

SUMMARY OF BENEFITS – STAFF – July 1, 2022

Eligibility				Benefit	Description	Coverage Begins	Enrollment Required		Who Pays for Coverage		
FT .8+ & WO ¹	PT .5- .7	PT < .5	Casual Temp	<i>Eligibility: Unless otherwise noted, most benefits apply to regular employees assigned 0.5 FTE (full-time equivalent) position or greater; that's at least 40 hours per biweekly pay period.</i>		Key if DOH = Date of Hire	No	Yes	LGH Pays	You Pay	You & LGH
Health and Wellbeing											
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			Medical Plan	Choose the High Deductible Health Plan (HDHP) or Preferred Provider Option (PPO) ; includes preventive care, office visits, hospital services, mental health, prescription drugs, X-rays, lab tests.	First of month after DOH		<input checked="" type="checkbox"/>	HDHP		PPO
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Pharmacy Discount	At LG Convenience Pharmacies , save on over-the-counter items and less out of pocket for prescriptions than at other medical network pharmacies. Plus, enjoy convenient deskside or home delivery.	DOH; no need to enroll in LGH medical	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			Dental Plan	Choose Delta Dental PDP or, including orthodontia, Delta Dental Plus ; annual exams, cleanings, X-rays, basic, restorative, and major restorative.	First of month after DOH		<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			Vision Plan	Choose VSP Vision or VSP Vision Plus ; includes exams, frames, lenses, contacts and the VSP network of providers.			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Current and Future Financial Security						Coverage Begins	Enrollment Required		Who Pays for Coverage		
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			Health Savings Account (HSA)	If enrolled in the HDHP, save pre-tax dollars and use to pay for qualified out-of-pocket health care expenses (medical, dental and vision care).			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			Flexible Spending Accounts (FSAs)	Set aside your own money tax-free to pay for qualified expenses in: <ul style="list-style-type: none"> • Health Care FSA – pay for medical, dental and vision care expenses not covered under the plans (not available if enrolled in the HDHP) • Dependent Care FSA – pay for child and elder care expenses. 	First of month after DOH		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			Commuter Benefits	Set aside your own pre-tax and post-tax dollars in an account to help cover eligible public transportation and parking expenses.			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	

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✓	✓			Short Term Disability (STD) If you become ill or disabled, provides 100% of your income up to first 60 scheduled work days or 90 calendar days; benefits begin after 7 consecutive days following onset of illness or injury. ²	DOH		✓		✓		
✓	✓			Voluntary Short Term Disability You can elect and pay for supplemental STD coverage, available as guaranteed issue if enroll within 30 days of employment. Benefits begin after accrued PTB (with exception to 40 hours) and STD balances are exhausted.	First of month after DOH, when you elect and pay for coverage			✓		✓	
✓	✓			Paid Parental Time (PPT) Receive up to 4 paid weeks of time (100% of base pay), taken in a continuous period within six months after birth or adoption of a child.	After six months of service		✓		✓		
✓				Long Term Disability (LTD) Receive continued income (60% of pay to age 65, up to \$7,000 per month) when illness/injury prevents you from working for extended period of time. Benefit begins on 91 st consecutive day of disability.	After one year		✓		✓		
✓				Voluntary Supplemental Long Term Disability If you meet certain salary requirements, can elect and pay for supplemental LTD coverage that may increase LTD replacement income to 75% of base monthly salary and bonus compensation. If eligible, info. is provided during special enrollment periods.	First of month after DOH, when you elect and pay for coverage			✓		✓	
✓	✓			Life Insurance One times your base salary, not to exceed \$1,000,000; beneficiary designation required.	After one year of service			✓	✓		
✓	✓			Voluntary Life Insurance Choose for you (up to 5X your base salary or \$1.5M) and dependents. Choose lesser of up to 2X your base salary or \$400,000, up to \$30,000 for spouse, up to \$10,000 for dependent children, as guaranteed issue if enroll within 30 days of employment.	When you elect and pay for coverage			✓		✓	
✓	✓	✓	✓	Retirement Contribution and 403(b) Matching Plan Receive an automatic employer basic contribution equal to 2% of your compensation, plus opportunity for additional employer matching contributions (see next row).	DOH		✓		✓		

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				403(b) Retirement Savings Plan³ (pretax or Roth)	Save up to 75% of your pretax income, up to IRS limits. If no election, auto-enrolled for 6% in pre-tax contributions. LG Health matches your contributions, \$0.50 for every \$1, up to 6% of your biweekly paycheck. Visit www.netbenefits.com/uphs . (FFS with Penn Home Health ineligible for employer match.)	DOH; if no election, 45 days					
Work and Personal Life						Coverage Begins	Enrollment Required		Who Pays for Coverage		
				Paid Time Bank (PTB)	Hours accrue to be utilized for vacation, personal and sick time , based on hours worked and years of <i>service</i> . Availability and scheduling per department <i>policy</i> . See PTB chart for accrual details; a summary of accrual factors follows:	DOH					
				Years of service	Days per year	Hours earned per pay	PTB factor/ eligible hour paid	Max. accrual	Max. hours payout at termination		
				Up to 5	Up to 21	Up to 6.40	0.080	200 hours	200 hours		
				5-15	Up to 26	Up to 7.92	0.099	240 hours	240 hours		
				After 15	Up to 31	Up to 9.44	0.118	280 hours	280 hours		
				Paid Holidays	Seven, including New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, Christmas Day.	DOH					
				Adoption and Surrogacy Assistance	Reimbursement for qualified surrogacy or adoption expenses related to birth or placement of an eligible child; lifetime maximum benefit of \$15,000.	After one year of service					
				Employee Assistance Program (EAP)	Free confidential counseling sessions for financial, legal and caregiver resources; up to eight for employees and immediate family members for each fiscal year (July – June).	DOH					
				Employee Fitness Center	Free at Commercial Avenue, The Mill Building and 24/7 at the Downtown Outpatient Pavilion. Complete on-site fitness orientation to use equipment.						

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✓	✓	✓		MyHealthy Living Rewards Program	Free wellness activities such as preventive health screenings, health coaching, classes, and physical activity challenges; earn cash incentives.	DOH		✓	✓		
✓	✓			Tuition Assistance	Pays 100% of tuition at Pennsylvania College of Health Sciences, less taxes and fees, subject to grade and program requirements. Other tuition aid may be available for other colleges based on eligibility, up to \$4,500 for undergrad and \$4,800 for graduate courses.	After six months of service	✓				✓
✓	✓			PeopleJoy Student Loan Reduction	Help applying for the Federal Public Service Loan Forgiveness program, and after 10 years with 120 student loan payments, reduce or eliminate student loan debt; also get counseling for tips on repayment plans.	DOH		✓	✓		
✓	✓	✓	✓	Dependent Tuition Discount	Eligible dependents receive 10% tuition discount at Pennsylvania College of Health Sciences (PA College). Call 1-800-622-5443 for details.		✓			✓	
✓	✓	✓		Discounted Childcare	Priority placement and discounted tuition at multiple local daycares; subsidy for Chesterbrook College Hill. See www.LGHealthBenefits.com (search Childcare).		✓				✓
✓	✓	✓	✓	Care.com Membership	Unlimited access to the largest network of caregivers for children under the age of 12.		✓		✓		
✓	✓	✓	✓	AblePay	Helps you save on medical bills and pay at an affordable, manageable rate. This PA company helps providers manage expenses while negotiating savings that pass through to patients. Sign up at no cost; you need not be enrolled in LGH coverage.	DOH		✓		✓	
✓	✓	✓	✓	PSECU	Join and enjoy financial opportunities to help you build a better life; get up to \$250 for savings deposits. Visit https://www.psecu.com/join?lgh .			✓		✓	

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✔	✔	✔	✔	LG Health Benefit Extras: Insurance and Discounts	Save on insurance for auto/home, pet, legal, identity theft, accident and critical illness. Find discounts on entertainment, tickets, travel, apparel, gifts and more. Use Purchasing Power to buy now and pay over time. Visit www.LGHealthBenefitExtras.com and the Employee Service Center StarNet page for details, including free parking, LG cafeteria, dry cleaning, LG Health company store, etc.	DOH; Insurance options: .5 FTE Discounts: All are eligible	✔				✔

This Summary of Benefits is a brief reference sheet and not intended to be a complete list of benefits. The information contained in this chart is subject to change at LG Health's discretion. Visit www.LGHealthBenefits.com to access provider networks, benefit summaries and additional information.

¹ Weekend only (WO) = .9+ FTE.

² Short Term Disability: The number of hours/days available depends on how much time you have accumulated before the onset of the illness/injury. Determine the number of STD hours earned by multiplying the number of eligible hours paid in each two-week pay period by .031. (Example: If you are paid for 80 eligible hours in a two-week pay period, multiply 80 x .031 = 2.48 hours accrued for STD.) The maximum accrual per pay is 2.48 hours and maximum cumulative balance is 480 hours.

³ Horizon Healthcare Services Staff: You receive retirement benefits through a 401(k) Plan rather than a 403(b) Plan.