALS

Incentive pay differentials are paid to employees working evening and night shifts.

Evening differential = \$2.00 per hour  
Night differential = \$3.25 per hour  
Weekend differential = \$1.50 per hour

## STANDBY/ON-CALL BACK PAY

Standby/on-call pay is \$4.00 per hour. Call back, except for low census, is paid at 1.5 times the hourly rate.

## TRISTATE WELLNESS PROGRAM

Your personal health and well-being is essential to our strength as a whole. We want you to live happy and healthy, which is why we implemented the TriState Wellness Program! Join this program today and begin earning points to receive rewards and prizes. Additional information is available by visiting the Employee Corner or scanning the QR code below. When scanning the QR code, you will be asked to login to your Microsoft Account if you have not downloaded the SharePoint App.



## WELLNESSPATH

Lincoln Financial Group offers WellnessPATH, a tool with personalized steps to manage your financial life. From creating a budget to building an emergency fund to paying down debt, this easy-to-use tool, through the Lincoln Financial website and mobile app, helps you turn information into action so you can focus on both short- and long-term goals, such as saving for retirement or providing protection for your loved ones.

## OTHER BENEFITS

Jury Duty, Social Security, Workers' Compensation, Unemployment Insurance, direct deposit of paychecks, free parking, and a Life-Flight membership discount.

▶ **Did you know as an employee you receive a 25% discount at TriState Health, 1221 Campus Café, and at AQUAVIA Aesthetics?** Employees, spouses and legal dependents (18 and younger) are eligible to a 25% discount on services (even if they don't have medical coverage through TriState) that are defined as a covered benefit on the company medical insurance plan (some exclusion apply.) As a TriState employee, you get other local business discounts as well! To view all discounts, please visit the Employee Corner.

▶ **Where can I find more information on these additional benefits?** Once an employee, PolicyStat is a great resource to find more information on items such as shift differentials, tuition assistance, bereavement leave, and other compensations.

For information not available on PolicyStat, such as the WellnessPATH and TriState Wellness Program, please contact Charity Goodell, Benefits Administrator, at cgoodell@tsmh.org or 509.758.5511 ext. 4713.

## Time Off Work

At TriState Health, we understand work-life balance is important. Listed below are some time off benefits TriState offers.

### PAID TIME OFF

Based on years of service, you accrue paid time off for holiday, sick, and vacation hours per pay period.

Years of Service	Accumulation Per Hour Paid	Yearly Accumulation	Max Accumulation*
0 - 4 years	0.09423	196 hours	288 hours
5 - 9 years	0.11346	236 hours	348 hours
10+ years	0.13269	276 hours	408 hours

\*The maximum accrual for Executive employees is 600 hours regardless of years of service.

### EXTENDED ILLNESS BANK (EIB)

EIB hours accrue at 0.02308 hours per hour paid, which accumulates up to 48 hours per calendar year for a regular full-time and part-time employee. The maximum accumulation is 100 hours. Accruals stop once this limit is reached. Accrual banks for employees hired prior to May 1, 2016 have been frozen until they are below the 100 hour limit.

EIB hours are used by regular full-time employees for illness or injury of more than 24 consecutive work hours. EIB hours are not available until after successful 90-day competency assessment period has been completed.

If you, your spouse, or dependent child is admitted to a hospital or outpatient facility, as an inpatient, outpatient, same-day surgery, etc. you may immediately draw from your EIB hours for the length of stay. Once discharged, 24 hours of PTO must be used before accessing additional EIB hours.

### PAID HOLIDAYS

TriState provides six paid holidays per year:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

# Healthcare Options

When you or a loved one needs healthcare, be sure to choose the right location. See graphic below to learn more about different healthcare options.

## Emergency



### Can't breathe? Head to the ER!

Go to the emergency room for conditions that need treated immediately. **Dial 911 immediately for any medical problem that is considered life-threatening.**

**Hours:** Always open.

**Cost:** \$\$\$

#### Services offered:

- Chest pain, difficulty breathing, or shortness of breath
- Numbness in the face, arms, or legs
- Heavy, uncontrollable bleeding
- Moderate to severe cuts and burns
- Severe broken bones
- High fevers
- Poisoning
- Electrocutation
- Severe abdominal pain

## Minor Care



### Cut your finger while making dinner? Head to Minor Care!

Minor care is a great choice for non-life-threatening conditions that need treated soon, but your primary care is not available.

**Hours:** Open Monday - Friday, 7 am - 7 pm, and Saturday, 8 am - 4 pm.

**Cost:** \$\$

#### Services offered:

- Nausea, diarrhea, and vomiting
- Colds, flu, fever, sore throat, cough, and congestion
- Allergies and rashes
- Sports physicals
- Mild migraines and headaches
- Minor broken bones
- Minor cuts and burns
- Sprains or strains
- Infections, such as skin or UTI

## Primary Care



### Need your annual flu shot? Call your primary care provider!

From regular check-ups and vaccines to prescription refills, primary care is the go-to place for managing your healthcare. Need to establish primary care? Call 509.769.2014.

**Hours:** Open weekdays with same day/next day appointments.

**Cost:** \$

#### Services offered:

- Regular checkups and physicals
- Flu shots and vaccinations
- Health screenings
- Nausea, diarrhea, and vomiting
- Allergies and rashes
- Migraines and earaches
- Disease management
- Prescription refills
- Colds, flu, fever, sore throat, cough, and congestion

# New Health Insurance Marketplace Coverage Options and Your Health Coverage

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Beginning in 2014, there is a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

## WHAT IS THE HEALTH INSURANCE MARKETPLACE?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. The open enrollment period each year for health insurance coverage through the Marketplace runs from Nov. 1 through Dec. 15 of the preceding year. After the open enrollment period ends, you can get coverage through the Marketplace only if you qualify for a special enrollment period or are applying for Medicaid or the Children's Health Insurance Program (CHIP).

## CAN I SAVE MONEY ON MY HEALTH INSURANCE PREMIUMS IN THE MARKETPLACE?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

## DOES EMPLOYER HEALTH COVERAGE AFFECT ELIGIBILITY FOR PREMIUM SAVINGS THROUGH THE MARKETPLACE?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year (adjusted to 9.12% for 2023), or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

## HOW CAN I GET MORE INFORMATION?

For more information about your coverage offered by your employer, please check your summary plan description or contact Charity Goodell at [cgoodell@tsmh.org](mailto:cgoodell@tsmh.org) or 509.758.5511 ext. 4713.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

## WA Cares Act

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WA Cares income tax went into effect in July 2023. You will see this tax through payroll deductions unless you obtain an exemption through the State of Washington and provide proof of the exemption to Payroll.

You may be eligible for an exemption if:

- You live outside of Washington.
- You are the spouse or registered domestic partner of an active-duty service member of the U.S. Armed Forces.
- You have non-immigrant work visas.
- You are a veteran with a 70% or higher service-connected disability rating.

You will need to provide documentation to complete the application, so be sure to have the required documents available when you complete the application, please see attached list.



If you are eligible, please  
scan the QR code to apply  
for an exemption.

Once you receive your exemption letter, uploaded it to UKG and notified payroll, there is nothing more you need to do.

For questions about the WA Cares Act tax, please contact Shandi Lemire, Payroll Coordinator, at Ext. 4712 or email [payroll@tsmh.org](mailto:payroll@tsmh.org).

[illegible]



Delivering  
a better  
state of  
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Together.



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