

# 2024 BENEFITS GUIDE



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Boone Health appreciates your commitment to our success. We're equally committed to providing you with competitive, affordable health and wellness benefits to help you take care of yourself and your family.

Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefit plans. We understand that you may have questions about annual enrollment, and we'll do our best to help you understand your options and guide you through the process.

This guide is not your only resource, of course. Anytime you have questions about benefits or the enrollment process, you can contact Boone Health Benefits. Although this guide contains an overview of benefits, for complete information about the plans available to you, please visit the benefits page on the [Boone Health Intranet](#).

## Eligible employees

You may enroll in the benefits program if you are a regular full-time employee who is actively working a minimum of 35 hours per week (70 hours per pay period), or a part-time employee working 24 hours per week (48 hours per pay period). As a benefits-eligible employee, you have the opportunity to enroll in benefit plans as a new hire or during the annual open enrollment period.

**If you're enrolling as a new employee**, you are eligible for benefits on the first day of employment. You must complete your online enrollment within 31 days of your hire date. Short-term and long-term disability coverage will be effective after six months of employment.

## A FEW NOTES ABOUT ENROLLING IN BENEFITS

### Making changes during the year

Once enrolled, you can only make mid-year changes to your benefits during the plan year within 30 days of a change in life status (qualified life event). The changes you are eligible to make mid-year depend on the type of life event you have experienced. If you don't enroll within 30 days of your life event, you will not be able to make changes to benefits coverage until the November annual enrollment period.

For newborn/newly adopted children, you are allowed to make changes to your plan within 60 days of birth/adoption.

Here are some examples of qualifying life events:

- Birth, legal adoption or placement for adoption.
- Marriage, divorce or legal separation.
- Dependent child reaches age 26.
- Spouse or dependent loses or gains coverage elsewhere.
- Death of your spouse or dependent child.
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or the state children's health insurance program.
- Change in residence that changes coverage eligibility.
- Court-ordered change.
- Spouse's open enrollment that occurs at a different time than yours.

You must make changes to your coverage within 30 days of your qualifying life event. You'll need to provide proof of the event, such as a marriage certificate, divorce decree, birth certificate or loss-of-coverage letter.

**REMEMBER:** When enrolling a new dependent or a dependent not previously verified as eligible, you will need to provide documentation verifying their eligibility for coverage.



## MEDICAL BENEFITS

Cigna | [www.mycigna.com](http://www.mycigna.com) | 800-244-6224

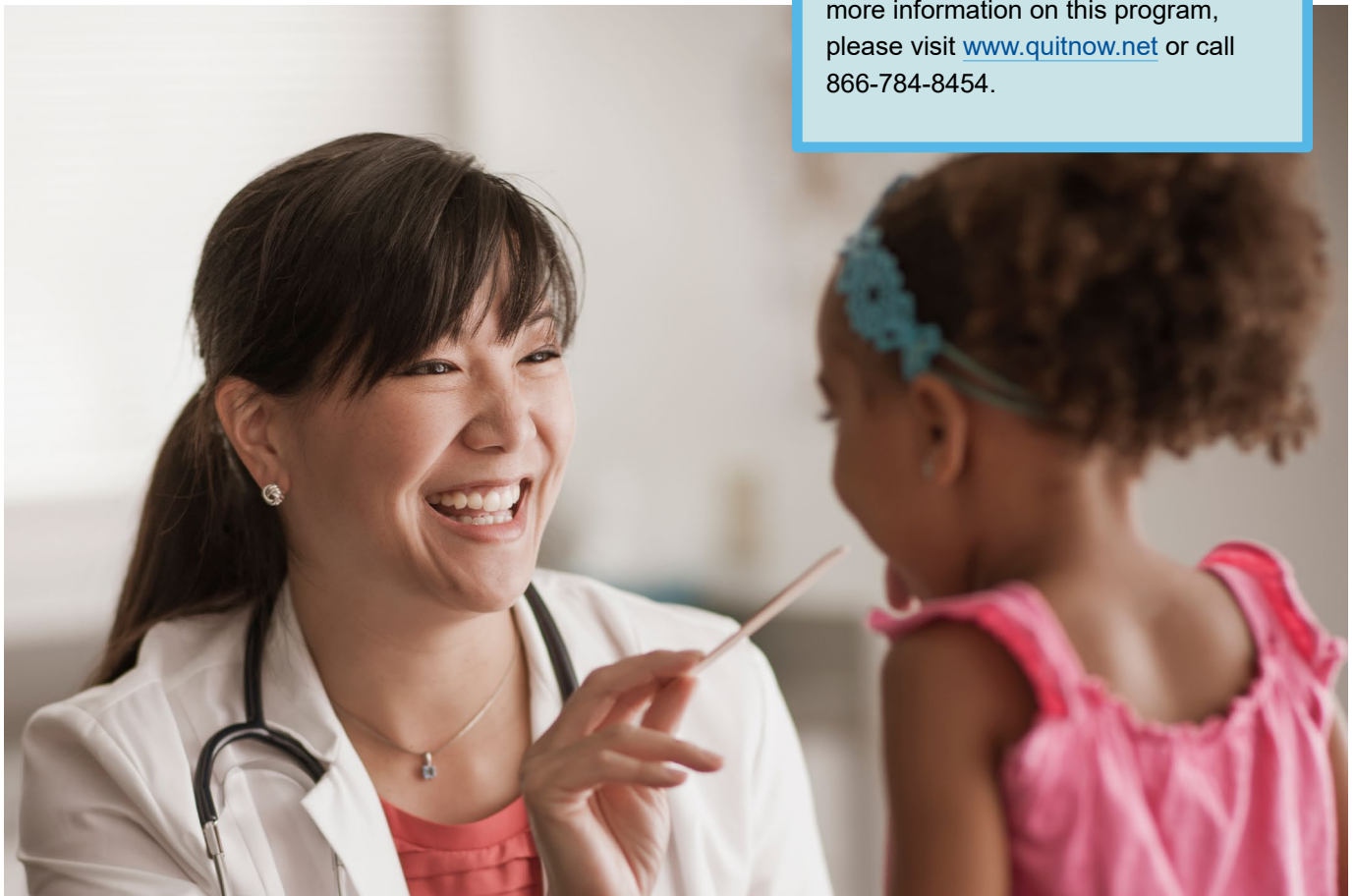
Boone Health is committed to helping you and your dependents maintain health and wellness by providing you with access to the highest levels of care. We offer you a choice of two medical plan options for 2024:

- Choice Plus PPO
- Choice PPO

Both options include access to preferred providers, cover the same medical services and offer the same prescription drug coverage.

If you choose to enroll in the Choice plan, you will pay less per pay period but more in out-of-pocket costs for medical services. If you choose to enroll in the Choice Plus plan, you will pay more per pay period but less in out-of-pocket costs for medical services.

The Quit for Life tobacco-cessation program is FREE to Boone medical plan members and their eligible dependents age 18 and older. For more information on this program, please visit [www.quitnow.net](http://www.quitnow.net) or call 866-784-8454.







Please register at [www.mycigna.com](http://www.mycigna.com) to gain access to provider and facility listings.

## Both Choice and Choice Plus offer four network coverage levels:

- **Boone Health Network:** You will save the most when you receive services from Boone Health facilities. Deductibles, coinsurance and copayments are the lowest when you use the Boone Health Network.
- **IPN Network:** Members of Boone's medical plan may now receive services from specific providers and facilities at a reduced out-of-pocket cost from Cigna In-network providers.
- **Cigna Open Access Plus (OAP) Network:** The Cigna OAP Network features healthcare facilities and physicians who have agreed to provide services at a reduced cost.
- **Out-of-Network:** Services from healthcare providers not within the Boone Health Network or Cigna OAP Network may not be discounted.

Please see [www.mycigna.com](http://www.mycigna.com) for a listing of providers.

## Preventive care

Many preventive services are covered at no cost to you if received from a Boone Health Network, IPN Network or Cigna OAP provider. For more information, visit the benefits page on the [Boone Health Intranet](#).

## ID cards

Cigna provides the option of both digital and physical insurance cards. Members can access their digital ID card or request a physical ID card through [www.mycigna.com](http://www.mycigna.com) or the MyCigna app. If you do not have your ID card, your service provider or pharmacy can call Cigna to verify your eligibility based on your group number and your Social Security number.

For more information, go to [www.mycigna.com](http://www.mycigna.com).

## Medical and prescription drug plan summary — Choice Plus

	CHOICE PLUS			
	Domestic	IPN	In-network	Out-of-network
Annual deductible				
• Per individual	\$600	\$900	\$2,000	\$4,000
• Per family	\$2,000	\$2,700	\$4,000	\$12,000
Annual out-of-pocket maximum				
Per individual	\$3,000	\$5,000	\$6,000	Unlimited
Per family	\$6,000	\$10,000	\$12,000	
Urgent care			\$50	
Emergency room			\$250	
Wellness and preventive care	\$0	\$0	\$0	Deductible, then 50%
Cigna telehealth	N/A	N/A	\$0	Not covered
Diagnostic/non-preventive office visit				
Primary care physician (PCP)	\$20	\$20	\$30	Deductible, then 50%
Specialists	\$50	\$50	\$60	Deductible, then 60%
Outpatient short-term therapy	\$0	\$50	\$50	Deductible, then 60%
Chiropractic care	N/A	\$25	\$25	Not covered
Outpatient lab and radiology (diagnostic)	\$0	Deductible, then 20%	Deductible, then 50%	Deductible, then 50%
Outpatient surgery	Deductible, then 0%	Deductible, then 20%	Deductible, then 45%	\$1,750 copay + deductible then 50%
Hospital services				
Inpatient facility	Deductible, then 0%	Deductible, then 20%	Deductible, then 50%	\$2,750 copay + deductible then 60%
Outpatient facility	Deductible, then 0%	Deductible, then 20%	Deductible, then 50%	Deductible, then 50%
Inpatient professional	N/A	Deductible, then 20%	Deductible, then 25%	Deductible, then 50%
Outpatient professional	Deductible, then 0%	Deductible, then 20%	Deductible, then 25%	Deductible, then 50%

Copayments and coinsurance reflect member responsibility.

## Contributions

The costs listed below are pre-tax, per-pay-period deductions, based on 26 pay periods a year.

	CHOICE PLUS	
	Full-time	Part-time
Employee only	\$87.63	\$131.44
Employee + spouse	\$210.36	\$315.53
Employee + child(ren)	\$147.38	\$221.07
Employee + family	\$269.91	\$404.87

## Medical and prescription drug plan summary — Choice

	CHOICE			
	Domestic	IPN	In-network	Out-of-network
Annual deductible				
• Per individual	\$1,000	\$2,000	\$3,000	\$6,000
• Per family	\$3,000	\$4,500	\$9,000	\$18,000
Annual out-of-pocket maximum				
Per individual	\$4,000	\$5,000	\$6,000	Unlimited
Per family	\$9,200	\$10,000	\$12,000	
Urgent care			\$60	
Emergency room			\$300	
Wellness and preventive care	\$0	\$0	\$0	Deductible, then 75%
Cigna telehealth	N/A	N/A	\$0	Not covered
Diagnostic/non-preventive office visit				
Primary care physician (PCP)	\$25	\$25	\$40	Deductible, then 75%
Specialists	\$60	\$60	\$70	Deductible, then 75%
Outpatient short-term therapy	\$0	\$50	\$50	Deductible, then 80%
Chiropractic care	N/A	\$25	\$25	Not covered
Outpatient lab and radiology (diagnostic)	\$0	Deductible, then 35%	Deductible, then 70%	Deductible, then 75%
Outpatient surgery	Deductible, then 15%	Deductible, then 35%	Deductible, then 70%	\$3,500 copay + deductible then 75%
Hospital services				
Inpatient facility	Deductible, then 15%	Deductible, then 35%	Deductible, then 50%	\$5,500 copay + deductible then 75%
Outpatient facility	Deductible, then 15%	Deductible, then 35%	Deductible, then 50%	Deductible, then 75%
Inpatient professional	N/A	Deductible, then 35%	Deductible, then 50%	Deductible, then 75%
Outpatient professional	Deductible, then 15%	Deductible, then 35%	Deductible, then 50%	Deductible, then 75%

Copayments and coinsurance reflect member responsibility.

## Contributions

The costs listed below are pre-tax, per-pay-period deductions, based on 26 pay periods a year.

	CHOICE	
	Full-time	Part-time
Employee only	\$46.04	\$69.06
Employee + spouse	\$122.73	\$184.09
Employee + child(ren)	\$84.03	\$126.05
Employee + family	\$161.44	\$242.16

# PRESCRIPTION DRUGS

WellDyne | [www.welldyne.com](http://www.welldyne.com) | 800-373-1744

Prescription drug benefits are included in the Boone medical plan option that you elect.

## Key features

- WellDyne administers your prescription drug claims.
- You will pay the lowest copayment when filling new prescriptions and refills at Boone Plaza Pharmacy, or WellDyne Mail Order Pharmacy.
  - To fill prescriptions at Boone Plaza Pharmacy please call 573-815-6255.
- **ALL REFILLS** need to be filled through Boone Plaza Pharmacy or WellDyne Mail Order Pharmacy to obtain the lowest copayment. Refills not processed through these pharmacies will result in significantly higher costs to you.
- **ALL SPECIALTY DRUGS** (first fills and refills) must be directed to Boone Plaza Pharmacy or WellDyne Specialty Pharmacy. Copayment is \$50 if filled through Boone Plaza Pharmacy or WellDyne Specialty Pharmacy.

## Eligible pharmacies

- Boone Plaza Pharmacy or WellDyne Mail Order Pharmacy can deliver 30-day first fills (new prescriptions), refills, 90-day supplies of maintenance medications, and 30-day specialty drug prescriptions with no mailing fees. Employees should order 14 business days in advance.
  - To fill prescriptions at Boone Plaza Pharmacy please call 573-815-6255.
- Prescriptions will need to be filled at Boone Plaza Pharmacy or WellDyne Mail Order Pharmacy in order to obtain the lowest, Tier 1, copayment. Members can fill prescriptions at Walmart and Walgreens retail locations for two emergency fills per year at the lowest copayment. After two emergency fills, prescriptions filled at Walmart and Walgreens will have a higher, Tier 2, copayment.
- Walgreens operates 9,277 drugstores with a presence in all 50 states. Walmart operates 4,600 pharmacies with a presence in all 50 states.

You will pay the lowest copayment when filling new and ongoing prescriptions at Boone Plaza Pharmacy or WellDyne Mail Order Pharmacy.





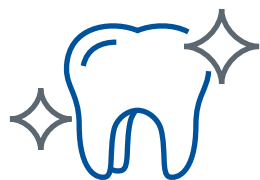
Prescription drug coverage

	Boone Plaza Pharmacy	Walgreens and Walmart Pharmacy	WellDyne Mail Order Pharmacy
	30-day/90-day supply	30-day supply	30-day/90-day supply
Generic drugs	\$15/\$35	\$35	\$15/\$35
Preferred brand-name drugs	\$45/\$110	\$110	\$45/\$110
Non-preferred brand-name drugs	\$75/\$150	\$150	\$75/\$150
Specialty drugs	\$50 at Boone Plaza Pharmacy and WellDyne Specialty Pharmacy		

Copayments

Prescription drug copayments depend on the type of pharmacy you choose, the type of drug you purchase and the supply amount. Copayments for above listed 90-day supplies apply only to maintenance medications.

Each Boone medical plan member is allowed two emergency fills per calendar year (from a list of eligible drugs available at [www.welldyne.com](http://www.welldyne.com)) at Walgreens or Walmart pharmacies and at the same copayment as Boone Plaza Pharmacy.



# DENTAL PLAN

Delta Dental | [www.deltadentalmo.com](http://www.deltadentalmo.com) | 800-335-8266

You have two dental options, High and Low, both administered by Delta Dental of Missouri. Both options provide access to the Delta Dental Premier Network, which features more than 80 percent of dental care providers nationwide. They also provide access to the Delta Dental PPO Network (preferred provider organization), which covers in-network preventive services with no deductible and covers services for basic care and major care. You will receive the lowest cost by visiting a Delta Dental PPO provider.

Dental exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious.

To see a current provider directory, please visit Delta Dental at [www.deltadental.com](http://www.deltadental.com) or 800-335-8266.

	High			Low		
	PPO network	Premier network	Non-network	PPO network	Premier network	Non-network
<b>Annual deductible</b>						
Per individual	\$50	\$50	\$50	\$75	\$75	\$75
Per family	\$100	No limit	No limit	\$150	No limit	No limit
Preventive care	0%; no deductible	0%; no deductible	20%; no deductible	0%; no deductible	0%; no deductible	40%; no deductible
Basic care	20% after deductible	40% after deductible	40% after deductible	30% after deductible	40% after deductible	40% after deductible
Major care	40% after deductible	60% after deductible	60% after deductible	50% after deductible	60% after deductible	60% after deductible
Annual maximum benefit	\$2,000	\$1,500	\$1,500	\$1,000	\$750	\$750
<b>Orthodontia benefit</b>						
Services	40% after deductible	60% after deductible	60% after deductible	No coverage	No coverage	No coverage
Lifetime maximum	\$2,000	\$1,500	\$1,500			

## Employee costs for dental coverage

The costs listed below are pre-tax, per-pay-period deductions (full- and part-time), based on 26 pay periods a year.

	High	Low
Employee	\$4.80	\$3.06
Employee + spouse	\$17.79	\$11.14
Employee + child(ren)	\$19.18	\$11.05
Employee + family	\$23.10	\$13.04

- You can elect the Delta Dental plan regardless of whether you are enrolled in the medical or vision plan.
- You will receive a dental ID card from Delta Dental. Please present your ID card to your provider in order to verify your eligibility for covered services.



## VISION PLAN

VSP | [www.vsp.com](http://www.vsp.com) | 800-877-7195

VSP's vision care benefits include coverage for eye exams, standard lenses, frames, contact lenses and discounts for laser surgery. The vision plan is built around a network of eye care providers, which offers a lower cost to you when you use providers who belong to the VSP network. When you use a non-network provider, you will pay more for vision services.

Eye exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious. For a list of providers please visit [www.vsp.com](http://www.vsp.com).

	VSP network	Non-network
<b>VSP WellVision Exam®</b> (Twice every calendar year for children up to age 18; once every calendar year for adults)	\$15 copayment	Up to \$45 after \$15 copayment
<b>Contacts</b> (Once every calendar year instead of lenses and frames)	Up to \$200	Up to \$105
<b>Contact lens exam, fitting &amp; evaluation</b>	\$60 copayment	N/A
<b>Lenses</b> (once every calendar year)		Up to \$30 after \$15 copayment
• Single vision	\$15 copayment	
• Lined bifocal	\$15 copayment	Up to \$50 after \$15 copayment
• Lined trifocal	\$15 copayment	Up to \$65 after \$15 copayment
<b>Frames</b> (once every calendar year for children up to age 18; once every other calendar year for adults)	Up to \$200 after \$15 copayment	Up to \$70 after \$15 copayment
<b>Laser vision correction</b>	Average 15% discount	N/A

## Employee vision biweekly payroll contributions

The costs listed below are pre-tax, per-pay-period deductions (full-time and part-time), based on 26 pay periods a year.

Employee	\$3.58
Employee + spouse	\$7.17
Employee + child(ren)	\$8.13
Employee + family	\$13.00

- You can elect the VSP vision plan regardless of whether you are enrolled in the medical or dental plan.
- You will not receive a vision ID card. The VSP network provider needs only your Social Security number to verify your benefits and submit claims.



# LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Voya | [www.voya.com](http://www.voya.com) | 800-955-7736

Boone Health's comprehensive benefits package includes financial protection for you and your family in the event of an accident or death. Basic life and AD&D coverage are provided automatically at no cost to you upon employment. You have the option to buy supplemental life and AD&D insurance for yourself, additional AD&D insurance for yourself and your family, and dependent life insurance for your spouse and children.

In the event of your death, the life insurance policy provides a benefit to the beneficiary you designate. If your death is the result of an accident, or if an accident leaves you with a covered debilitating injury, you are covered under the AD&D insurance for the same amount.

For more information, please visit the benefits page on the [Boone Health Intranet](#).

## Key features

- Full-time employees are covered at one times their annual base salary.
- Part-time employees are covered at \$15,000.

## Age reduction schedule

- Ages 70 to 75: Benefit decrease to 55% of original benefit.
- Ages 75+: Benefit decrease to 35%.

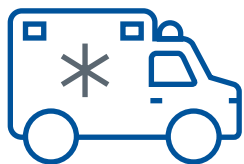
## HERE ARE SOME HELPFUL INSURANCE TERMS

**Imputed income:** Federal regulations require payment of income and Social Security taxes on the value of the life insurance premiums in excess of \$50,000 when paid for by your employer. The value of dependent life coverage paid for by your employer is also taxable. These values are known as imputed income. Contact your tax professional for information regarding these tax consequences if you have questions or concerns.

**Age reduction:** The group term basic life and AD&D insurance coverage are subject to a reduction in benefit amount as you age.

**Portability and conversion:** Portability and conversion are available if your employment with Boone Health ends. Portability allows you to continue your term life coverage, while the conversion option allows you to convert your term life policy into an individual whole life policy.





# SUPPLEMENTAL LIFE AND AD&D INSURANCE

Voya | [www.voya.com](http://www.voya.com) | 800-955-7736

Full-time employees may purchase supplemental life and AD&D coverage up to five times their annual base salary. Part-time employees may purchase supplemental life and AD&D coverage in the amount of \$15,000 or \$30,000.

## Key features

- Your combined basic and supplemental life coverage cannot exceed \$1.5 million; same for combined basic and supplemental AD&D.
- Following benefits enrollment, evidence of insurability (EOI) is required if you waive coverage when you are first eligible or if you experience a qualifying status change.
- EOI is required if you elect any amount of supplemental life coverage greater than \$500,000.
- Coverage will be effective on the first day of the month following EOI approval.





## Employee costs for supplemental life and AD&D insurance

The cost of this coverage is an after-tax, per-pay-period deduction, based on 26 pay periods a year. Your coverage options and costs will be provided during your benefits enrollment.

Employee age	Rate per \$1,000 of coverage
Under 25	\$0.0231
25-29	\$0.0277
30-34	\$0.0369
35-39	\$0.0415
40-44	\$0.0462
45-49	\$0.0692
50-54	\$0.1062
55-59	\$0.1985
60-64	\$0.3046
65-69	\$0.4846
70+	\$0.6923

## Additional AD&D insurance

You can purchase additional AD&D protection for yourself and your family. Maximum coverage amounts include \$500,000 for employees, \$200,000 for spouses and \$50,000 for children.

## Employee costs for additional AD&D insurance

The costs listed below are after-tax, per-pay-period deductions, based on 26 pay periods a year.

Employee only		Employee and family			
Employee	Rate per paycheck	Employee	Spouse	Per child	Rate per paycheck
\$50,000	\$0.37	\$50,000	\$20,000	\$5,000	\$0.64
\$100,000	\$0.74	\$100,000	\$40,000	\$10,000	\$1.28
\$200,000	\$1.48	\$200,000	\$80,000	\$20,000	\$2.56
\$300,000	\$2.22	\$300,000	\$120,000	\$30,000	\$3.84
\$400,000	\$2.95	\$400,000	\$160,000	\$40,000	\$5.12
\$500,000	\$3.70	\$500,000	\$200,000	\$50,000	\$6.40

## Dependent life insurance

You can purchase life insurance for your spouse and eligible children. You can elect \$20,000 or \$50,000 in coverage for your spouse. The cost of coverage is based on your (the employee's) age. You can choose \$5,000 or \$10,000 in coverage for your children.

- Evidence of insurability (EOI) is required for coverage for your spouse if you do not enroll when first eligible or have a qualifying status change.

## Employee costs for dependent life insurance

The costs listed below are after-tax, per-pay-period deductions, based on 26 pay periods a year.

Employee's age	Spouse \$20,000	Spouse \$50,000
	Rate per paycheck	Rate per paycheck
Under 25	\$0.92	\$2.31
25-29	\$1.11	\$2.77
30-34	\$1.57	\$3.92
35-39	\$1.66	\$4.15
40-44	\$1.94	\$4.85
45-49	\$2.95	\$7.38
50-54	\$4.80	\$12.00
55-59	\$7.94	\$19.85
60-64	\$12.55	\$31.38
65-69	\$22.15	\$55.38
70+	\$38.03	\$95.08

Child's age	Children \$5,000	Children \$10,000
	Rate per paycheck	Rate per paycheck
0-26	\$0.46	\$0.92



# SHORT-TERM AND LONG-TERM DISABILITY PLANS

Lincoln Financial | [www.mylincolnportal.com](http://www.mylincolnportal.com) | 800-431-2958

Boone Health offers two employer-paid disability plans by Lincoln Financial Group to provide financial assistance in case you become disabled or unable to work due to a non-work-related accident or illness.

## Short-term disability

Boone Health provides full-time and part-time employees with short-term disability (STD) benefits at no cost after they have completed six months of employment with Boone. Employees may file a claim for STD benefits if they foresee a need to be out of work for a health care need, such as a surgery or childbirth.

If the employee's claim is approved, Boone's STD benefit will pay 60 percent of an employee's weekly earnings up to \$2,500 per week for 25 weeks (or 180 days). While disabled, employees are required to use PTO at 100 percent for the first five days, followed by 40 percent each day until their PTO is exhausted or they return to work.

## Long-term disability (LTD) plan

Full-time employees who have been with Boone Health for six months are eligible for a long-term disability (LTD) benefit equal to 50 percent of their base pay, up to \$8,000 per month at no cost.

For more information, please visit the benefits page on the [Boone Health Intranet](#).

## Long-term disability insurance option

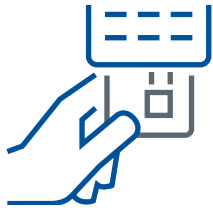
The LTD benefit is paid for by Boone Health; there is no cost to you.

- Full-time employees have the option to purchase an additional 10 percent in coverage to a maximum of \$10,000 per month.
- Part-time employees have an option of purchasing 60 percent in coverage to a maximum of \$10,000 per month, after completing six months of employment with Boone Health.

## Employee costs for long-term disability insurance

The cost of LTD insurance is a pre-tax, per-pay-period deduction for full-time employees, and after-tax, per-pay-period deduction for part-time employees, based on 26 pay periods a year.

Employee's age	Full-time > 6 months of service 10% coverage rate per \$100	Part-time > 6 months of service 60% coverage rate per \$100
<35	\$0.192	\$0.314
35-39	\$0.314	\$0.567
40-44	\$0.447	\$0.587
45-49	\$0.634	\$1.166
50+	\$0.794	\$1.442



# FLEXIBLE SPENDING ACCOUNT (FSA)

WEX | [www.wexinc.com](http://www.wexinc.com) | 866-451-3399



Flexible spending accounts (FSAs) reduce your taxable income by allowing you to set aside pre-tax dollars to use toward eligible health care and dependent day care expenses throughout the year. This pre-tax deduction lowers your taxable income, reducing the amount of tax you owe on your biweekly paycheck. You do not have to be a member of the Boone medical, dental or vision plan to enroll in an FSA.

Boone offers you two types of FSAs, both administered by WEX.

TAX-  
FAVORED  
ACCOUNT

## Health care flexible spending account

The health care FSA can be used to pay for eligible out-of-pocket **medical, dental, vision and prescription drug expenses**.

- Reimbursement of eligible health care expenses for you and your dependents.
- Elect up to \$3,200 for 2024.
- Qualified expenses include medical, dental, vision, hearing, and other health-related costs such as copayments and deductibles. Some over-the-counter medications and supplies are eligible.
- Deadline to submit claims is March 31 of the following year.
- Carry over \$25 to \$640 of unused funds to 2024 (funds available mid-April).

## Manage your FSA

Manage your FSA at [www.wexinc.com](http://www.wexinc.com), and view a complete list of eligible expenses, check your balance, file claims, request direct deposit and more.

## WEX FSA card

The WEX FSA card is similar to a debit card since it electronically accesses your health care and dependent care FSA account when used to pay for eligible expenses. It's a convenient way to pay for health care and dependent day care purchases.

Have questions about FSAs or the WEX FSA card? Speak to or live chat with a WEX representative at 866-451-3399, 6 a.m.-9 p.m. (CST) Monday-Friday.

TAX-  
FAVORED  
ACCOUNT

## Dependent care flexible spending account (day care)

- Reimbursement of eligible day care expenses for children under 13.
- Reimbursement for eligible day care expenses for your disabled spouse or disabled dependent of any age.
- To be eligible for this account, you must be working. If you are married, your spouse must be working, looking for work, be a full-time student or be incapable of self-care.
- Elect up to \$5,000 (combined household limit).
- Deadline to submit claims is March 31 of the following year.
- No carry over; “use it or lose it” rule applies.
- Grace period to incur services is 2 1/2 months following the end of the plan year.

### Eligible expenses

- Adult day care
- Child day care
- After-school care
- Babysitting (work-related, in your home or someone else’s home)
- Babysitting by your relative who is not a tax dependent (work-related)

## WEX FSA card

The WEX FSA card is similar to a debit card since it electronically accesses your health care and dependent care FSA account when used to pay for eligible expenses. It’s a convenient way to pay for health care and dependent day care purchases.

Have questions about FSAs or the WEX FSA card? Speak to or live chat with a WEX representative at [www.wexinc.com](http://www.wexinc.com) or 866-451-3399, 6 a.m.-9 p.m. (CST) Monday-Friday.

### BOTH HEALTH CARE AND DEPENDENT CARE FSA

- Use the WEX FSA debit card to pay for eligible health care and dependent day care expenses.
- In addition to your FSA debit card, you have the option to pay with personal funds and request reimbursement.
- The deadline to submit claims is March 31 of the following year.
- Submit claims online or via mobile app, fax or U.S. mail.



## LEGAL SERVICES

MetLife Legal | [members.legalplans.com](https://members.legalplans.com) | 800-821-6400

MetLife Legal offers members access to a national network of experienced attorneys, which provides coverage on a wide range of legal matters. Employees have a choice of two legal service options: a **Base Plan** or the **Base Plan with Plus Parents**.

A sampling of MetLife Legal plan services is listed below. A detailed list of services can be found at [www.legalplans.com](https://www.legalplans.com). All services are included in the **Base plan** (employee only or employee and family). Services highlighted in blue are available to the employee's parents, stepparents and parents-in-law, with the election of the **Plus Parents Plan**.

- **Civil lawsuits:** Administrative hearings, civil litigation defense, incompetency defense, pet liabilities, small claims assistance
- **Elder-care issues:** Consultation and document review for issues related to your parents: deeds, leases, Medicaid, Medicare, nursing home agreements, powers of attorney, prescription plans, wills
- **Estate planning:** Codicils, health care proxies, living wills, powers of attorney, revocable and irrevocable trust
- **Family and personal:** Adoption, affidavits, demand letters, divorce, garnishment defense, guardianship, immigration assistance, prenuptial agreement
- **Home and real estate:** Deeds, eviction defense, foreclosure, mortgages, property tax assessments, sale or purchase of home
- **Money matters:** Debt collection defense, identity management services, identity theft defense, negotiations with creditors, personal bankruptcy, promissory notes, tax collection defense
- **Vehicle and driving:** Defense of traffic tickets, driving privileges restoration, repossession

### Employee costs for legal services coverage

The costs listed below are after-tax, per-pay-period deductions based on 26 pay periods a year.

Employee	\$5.92
Employee + parents	\$8.69
Employee + family	\$8.10
Employee + family/parents	\$10.87

#### METLIFE LEGAL OFFERS COVERAGE ON A WIDE RANGE OF LEGAL MATTERS:

- Civil lawsuits
- Elder-care issues
- Estate planning
- Family and personal
- Home and real estate
- Money matters
- Vehicle and driving





# RETIREMENT BENEFITS

Vanguard | [www.vanguard.com](http://www.vanguard.com) | 800-523-1188

The Boone retirement plan offers tax advantages as well as generous company-matching contributions (subject to IRS limitations).

## Boone Health 401(k)

- The contributions you select are automatically deducted from your paycheck on a pre-tax basis.
- Roth option: Contribute to your retirement account on an after-tax basis.
- Employees hired or rehired will be automatically enrolled at a deferral rate of 4 percent.
- Boone Health wants to help you save more for retirement by offering a company match. For every \$1 you contribute of the first 8 percent of your pay, Boone Health will contribute \$1.
- To help you save more in the plan each year, in January of each year, the contribution rate automatically increases by 1 percent (to a maximum of 8 percent), provided that a contribution change has not been made at any time after your automatic enrollment.

### To explain employer matching:

- If an employee contributes 4%, Boone will match this at 4%.
- If an employee contributes 8%, Boone will match this at 8% (the maximum employer match).
- If an employee contributes 10%, Boone will match only up to 8%.

If you have any questions about your account, contact Vanguard at 800-523-1188 or [www.vanguard.com](http://www.vanguard.com). The plan number is 095116.





## PAID TIME OFF

Boone Health's paid time off (PTO) benefit combines vacation, holidays, and sick days to provide flexibility in managing your time away from work.

All regular full- and part-time benefits eligible employees accrue PTO unless they accrue ATO. Employees may accrue a maximum of 400 hours.

### PTO accrual rates

Based on an 8-hour workday and 2,080 hours per benefit year.

Years of service/position	PTO accrual rate	
Staff with 4 years or less	Per hour	0.1038
	Hours per year	216
	Days per year	27
Staff with >4 years up to 9 years Managers/supervisors with 9 years or less	Per hour	0.1230
	Hours per year	256
	Days per year	32
Staff with >9 years through 14 years	Per hour	0.1385
	Hours per year	288
	Days per year	36
Staff with >14 years Manager/supervisors with >9 years	Per hour	0.1538
	Hours per year	320
	Days per year	40
Directors and above with 4 years or less	Days/year	32 days/
	Hours per year	256 hours
Directors and above with more than 4 years	Days/year	40 days/
	Hours per year	320 hours



## EDUCATIONAL ASSISTANCE

Boone Health offers financial assistance for approved educational courses or professional certification exams that will enhance job-related knowledge and skills.

### Eligibility

Educational assistance benefits are offered to full- and part-time benefits eligible employees.

Tuition assistance will be provided for coursework or degrees that relate to:

- A. The employee's present position or for a position the employee may reasonably expect to attain at Boone Health, as determined by the employee's department management and Human Resources. However, approval for use of this benefit does not guarantee placement into a new job at completion of course.
- B. Post-high school adult basic education courses necessary to prepare an employee for entry into a college or university program.

### Benefit amount

Educational assistance is limited to \$4,500 per calendar year for full-time employees and is pro-rated for part-time benefits eligible employees according to their FTE.





## CONTACTS

### Boone resources

Boone Health Benefits	<a href="mailto:boonebenefits@boone.health">boonebenefits@boone.health</a>	573-815-3500
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### Provider resources

	Online or email	Customer service number
Medical (Cigna)	<a href="http://www.mycigna.com">www.mycigna.com</a> Open Access Plus Network	800-244-6224
WellDyne Member Services	<a href="http://www.welldyne.com">www.welldyne.com</a>	800-373-1744
WellDyne Specialty Pharmacy	<a href="http://www.welldynespecialty.com">www.welldynespecialty.com</a>	800-641-8475
Dental (Delta Dental)	<a href="http://www.deltadentalmo.com">www.deltadentalmo.com</a>	800-335-8266
Vision (VSP vision care)	<a href="http://www.vsp.com">www.vsp.com</a>	800-877-7195
Life and AD&D (Voya)	<a href="http://www.voya.com">www.voya.com</a>	800-955-7736
Disability: Short-term, long-term and leaves (Lincoln Financial)	<a href="http://www.mylincolnportal.com">www.mylincolnportal.com</a>	800-431-2958
Flexible spending accounts (WEX)	<a href="http://www.wexinc.com">www.wexinc.com</a>	866-451-3399
Legal services (MetLife Legal)	<a href="http://www.info.legalplans.com">www.info.legalplans.com</a>	800-821-6400
Retirement plan (Vanguard)	<a href="http://www.vanguard.com">www.vanguard.com</a>	800-523-1188
Tobacco-cessation program (Quit For Life)	<a href="http://www.quitnow.net">www.quitnow.net</a>	866-784-8454

### FINAL NOTES

This summary of benefits is not intended to be a complete description of Boone Health's insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document rather than by this or any other summary of the insurance benefits provided by the plan.

In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Boone Health maintains its benefit plans on an ongoing basis, Boone Health reserves the right to terminate or amend each plan in its entirety or in any part at any time.

Please contact your Boone Health benefits team at [boonebenefits@boone.health](mailto:boonebenefits@boone.health) or 573-815-3500 with questions regarding the information provided in this overview.





The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.

