

SUMMARY OF BENEFITS  
**Allied Health Professional**

Effective 7/1/09



The following refers to those employed 20-40 hours per week unless otherwise noted. Eligibility begins on the first day of the month following the date of hire unless otherwise noted.

**HEALTH CARE COVERAGE**

HSF employees are eligible for health care coverage through [Southern Health Services](#). There are two plan choices: Virginia Care Point of Service 15/30/300 plans with a \$150 deductible or Virginia Value 15/30/20% with a \$500 deductible, Preferred Provider Option. **Both plans are direct access**; no referral is required for participating office visits, and encompasses health, prescription, vision, and mental health coverage.

**EMPLOYEE HEALTH CARE PREMIUMS PER BIWEEKLY PAY PERIOD**

HEALTH PLAN	EMPLOYEE 30+ HPW	Employee 20-29 hpw	EE/CHILD 30+ HPW	EE/CHILD 20-29 HPW	EE/SPOUSE 30+ HPW	EE/SPOUSE 20-29 HPW	FAMILY 30+ HPW	FAMILY 20-29 HPW
POS	\$32.02	\$68.18	\$96.60	\$151.01	\$144.28	\$214.54	\$201.65	\$287.68
PPO	\$7.69	\$42.43	\$55.97	\$106.80	\$95.62	\$160.49	\$136.68	\$215.49

**VISION PLAN**

HSF participates in the VSP Signature Network of providers. Routine refractive eye exams for eyeglasses require a \$15 co-payment. Non-specialty contact lens exams require a \$35 co-payment; exams for specialty contact lenses are covered up to \$40.

If your exam is performed by a vision provider who is not in the VSP Signature Network, you will be responsible for the full-cost of the services. A Southern Health POS or PPO member may seek services from an optometrist outside of the network, and the covered vision benefit will be paid at the out of network benefit level.

**PRESCRIPTION PLAN**

HSF health insurance coverage includes a prescription drug program administered by Caremark. Covered brand name and generic drugs are separated into three tiers of co-payments.

PRESCRIPTION CO-PAYMENTS		
	Per Rx 31-day supply	Mail-in Rx : 90-day supply
Tier 1--Generic	\$10.00	\$10.00 (one co-pay)
Tier 2--Brand	\$30.00	\$60.00 (two co-pays)
Tier 3--High Cost	\$55.00	\$165.00 (three co-pays)

Southern Health Services, Inc.  
 Customer Service  
 800-627-4872

<http://www.southernhealth.com>

## DENTAL PLAN

Employees may choose to enroll in one of two dental insurance options provided through [Guardian Indemnity](#). These options involve no networks: all dentists receive reimbursement in the 90th percentile based on their zip code. The **High Plan** offers: preventative services covered at 100%, and basic services covered at 80% after a \$50 deductible. Major services are covered at 50%. The **Low Plan** offers the same benefits as the High Plan **excluding** major service coverage.

<b>DENTAL PREMIUMS PER BIWEEKLY PAY PERIOD</b>		
	<b>High Plan</b>	<b>Low Plan</b>
Employee Only	\$17.41	\$12.53
Employee & Children	\$31.52	\$22.68
Employee & Spouse	\$34.75	\$25.00
Family	\$53.04	\$38.16

[www.glic.com](http://www.glic.com)

Customer Service 800-541-7846

## LIFE INSURANCE

The Foundation provides life insurance coverage through [MetLife](#), for five (5) times your annual salary to a maximum benefit of \$3,000,000. You may purchase an additional 1, 2, or 3 times your salary up to a total maximum benefit of \$3 million. This Benefit Enhancement Strategy plan (BEST) offers an array of investment choices as well as loans against or withdrawals from the cash surrender value of your policy. The premium is paid by the Foundation, but considered taxable income to the employee. You may also purchase life insurance coverage for your spouse and children. You may elect a minimum of \$20,000 of life insurance coverage for your spouse on a guaranteed issue basis, and purchase additional increments of \$10,000, up to a total coverage amount of \$250,000, with submission of a simplified health questionnaire and approval by Paragon Life Insurance Company. Child coverage of \$10,000 is also available on a guaranteed issue basis.

## RETIREMENT CONTRIBUTIONS; THE BEST PLAN

HSF contributes 10.4% of your salary to a side fund associated with the BEST life insurance policy. Various investment options are available through the American Insurance Fund Series, Fidelity and MFS.

MetLife Customer Service: 800-756-0124

[METLIFE](#)

## SHORT TERM DISABILITY INSURANCE

HSF has a short-term disability insurance plan that provides 70% of an employee's salary in disability income in the event an employee becomes disabled due to illness or injury. The maximum benefit period is 13 weeks, at which time, Long Term Disability begins. Available for active employees working 30+ hours per week.

## LONG TERM DISABILITY INSURANCE

In addition to disability coverage from Social Security, HSF has a long-term disability insurance plan that provides 60% of an employee's salary in disability income after the employee has been disabled for 90 consecutive days. This figure is reduced by any other disability income benefits to which the employee is entitled. Available for active employees working 30+ hours per week.

**Short-term Disability, and Long-term Disability  
are provided by The Hartford.**

### **FLEXIBLE SPENDING ACCOUNTS (FSAs)**

Employees may elect to have pre-tax payroll salary reductions to cover out-of-pocket health care expenses (maximum \$5,000) and child-care expenses (maximum \$5,000; \$2,500 if married, filing separately). By using the FSA to pre-tax child care expenses, you may not claim a tax credit on your 1040 form. Employees are subsequently reimbursed by the account for appropriate expenses. The IRS permits employees to incur expenses and utilize funds from the immediately preceding plan year during a 2 ½ month grace period after the end of the plan year. This allows employees a 14 ½ month window to use the FSA benefit.

Ceridian Customer Service: (888) 588-6852 [www.ceridianfsa.com](http://www.ceridianfsa.com)

### **401(K) MATCHED SAVINGS PLAN**

HSF provides a tax-deferred 401(k) plan. Employees can contribute from 1 to 6 percent of their compensation and HSF will match 50 cents for every dollar the employee saves (up to a total 3% of compensation). Employee contributions are vested at 100%. The vesting schedule for employer-matched funds is based on years of service. Investment options and loans are also available.

<b>Years of Service</b>	<b>Percent Vested</b>
1 Year	20%
2 Years	40%
3 Years	60%
4 Years	80%
5 Years	100%

Fidelity Investments-- Customer Service: (800) 294-401k (4015) [www.401kxpress.com](http://www.401kxpress.com)

### **RETIREMENT SAVINGS PLAN 403(B)**

The HSF 403(b) plan—also called Tax-Deferred Annuities (TDAs), Tax-Sheltered Annuities (TSAs) or Supplemental Retirement Annuities (SRAs)—permits only employee contributions. Several types of accounts are available.

<http://www.tiaa-cref.com/> 800-842-2776

[www.Fidelity.com](http://www.Fidelity.com) 800-868-1023

**You may contribute to the 401(k) and 403(b) plans  
up to a combined maximum of \$15,500 (indexed annually subject to IRS limits).**

### **MALPRACTICE INSURANCE (PROVIDED BY PIEDMONT LIABILITY TRUST)**

The Foundation provides professional liability coverage through a commercial insurer or self-funded plan. Liability limits shall be in a minimum amount equal to or greater than the limitation on recovery per occurrence specified in section 8.01-581.15 of the Code of Virginia (and as such section may be hereinafter amended or superceded) and \$6 million in the annual aggregate, except that such limits may be changed by the Foundation, subject to prior written notice to the Clinician.

### **LIBERTY MUTUAL AUTO/HOME OWNERS & RENTERS INSURANCE**

Benefits highlights to include: Significant group discounts on already competitive prices (10% on Auto, 5% on Home or 15% on home if you have multiple policies); Convenient payment options including payroll deduction (if you have HSF pay), direct billing, or checking account withdrawal; No finance charges or down payment with payroll deduction payment option; Choice of access points: Local Charlottesville office, Direct Response Center (toll-free call) or dedicated HSF/Liberty Mutual website.

### **MORTGAGE CHOICE PLAN (HSF)**

HSF employees can enjoy a no-cost group mortgage and realty discount through the Mortgage Benefits Corporation (MBC). The MortgageChoice Plan™ provides an easy and cost effective way to purchase a home, sell a home, and/or obtain a mortgage by providing discounted rates and fees from mortgage lenders and real estate agents; if you close a real estate transaction or obtain a mortgage through this program, you may also qualify to receive cash or gift card rebates.

### **PAID TIME OFF**

Employees scheduled for 30 or more hours per week with the Health Services Foundation will earn Paid Time Off (PTO). Employees scheduled for fewer than 30 hours per week and/or temporary employees assigned for six (6) months or less, are not eligible for PTO accrual.

PTO is accrued for multipurpose use, and may be used to take personal, sick, or vacation time off of work, and to supplement Short Term Disability. In order to calculate the total PTO earned per calendar year, multiply the total number of payroll periods (26) by the accrual amount in the corresponding column and row in the table below:

#### **PTO Accruals**

Years of Service	Professional (35-40 hpw)	Professional (30-34 hpw)
0-4	7.08 hours	5.66 hours
5-9	8.62 hours	6.9 hours
10-14	9.54 hours	7.63 hours
15 +	10.77 hours	8.62 hours

### **HOLIDAYS**

Full-time staff (35-40 hpw) and Part-time staff (30-34 hpw) receive 8 paid holidays annually.

### **OTHER**

Employees have access to other resources through HSF. In some cases, immediate family members can also participate.

- Faculty Employee Assistance Program through [UVA-WorkMed](#) (E.g., wellness evaluations, counseling)
- Health club discounts (UVA Recreation Center and ACAC)
- UVA Credit Union
- Educational reimbursement for approved classes (employees only)