

Benefits



November 1, 2017 — October 31, 2018

Health Insurance

Medical Mutual – Eligible the first of the month following 60 days of employment and must work at least 30 hours per week

Benefits

| | Value Plan/ Preferred Provider Organization/FSA | | HDHP (High Deductible Health Plan)/ HSA/ FSA | |
|--|---|----------------------|--|-----------------------|
| | Network | Non-Network | Network | Non-Network |
| Annual Deductible (single/family) | \$750/ \$1,500 | \$3,000/ \$6,000 | \$2,750/ \$5,500 | \$5,000/ \$10,000 |
| Annual Out-of-Pocket (single/family) (Includes Deductible) | \$2,750 / \$5,500 | \$9,000/ \$18,000 | \$2,750/ \$5,500 | \$10,000/ \$20,000 |
| Office Visits(PCP/SCP) | \$25/\$50 | 60% UCR* | 100%* | 60%UCR* |
| Inpatient Care | 80%* | 60% UCR* | 100%* | 60%UCR* |
| Emergency Care | \$250, then 80% | \$250, then 80% | 100%* | 100%* |
| Urgent Care Center Services | \$50 | 60% UCR* | 100%* | 60% UCR* |
| Outpatient Care | 80%* | 60% UCR* | 100%* | 60%UCR* |
| Outpatient Lab & X-Ray | 80%* | 60% UCR* | 100%* | 60%UCR* |
| Behavioral Health Services | 80%* | 60% UCR* | 100%* | 60%UCR* |
| Home Health Care | 80%* | 60% UCR* | 100%* | 60%UCR* |
| Hospice Care | 80%* | 60% UCR* | 100%* | 60% UCR* |
| Skilled Nursing | 80%* | 60% UCR* | 100%* | 60%UCR* |
| Preventive Care (Includes OB/GYN Exam/ Mammogram/Immunizations) | No Cost Share | 60% UCR* | No Cost Share | 60%UCR* |
| Transplants - Maximum | Unlimited | Unlimited | Unlimited | Unlimited |
| Lifetime Maximum | Unlimited | Unlimited | Unlimited | Unlimited |

*Appropriate annual deductible is applied first.

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Prescription Drug Coverage

| Prescription Drug | Value Plan*** | HDHP* | |
|-------------------|--------------------------------|----------|--------------|
| | | Network* | Non-Network* |
| Tier 1-Generic | \$10 | 100%* | 100%* |
| Tier 2-Formulary | \$30 | 100%* | 100%* |
| Tier 3-Brand | \$60 | 100%* | 100%* |
| Mail Order | 2.5 Co-pays for 3 Month Supply | | Available |

*appropriate annual deductible is applied first.

**Generic Incentive: If a member or provider requests brand when a generic is available, the generic copay plus the difference in brand and generic cost applies.

***Home Incentive: If a script is available through the home delivery program and a member chooses to fill it a fourth time at a retail pharmacy within 180 days, the member will pay twice the normal retail copay.

Health Insurance Monthly Cost

These premiums are based on a forty (40) hour work week. If you work less than forty hours please contact Wendi Warren for premium adjustment.

| Value Plan | | HDHP | |
|---------------|--------------|---------------|--------------|
| Employee Cost | Village Cost | Employee Cost | Village Cost |
| S \$118.95 | \$470.85 | \$90.20 | \$451.91 |
| F \$328.33 | \$1292.14 | \$241.18 | \$1234.09 |

Life Insurance

MMO Consumers Life

Employees become eligible for MMO Consumers Life Insurance the first of the month following sixty (60) days of employment with a work schedule of at least twenty hours per week. This benefit provides the employee with term life insurance equal to 2.5 times their annual salary. There is no cost to the employee for this benefit.

Dental Insurance - AlwaysCare

Eligible the first of the month following 60 days of employment. Must work at least 20 hours per week.

| Benefits | Value Plan/ Low Option | Premier Plan/ High Option |
|--------------|------------------------|---------------------------|
| Preventive I | 100% | 100% |
| Basic II | 80% | 80% |
| Major III | Not Covered | 50% |
| Annual Max | \$1,000 | \$1,000 |
| Deductible | S-\$50; F-\$150 II | S-\$50; F-\$150 II & III |
| Fee Schedule | UCR-90th | UCR-90th |

Monthly Cost

| | Value Plan | Premier Plan |
|---------------------|------------|--------------|
| Employee | 24.18 | 33.50 |
| Employee + Spouse | 48.28 | 66.92 |
| Employee + Children | 59.44 | 71.98 |
| Family | 83.56 | 105.46 |

Members may choose any licensed dental provider. Members have access to our national network of over 92,500 participating access points where they can take advantage of discounts Always - Care has negotiated on their behalf. Further, in areas with relatively few participating providers, members have access to our list of an additional 46,000+ certified providers who, according to an independent resource, and despite not participating in our network, offer excellent value for their customers. Members using participating providers will eliminate balance billing and reduce out-of-pocket expenses.

Benefits with AlwaysCare include the following :

- Out-of-Network claims are paid at the 90th percentile.
- Pregnant women receive an additional cleaning.
- Endosteal implants are covered.
- Benefits include oral cancer screening for members aged 40 and over.

Our dental plan also includes a \$250 rollover. AlwaysCare offers an annual benefit of \$1,000 for dental services. If you use less than \$500 in services during a given plan year, AlwaysCare will rollover \$250 to your next plan year making \$1,250 available to you the next plan year.

Additional information is available on their web site at <http://www.alwayscarebenefits.com/> or call 1-888-729-5433, ext. 2013 for a list of participating providers.

Vision Plan Options-Vision Service Plan (VSP) & Always Care Eligible the first of the month following 60 days of employment and work at least 20 hours per week.

| | VSP | | AlwaysCare | |
|-----------------------------|---|----------------|--------------------|---|
| | Individual Optometrists | Non-Network | Retail Chains | Non-Network |
| Network Copayments | Exam | \$10 | \$10 | |
| | Materials | \$25 | \$25 | |
| Frequency | Exam | every 12 mths. | every 12 mths. | every 12 mths. |
| | Lenses | every 12 mths. | every 12 mths. | every 12 mths. |
| | Frames | every 24 mths. | every 24 mths. | every 24 mths. |
| | Contacts Lenses (In lieu of frames & lenses) | every 12 mths. | every 12 mths. | every 12 mths. |
| Benefits after copay | | Network | Non-Network | Network |
| | Eye Exam | covered | \$45 | covered |
| | Single Vision Lenses | covered | \$30 | covered |
| | Bifocal Lenses | covered | \$50 | covered |
| | Trifocal Lenses | covered | \$65 | covered |
| | Lenticular Lenses | covered | \$65 | \$80 allowance |
| | Frames | \$130 | \$45 | \$120 retail- \$94 retail at Walmart |
| | Contacts, medically necessary | \$210 | \$210 | up to \$50 retail |
| | Contacts, cosmetic | \$120 | \$120 | \$210 |

Monthly Cost

| | VSP | AlwaysCare |
|---------------------|---------|------------|
| Employee | \$7.43 | \$6.72 |
| Employee & Spouse | \$12.52 | \$13.42 |
| Employee & Children | \$12.78 | \$14.22 |
| Family | \$20.61 | \$22.28 |

Flexible Spending Account

- Flexible Spending Account (FSA) is through TASC.
- Eligible November 1st following your one year anniversary.
- May defer up to \$2,600 of annual salary for qualified medical expenses.
- Debit card is provided.
- TVN will match, dollar for dollar, the first \$400 an employee contributes.
- Employees who become eligible between November 1st and April 30th may participate at a 50% level beginning May 1st.
- Money must be spent by October 31st of each plan year.
- May roll-over up to \$500 of unused funds remaining at the end of the plan year.
- Must work 30 or more hours per week.

Dependent Care Spending Account

- Eligible November 1st following your one year anniversary.
- May defer up to \$5,000 of their salary to pay for the care of qualified dependents.

Healthcare Savings Account

- Healthcare Savings Accounts (HSA) are available through Farmers National Bank (may also be set up at other qualifying institutions by the employee).
- Only available with the High Deductible Health Plan (HDHP).
- Employees with single coverage may defer up to \$3,400 of their salary.
- Employees with family coverage may defer up to \$6,750 of their salary.
- Money is used to pay for qualified medical expenses.
- Debit card and checks are provided by Farmers National Bank.
- There are no reimbursement delays.
- TVN will match, dollar for dollar, the first \$400 an employee contributes.
- There is no deadline for using money contributed to an HSA. Always your money.
- Employees are immediately eligible for this plan with enrollment into the HDHP.

Employee Assistance Program

- Employee Assistance Program (EAP) services are available to any employee or qualified dependent at no cost to the employee.
- EAP services are provided by Health Advocate.
- You may contact Health Advocate at 877-240-6863 or online at www.healthadvocate.com/members and email at answers@healthadvocate.com.

Paid Time Off (PTO) Non– Union Employees:
 (Employees must work at least 20 hours per week)

Level I

Employees in Pay Band 8 and above.

| Years of Service | PTO Days | Holidays |
|------------------------|----------|----------|
| First 5 Years: | 34 | 6 |
| After 5th Anniversary: | 39 | 6 |

Level II

Employees in Pay Band 5-7.

| Years of Service | PTO Days | Holidays |
|-------------------------|----------|----------|
| First 10 Years: | 34 | 6 |
| After 10th Anniversary: | 39 | 6 |

Level III

Employees in Pay Band 4.

| Years of Service | PTO Days | Holidays |
|-------------------------|----------|----------|
| First 10 Years: | 29 | 6 |
| After 10th Anniversary: | 34 | 6 |

Level IV

Employees in Pay Band 1-3 (non-exempt; non-union).

| Years of Service | PTO Days | Holidays |
|-------------------------|----------|----------|
| First 5 Years: | 24 | 6 |
| After 5th Anniversary: | 29 | 6 |
| After 10th Anniversary: | 34 | 6 |

Basic Holidays include: New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day. If you are interested in any other holidays, you may schedule the time away from work as PTO with your supervisor’s approval. All PTO must be approved by your supervisor.

PTO may be accumulated up to a maximum of one year’s allotment before it is lost. Each quarter eligible employees will have an opportunity to buy back 12.5% of their annual PTO allotment based on regional performance. Accrued PTO will be considered ‘earned’ on the employee’s 6-month anniversary and can be borrowed after 1 month of employment (must be repaid if employee leaves before 6 months).

Union Employees — See your union contact and/or supervisor for sick/vacation/personal time policies.

Short and Long Term Disability

Short-Term Disability (Voluntary)

- Employee paid.
- PTO for the first 7 days and STD picks up on the 8th day.
- STD covers weeks 2-13.
- Provides maximum payment of 66.67% of the employee's normal scheduled wages.
- Eligible after 60 days of employment on first of the following month.
- Must work 30 or more hours per week.

Long-Term Disability

- Employer paid.
- Covering the fourteenth week through Social Security Normal Retirement Age (SSNRA) or longer depending on when disability commenced.
- Provides payment equivalent to 66.67% of the employee's normal scheduled wages.
- Eligible after 60 days of employment on first of the following month.
- Must work 30 or more hours per week.

Group Voluntary Accident and Critical Illness Insurance

- Both benefits are offered through All State Insurance Company.
- Group Voluntary Accident Insurance can help cover your out-of-pocket expenses associated with an accidental injury.
- Group Voluntary Critical Illness Insurance provides a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness.
- Employees pay 100% of the premium, which is eligible for pre-tax status under our Section 125 Plan.
- Eligible after 60 days of employment on first of the following month.

403(b) Retirement Plan

- CUNA Mutual manages the Employer Discretionary 403(b) Contributions Plan.
- This plan creates a retirement account for each eligible employee.
- Employees may begin contributing to the plan immediately and are eligible for the employer match after one year of service.
- Non-Union Employees: TVN will match 50% of the first 7% an employee contributes to the plan after one year of service.
- Union Employees: TVN will match 50% of the first 4% an employee contributes to the plan.
- After one year of service, The Village Network contributes 5% of each eligible employee's bi-weekly wages each pay period.
- Employees must work at least 20 hours per week to be eligible.
- Employees are fully vested after 3 years of service.

Tuition Assistance

- Tuition is paid directly to the institution.
- Employees will earn a rate of one dollar (\$1.00) per non-over time hour the employee works the prior six months.
- Eligible employees must be employed with The Village Network for at least one year.
- This program is available to full-time and part-time employees who work at least 20 hours per week.
- Eligible employees must attend an 'Institute of Higher Education' meaning a college-level institution that meets one of the following criteria:
 - Awards bachelors degrees or not less than a two year program that provides credit toward a degree,
 - Provides one year of training toward gainful employment,
 - Or, is a vocational program that provides training for gainful employment and has been in existence for at least two years.

Licensure Bonus

- Employees are eligible after one year of service.
- By accepting this bonus, employees in this category are agreeing to mentor up to two interns at any one time.
- This amount is prorated for employees who work less than 40 hours per week, but at least 20 hours per week.

\$1000 Annual Bonus

- LISW
- LPCC

\$250 Annual Bonus

- LSW
- LPC

License Reimbursement

- Employees required to maintain a license in their area of expertise are eligible for reimbursement:
 - Eligible for a 50% reimbursement of the cost of their license.
 - Eligible after 6 months of employment.
 - Must work at least 20 hours per week.