



# Employee Benefit Guide

Non-PERS Employees

Plan Year: July 2022 – June 2023



# WELCOME TO YOUR EMPLOYEE BENEFITS

## PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

Bartlett Regional Hospital strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of your benefits—that's why we've put together this Benefit Guide.

Elections you make are effective **on your date of hire**. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to HR or Natasha Peterson by phone: (907) 586-5250 ext.4085 or by email: [Natasha.Peterson@juneau.org](mailto:Natasha.Peterson@juneau.org)

**IMPORTANT: All elections made as a new employee are effective until the next open enrollment period in May/June of each year.** This guide outlines the benefit plans, so you can identify which offerings are best for your situation.

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# ELIGIBILITY

## Bartlett Regional Hospital Employees:

Effective on the date of hire when an employee is eligible to enroll in the plan, and chooses to “enroll” in the plan, if they satisfy the following:

- Become an active full-time employee who regularly works a minimum of 72 hours per pay period
- Become an active permanent/probationary part-time employee, or exempt employee working less than full time and who regularly works a minimum of 832 hours per year and a minimum of 16 hours per week, and they agree to pay their portion of the premium, which will be pro-rated depending on the number of hours worked per pay period
- Per contract, Approved Executive Officers and Other Approved Employees have an additional 30% benefit compensation to cover the full cost of medical/dental/vision insurance and a 401a plan contribution.



# SPECIAL ENROLLMENTS

## Qualifying Life Events

IRS rules place certain restrictions for when you can make changes outside of open enrollment. Once the new plan year begins, you are unable to make changes unless you experience a life-changing qualifying event. You'll need to fill out enrollment forms and provide supporting documentation within the allowable time frame (typically 30 days from the event).

Qualifying events include:

- Marriage, gain or loss of domestic partnership, divorce, or legal separation
- Birth or adoption of a child
- Death of a qualified dependent
- Change in employment status that impacts coverage or eligibility under another employer-sponsored plan

## Annual Open Enrollment

Open enrollment takes place annually, usually in May/June. This is an opportunity for all employees to make changes to their benefit plan elections to make sure their family's coverage needs are met.



# READY TO ENROLL?

Ready to enroll? The first step is to review and verify all of your personal information, as well as any dependents, before making elections.

Once all your information is up to date, it's time to make your benefit elections. The decisions you make regarding your benefits can have a significant impact on your life and finances, so it is important to weigh your options carefully.

## Where can I learn more about my benefit options?

- We have partnered with TheBenefitseXpert® (TBX) for a comprehensive online enrollment experience. You also have access to LIVE benefit counselors who can help walk you through enrollment options!
- Online resources to enhance your understanding of available benefits.
- Tools that provide guidance every step of the way and to compare coverage that is right for your situation.
- Familiarize yourself with the enrollment site for easier navigation when the time comes.

## How do I enroll in benefits?

- Click the “**My Benefits**” link on the MyTBX360 portal to access TheBenefitseXpert® enrollment site.
- You will be prompted to fill in your personal details to access your personalized account:

Register At > [my.tbx360.com/Juneau](https://my.tbx360.com/Juneau)

- Click “Go Enroll” and enter the following information to Log In:

### User ID

Enter your Social Security Number or your employee ID. No dashes required.

**Username:** 123456789

### Personal ID Number(PIN)

Enter the last 4 digits of your Social Security Number and the last 2 digits of your birth year.  
No dashes required.

**Example:** John Doe

**Social Security Number:** 123456789

**Date of Birth:** June 1st, 1980

**PIN is** 678980



# MEDICAL/PRESCRIPTION DRUG INSURANCE

Our plans do not require you to select a primary care physician or secure a referral from one provider to another. This may allow for quicker and more convenient access to specialty physicians.

The following chart compares our two medical plan benefits that we offer based on network coverage. Refer to the Premera SBC for more detail and non-network benefit levels.

| BENEFITS  | ECONOMY  | STANDARD   |
|---|--|--|
|   | In-Network   | In-Network   |
| <b>Medical Deductible</b>   | \$700 Individual / \$1,400 Family                                      | \$350 Individual / \$700 Family  |
| <b>Medical Out-of-Pocket Maximum</b><br>(includes medical deductible) | \$3,000 Individual/\$6000 (2 member Family)/\$8,000 (3+ member Family) | \$1,850 Individual/\$3700 (2 member Family)/\$5,200 (3+ member Family) |
| <b>Physician / Specialist Office Visit</b>                            | 20%, after deductible  | 20%, after deductible  |
| <b>Virtual care</b>   | General medical covered in full<br>Other subject to outpatient cost    | General medical covered in full<br>Other subject to outpatient cost    |
| <b>Hospitalization</b>  | 20%, after deductible  | 20%, after deductible  |
| <b>Preventive Care</b>  | No charge  | No charge  |
| <b>Emergency Room</b>   | \$150 + 20%, after deductible  | \$150 + 20%, after deductible  |
| <b>Prescription Drug Deductible</b><br>(per person)                   | \$150  | \$75   |
| <b>Prescription Drug Out-of-Pocket Maximum</b> (per person)           | \$2,000  | \$1,450  |
| <b>Prescriptions</b> (per 30-day supply)                              |  |  |
| Generic   | \$10, after deductible   | \$10, after deductible   |
| Preferred Formulary   | \$35, after deductible   | \$25, after deductible   |
| Preferred Specialty   | \$55, after deductible   | \$45, after deductible   |
| Non-Preferred   | \$150, after deductible  | \$100, after deductible  |
| <b>Hearing</b>  |  |  |
| Exam  | Covered once per year  | Covered once per year  |
| Hardware  | Covered up to \$3,000/36 months  | Covered up to \$3,000/36 months  |

## YOUR COST—Medical Insurance

\* *Bi-Weekly = 26 pay periods per year*

| BI-WEEKLY PAYROLL DEDUCTIONS* | EMPLOYEE ONLY | EMPLOYEE + FAMILY |
|-------------------------------|---------------|-------------------|
| <b>Economy Plan</b>           | \$0.00        | \$147.90          |
| <b>Standard Plan</b>          | \$97.44       | \$215.18          |
| <b>Contribution from 30%</b>  | \$731.94      | \$725.63          |



## CHRONIC CONDITION SUPPORT PROGRAM

Premera's comprehensive chronic condition support program treats the whole person, not just the disease. This program supports employees who are at risk of developing diabetes, those who are working daily to manage their condition, and those who are managing hypertension. The program provides solutions to make healthcare simple and easy. It's just another way Premera is making healthcare work better for you.

### Chronic condition support goes beyond just diabetes care

Going beyond diabetes prevention, you (or an eligible dependent) can opt-in to Premera's full chronic condition support program, or just the preventive diabetes or hypertension and diabetes management, depending on which program is most helpful.

Premera's chronic condition support program helps by offering:

- Personal health support from expert coaches
- Management and strategy support
- Connected technology that delivers real-time results and remote monitoring
- Continuing educational content support
- Free unlimited supply of test strips (Diabetes Management Program)

## VIRTUAL CARE—24/7/365 ACCESS TO CARE

### Primary Care / Urgent Care / Mental Health

The Premera virtual health network provides quality care that saves you money and time.

Contact **myCare Alaska**, **Doctor On Demand**, or **Talkspace** anytime, anywhere.

- Get everything from fast diagnosis and treatment of common ailments to routine checkups and ongoing monitoring of chronic conditions anytime with myCare Alaska and Doctor On Demand.
- Getting an appointment for mental health help can take days or weeks. With **Talkspace** and **Doctor On Demand**, you get specialized psychiatric treatment from a licensed prescriber—all from the comfort of your home.

These virtual providers are integrated into your health plan and provide:

- Convenient high-quality care at low or no out-of-pocket costs
- The ability to get your prescriptions filled
- Great customer experience by addressing your healthcare concerns in a timely manner and providing treatment options within minutes

### Substance Use Addiction Assistance

Achieve recovery for conditions like opioid and/or alcohol use addictions, wherever you are with virtual care. Take advantage of short wait times through your Premera health plan.

- **Boulder Care**—Video visits and text messaging with a therapist. [boulder.care/getstarted](https://boulder.care/getstarted)
- **WorkIt Health**—Live chat and video with a therapist. [workithealth.com/premera](https://workithealth.com/premera)



## Contact Us... Anytime, Anywhere

No-cost, confidential solutions to life's challenges.



### Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts



### Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



### Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more

Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



### Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more



### Online Support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions

Your ComPsych® GuidanceResources® program offers someone to talk to and resources to consult whenever and wherever you need them.

Call: 800-295-9059

TDD: 800.697.0353

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultant™, who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: [guidanceresources.com](http://guidanceresources.com)

App: GuidanceResources® Now

Web ID: cityjeap2

Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos and other helpful tools.

## 24/7 Support, Resources & Information



### Contact Your GuidanceResources® Program

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App: GuidanceResources® Now

Web ID: cityjeap2



# VISION INSURANCE

Driving, reading, and interacting with technology are all activities you likely perform daily. Your ability to do all these activities depends on your vision and eye health. Regular vision exams help you maintain your vision as well as detect various health problems.

The City & Borough of Juneau / Bartlett Hospital's vision insurance entitles you to specific eye care benefits. You do not have to enroll in a health plan to elect the vision insurance.

If you seek the services of a provider listed in Premera's provider directory, your Standard plan benefits include the following:

### Adult Vision Benefit:

- Vision exam is covered at 100% and limited to once per year
- \$200 maximum per year hardware allowance (glass lenses are allowed and do not accrue to maximum)

### Pediatric Vision Benefit:

- Vision exam is covered at 100% and limited to once per year
- The following is covered at 100%: one pair of frames and lenses once per year or contact lenses every 12 months

## YOUR COST—Vision Insurance

\* *Bi-Weekly = 26 pay periods per year*

| BI-WEEKLY PAYROLL DEDUCTION* | PAYROLL | 30% Contribution |
|------------------------------|---------|------------------|
| Employee Only                | \$2.31  | \$13.20          |
| Employee & Family            | \$4.62  | \$14.89          |





# DENTAL INSURANCE

In addition to protecting your smile, dental insurance helps pay for dental care and includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart.

The following chart outlines the dental benefits we offer, just like on the medical plan, you'll receive negotiated and contracted rates when using a network provider.

| BENEFITS   | BASE PLAN             | BUY-UP PLAN   |
|--|-----------------------|---|
| <b>Deductible (per member)</b>   | \$50                  | \$50  |
| <b>Annual Maximum (per member)</b><br>Preventive services do not accrue to maximum | \$2,000               | \$3,000   |
| <b>Diagnostic &amp; Preventive Services</b><br>(Exams, cleanings, X-rays)          | No charge             | No charge   |
| <b>Basic Services</b><br>(Fillings, simple extractions, stainless steel crowns)    | 20%, after deductible | 20%, after deductible                                 |
| <b>Major Services</b><br>(Oral surgery, root canal, gold and resin crowns)         | 50%, after deductible | 20%, after deductible                                 |
| <b>Orthodontia (per member)</b>  | Excluded              | 50%, after deductible<br>\$2,500 maximum per lifetime |

## YOUR COST—Dental Insurance

\* *Bi-Weekly = 26 pay periods per year*

| BI-WEEKLY PAYROLL DEDUCTIONS* | BASE PLAN | BUY-UP PLAN | 30% Contribution |
|-------------------------------|-----------|-------------|------------------|
| <b>Employee Only</b>          | \$0.00    | \$19.61     | \$43.45          |
| <b>Employee &amp; Family</b>  | \$0.00    | \$32.22     | \$49.76          |





## BASIC LIFE INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. City & Borough of Juneau / Bartlett Hospital provides full-time employees with \$5,000 in group life and accidental death and dismemberment (AD&D) insurance. Additionally, this policy also includes \$5,000 in group life for your spouse and any eligible children.

The City & Borough of Juneau / Bartlett Hospital pays for the full cost of these benefits. Contact HR if you would like to update your beneficiary information (you are automatically named the beneficiary for the dependent coverage).

## VOLUNTARY LIFE INSURANCE

While City & Borough of Juneau / Bartlett Hospital offers basic life insurance, some individuals may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through bi-weekly payroll deductions. You can purchase coverage for yourself and your spouse in \$25,000 increments. The maximum amount for employees is \$300,000 or 7x Base Annual Salary. For a spouse, the maximum amount will be limited to your voluntary life and AD&D amount. For child(ren), there is a \$10,000 flat option. Please note that life and AD&D insurance are automatically purchased together.

For more information on plan coverage, rates & to enroll, go to: [my.tbx360.com/Juneau](http://my.tbx360.com/Juneau)

## YOUR COST—Voluntary Life / AD&D Insurance

The chart below outlines the monthly costs of purchasing additional employee and spouse life / AD&D insurance coverage. Rates are per \$1,000 of elected coverage.

| EMPLOYEE / SPOUSE—MONTHLY RATES* |             |       |             | CHILDREN                              |
|----------------------------------|-------------|-------|-------------|---------------------------------------|
| Age                              | Per \$1,000 | Age   | Per \$1,000 | MONTHLY RATE*                         |
| <30                              | \$0.103     | 55-59 | \$0.754     | \$0.23 per \$1,000                    |
| 30-34                            | \$0.110     | 60-64 | \$1.104     | <b>BENEFIT</b>                        |
| 35-39                            | \$0.128     | 65-69 | \$1.583     | Birth to 6 months old:<br>\$500       |
| 40-44                            | \$0.185     | 70-74 | \$2.242     | 6 months to 26 years old:<br>\$10,000 |
| 45-49                            | \$0.307     | 75-99 | \$3.258     |                                       |
| 50-54                            | \$0.485     |       |             |                                       |

*\*Monthly rates will be calculated as bi-weekly (26 pay periods per year)*



# SUPPLEMENTAL BENEFITS

## VOLUNTARY DISABILITY INCOME BENEFITS

The City & Borough of Juneau / Bartlett Hospital offers employees optional short-term disability income benefits. Without disability coverage, your income will decrease if you miss work due to an injury or illness that occurs off the job.

In the event you become disabled, even temporarily, disability income benefits will provide a partial replacement of lost income. Please note, that disability payments may be offset by other sources of income. Contact HR or Cigna if you have further questions.

| SHORT-TERM DISABILITY                                   | BENEFIT SUMMARY                    |
|---|------------------------------------|
| Benefit Paid  | 60% up to \$1,500 per week         |
| Waiting Period (time between injury/illness to payment) | 7 days                             |
| Maximum Period (from the date of injury/illness)        | 13 Weeks (includes Waiting Period) |
| Pre-Existing Condition Limitations                      | 3 months prior / 12 months insured |



For more information on plan coverage and rates, please refer to



## VOLUNTARY ACCIDENT INSURANCE

In the event of a covered accident, the plan pays **cash benefits** fast to help with the costs associated with out-of-pocket expenses and bills—expenses your medical insurance may not completely cover, including:

### Accident Benefits Payable for (examples):

- Medical transportation
- Wheelchairs, crutches, other medical appliances
- Emergency room visits
- Surgery and anesthesia
- Bandages, stitches, and casts
- Includes accidents that happen on or off the job

### Features:

- If you (or a covered dependent) have a qualifying wellness screening, you get \$50 per person, per year!
- Benefits are paid directly to you unless otherwise assigned
- Coverage is available for you, your spouse, and dependent children
- Coverage is portable (with certain stipulations)—that means you can take it with you if you change jobs or retire

## YOUR COST—Voluntary Accident Insurance

| BI-WEEKLY PREMIUM RATES* |         |
|--------------------------|---------|
| Tier Coverage            | Premium |
| Employee                 | \$3.22  |
| Employee and Spouse/DP   | \$5.71  |
| Employee and Child(ren)  | \$7.77  |
| Employee and Family      | \$10.25 |

\* Bi-Weekly = 26 pay periods per year



For more information on plan coverage and rates, please refer to [my.tb360.com/juneau](https://my.tb360.com/juneau)



## VOLUNTARY HOSPITAL INDEMNITY INSURANCE

**New for 2022!** Hospital Indemnity Insurance through Cigna which provides supplemental coverage to offset out-of-pocket expenses related to hospital stays. In the event of a hospital admission and any days spent inpatient, the plan pays cash benefits directly to you to help with any out-of-pocket expenses and bills.

Important Note: You can only enroll during Open Enrollment, unless you have a qualifying life event.

### Benefits:

- When admitted as an inpatient to a hospital, the plan pays \$1,000 for the first day of your hospital stay
- You also receive \$200 per day for each day after that, up to 30 days.
- Both hospital and ICU admissions are covered.

### Features:

- No waiting period, benefits pay the day of your admission
- Benefits are paid directly to you
- Coverage is available for you, your spouse, and dependent children
- Coverage is portable (with certain stipulations)—that means you can take it with you if you change jobs or retire

## YOUR COST—Voluntary Hospital Indemnity Insurance

| BI-WEEKLY PREMIUM RATES* |         |
|--------------------------|---------|
| Tier Coverage            | Premium |
| Employee                 | \$7.16  |
| Employee and Spouse/DP   | \$14.38 |
| Employee and Child(ren)  | \$12.81 |
| Employee and Family      | \$20.03 |

\* Bi-Weekly = 26 pay periods per year



For more information on plan coverage and rates, please refer to [my.tbx360.com/juneau](http://my.tbx360.com/juneau)



## VOLUNTARY CRITICAL ILLNESS INSURANCE

With the Critical Illness plan, you receive cash benefits directly (unless otherwise assigned)—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

### Critical Illness Benefits Payable for (examples):

- Cancer
- Heart Attack
- Stroke
- Major Organ Transplant
- End-Stage Renal Failure
- Coronary Artery Bypass Surgery
- Carcinoma in Situ

### Features:

- Benefits are paid directly to you unless otherwise assigned
- Coverage is available for you, your spouse, and dependent children
- Coverage is portable (with certain stipulations)—that means you can take it with you if you change jobs or retire
- If you (or a covered dependent) have a qualifying wellness screening, you get paid \$50 per person, per year!

For rates, see  
the next page.



# SUPPLEMENTAL BENEFITS

## YOUR COST—Voluntary Critical Illness Insurance

| EMPLOYEE BI-WEEKLY PREMIUM RATES*                             |             |         |             |         |             |         |
|---|-------------|---------|-------------|---------|-------------|---------|
| (50% of employee issued benefit amount for children included) |             |         |             |         |             |         |
| Age   | \$10,000    |         | \$20,000    |         | \$30,000    |         |
|   | Non-tobacco | Tobacco | Non-tobacco | Tobacco | Non-tobacco | Tobacco |
| Under 30  | \$1.14      | \$1.62  | \$2.28      | \$3.24  | \$3.42      | \$4.86  |
| 30-39   | \$2.01      | \$2.39  | \$4.02      | \$4.78  | \$6.03      | \$7.17  |
| 40-49   | \$3.69      | \$4.30  | \$7.38      | \$8.60  | \$11.07     | \$12.90 |
| 50-59   | \$6.83      | \$7.98  | \$13.66     | \$15.96 | \$20.49     | \$23.94 |
| 60-69   | \$12.73     | \$14.93 | \$25.46     | \$29.86 | \$38.19     | \$44.79 |
| 70-79   | \$15.47     | \$16.80 | \$30.94     | \$33.60 | \$46.41     | \$50.40 |
| 80+   | \$16.74     | \$17.73 | \$33.48     | \$35.46 | \$50.22     | \$53.19 |

| Spouse / Domestic Partner BI-WEEKLY PREMIUM RATES* |             |         |             |         |             |         |
|--|-------------|---------|-------------|---------|-------------|---------|
| Employee Age                                       | \$5,000     |         | \$10,000    |         | \$15,000    |         |
|  | Non-tobacco | Tobacco | Non-tobacco | Tobacco | Non-tobacco | Tobacco |
| Under 30   | \$0.57      | \$0.81  | \$1.14      | \$1.62  | \$1.71      | \$2.43  |
| 30-39  | \$1.01      | \$1.20  | \$2.01      | \$2.39  | \$3.02      | \$3.59  |
| 40-49  | \$1.85      | \$2.15  | \$3.69      | \$4.30  | \$5.54      | \$6.45  |
| 50-59  | \$3.42      | \$3.99  | \$6.83      | \$7.98  | \$10.25     | \$11.97 |
| 60-69  | \$6.37      | \$7.47  | \$12.73     | \$14.93 | \$19.10     | \$22.40 |
| 70-79  | \$7.74      | \$8.40  | \$15.47     | \$16.80 | \$23.21     | \$25.20 |
| 80+  | \$8.37      | \$8.87  | \$16.74     | \$17.73 | \$25.11     | \$26.60 |

\* Bi-Weekly = 26 pay periods per year

For more information on plan coverage and rates, please refer to



# SUPPLEMENTAL BENEFITS

## PET INSURANCE WITH NATIONWIDE

Similar to health insurance for the humans in your family, the Pet Insurance Plan helps you with the cost of caring for your pets. This plan has a \$250 annual deductible and \$7,500 maximum annual benefit.

### Pet Protection Benefit Payable for (examples):

- Accidents and illnesses
- Hereditary and congenital conditions
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets and supplements

### FREE "Additional" Services:

**vet**helpline®

- Available to all members (\$150 value)
- Unlimited 24/7 access to call, email or online chat
- Expert advice from a trained veterinary professional

### Choose Your Level of Protection:

- 50% reimbursement starting at \$20 a month
- 70% reimbursement starting at \$27 a month

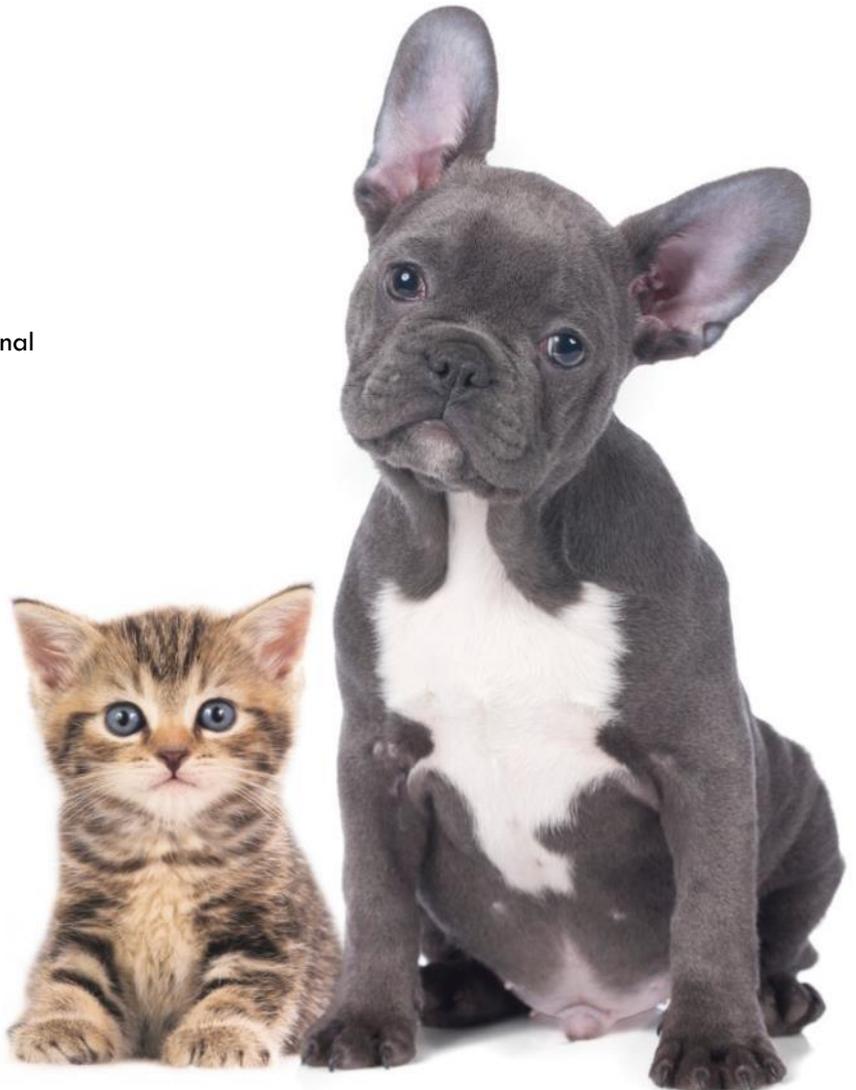
### Please Visit:

#### City & Borough of Juneau Employees

- <http://www.petinsurance.com/juneau>

#### Bartlett Regional Hospital Employees

- <http://www.petinsurance.com/bartlettshospital>





# 401 A RETIREMENT PLAN

## **Bartlett Regional Hospital offers a 401(a) plan (administered by ICMA-RC) to “Approved Executive Officers and Other Approved Employees”.**

- Bartlett Regional Hospital will contribute to the 401(a) plan based on the group the employee falls into: Group 1—enrolled in health plan or Group 2—not enrolled in health plan. Contributions will not exceed the IRS limit (\$61,000 in 2022)
- Participants have 60 days to sign up for this plan and it is a one-time, irrevocable election
- Participants are always 100% vested
- The normal retirement age is 59 1/2, but the employee must separate from service in order to begin withdrawals
- Participants may roll-over/transfer balances from other eligible retirement accounts into this plan
- Loans are not permitted for this plan
- ICMA-RC Retirement Plan Specialist—Jeff Spindle, 866-328-4664



## What's the Difference?

### 401(a) Profit-Sharing Plans vs. 457 Deferred Compensation Plans

|  | 401(a) Profit-Sharing Plans   | 457 Deferred Compensation Plans   |
|--|---|---|
| <b>Eligibility</b>                                   |   |   |
| <b>Employee Eligibility</b>                          | Eligible employees are specified by the employer in the plan's adoption agreement.  | Any employee and any independent contractor who has been designated by the employer as eligible.  |
| <b>Contributions</b>                                 |   |   |
| <b>Contribution Limits</b>                           | Visit <a href="http://www.icmarc.org/contributionlimits">www.icmarc.org/contributionlimits</a> to view current annual maximum contribution amounts.   |   |
| <b>Employer Contributions</b>                        | Discretionary or fixed contributions are required, and employers can also make matching contributions, subject to the employer's vesting schedule.  | Voluntary, typically funded solely by employee contributions.   |
| <b>FICA Taxes</b>                                    | Employer contributions are not subject to FICA taxes.   | Employer and employee contributions are subject to FICA taxes.  |
| <b>Tax Treatment</b>                                 | <p>Contributions picked up by the employer are made pre-tax and reduce participants' taxable income for the year. Employers elect whether or not:</p> <ul style="list-style-type: none"> <li>Employee contributions are mandatory.</li> <li>Employees can make a one-time irrevocable decision to contribute a certain percentage.</li> </ul> <p>Voluntary after-tax contributions may be allowed by the employer and are reported as income.</p> | <p>Pre-tax contributions reduce participants' taxable income for the year.</p> <p>Roth contributions may be allowed by the employer and are made on an after-tax basis, reported as income.</p> |
| <b>Employee Contribution Flexibility</b>             | No changes, other than to after-tax contributions, can be made after initial enrollment in the plan.  | Contributions are not required. Changes (stop, restart, increase, decrease) can be made at any time.  |
| <b>Accrued Sick and Vacation Leave Contributions</b> | Employers may allow, or require annually or upon separation from service.   | Allowed.  |
| <b>Withdrawals</b>                                   |   |   |



# RETIREMENT PLANS

## 2 | What's the Difference – 401(a) Profit-Sharing Plans vs. 457 Deferred Compensation Plans

|  | 401(a) Profit-Sharing Plans   | 457 Deferred Compensation Plans   |
|--|---|---|
| <b>Withdrawal Eligibility</b>                | <p>Upon separation from service. Employer may require a lifetime annuity for married participants.</p> <p>The following in-service withdrawals may apply:</p> <ul style="list-style-type: none"> <li>▪ After age 72</li> <li>▪ After age 59½ and vested in the entire employer contribution account</li> <li>▪ Voluntary after-tax contributions (if elected by the employer)</li> <li>▪ Roll-in assets (if elected by the employer)</li> </ul> | <p>Allowed upon separation from service, without restriction.</p> <p>The following in-service withdrawals may apply:</p> <ul style="list-style-type: none"> <li>▪ Emergency</li> <li>▪ After age 72</li> <li>▪ Roll-in assets (if elected by the employer)</li> <li>▪ Small account balance, if participant's balance is under \$5,000 and no contributions have been made for a period of 2 years</li> </ul>   |
| <b>Taxation of Withdrawals</b>               | <p><b>Pre-tax assets:</b><br/>Subject to federal and, in most cases, state income taxes.</p> <p><b>After-tax assets:</b><br/>Contributions are not subject to taxes. Earnings are subject to income taxes.</p>  | <p><b>Pre-tax assets</b><br/>Subject to federal and, in most cases, state income taxes.</p> <p><b>Roth assets</b><br/>Contributions are not subject to taxes. Earnings will be tax-free if the following requirements for a qualified distribution are met:</p> <ul style="list-style-type: none"> <li>▪ A period of 5 years has passed since January 1 of the year of the participant's first Roth contribution (including roll-ins).</li> <li>▪ The participant is at least 59½ years old (or disabled or deceased).</li> </ul> |
| <b>10% Early Withdrawal Penalty Tax*</b>     | Applies prior to age 59½, unless employee qualifies for an exception.   | Not applicable to 457 plan contributions and associated earnings, other than rolled-in assets from non-457 plans.   |
| <b>Required Minimum Distributions (RMDs)</b> | Applies after age 72 or separation from service, whichever is later.  |   |
| <b>Loans</b>                                 | May be permitted by the employer, subject to IRS rules. Defaulted loans are treated as taxable withdrawals.   |   |
| <b>Roll-ins</b>                              |   |   |

\*See MissionSquare Retirement's Special Tax Notice Regarding Plan Payments or the IRS Instructions for Form 5329 for more information about the IRS 10% early withdrawal penalty tax. This information is for educational purposes only. MissionSquare does not provide tax or legal advice.



# RETIREMENT PLANS

## 3 | What's the Difference – 401(a) Profit-Sharing Plans vs. 457 Deferred Compensation Plans

|                             | 401(a) Profit-Sharing Plans   | 457 Deferred Compensation Plans   |
|-----------------------------|---|---|
| Roll-ins                    | Allowed from 401, 457, 403(b) plans, and traditional IRAs, other than non-deductible IRA contributions. | Allowed from 401, 457, 403(b) plans, and traditional IRAs, other than after-tax basis and non-deductible IRA contributions.   |
| Roll-outs                   | Allowed to a 401, 457, 403(b) plan, and a traditional or Roth IRA.                                      | Allowed to a 401, 457, 403(b) plan, and a traditional or Roth IRA.<br><br>Roth assets must be rolled into a Roth IRA or a retirement plan with a Roth deferral feature (i.e., 457/401(k) plan). |
| Purchase of Service Credits | Permitted, other than Roth assets.  | Permitted, other than Roth assets.  |



# SUPPLEMENTAL BENEFITS

ICMA-RC is now



## ONLINE ENROLLMENT OVERVIEW FOR EMPLOYEES

Check out our video at [www.icmarc.org/onlineenrollvideo](http://www.icmarc.org/onlineenrollvideo) to see how easy it can be to enroll online.

### STEP 1

For mobile enrollment, download the ICMA-RC mobile app from the App Store® or Google Play™. Next, select the Account Login / Enroll button and then select the Enroll Now button. Otherwise, to enroll from a computer or tablet, go to [www.icmarc.org](http://www.icmarc.org), click on the “Log In To My Account” button and then click on the “Enroll In Your Plan” link.

### STEP 2

To begin the enrollment process, enter your Social Security Number, confirm your Social Security Number and then enter your plan number: 401a Plan: [108901](#); 457 DC Plan: [302663](#).

**NOTE:** You can obtain from your enrollment kit, your employer, or your ICMA-RC Representative

### STEP 3

Choose either the Express or Comprehensive enrollment type. Select Express to enter only your personal information and contribution amount (if applicable). You will be automatically invested in your plan’s default fund. Select Comprehensive in enter investment and beneficiary information and to create your User ID and Password for Account Access while you enroll online.

**NOTE:** Investment and beneficiary is not entered through Express enrollment. You will receive an email with instructions on how to provide that information as well as how to create your User ID and Password for Account Access

### STEP 4

Verify that your information is correct and click Submit. If your plan does not allow for online contribution elections, please contact your employer to see how contributions are initiated. If online contributions are allowed, you may be instructed to use the print enrollment form feature at the end of your online enrollment process to print the form. Otherwise, you may be instructed to complete the Contribution Form, and return to your employer to initiate your contributions.

**NOTE:** Note if you enroll before 12p.m., ADT, Monday through Friday, your account will be active the next business day. Once your account is active, you can login to your account at [www.icmarc.org](http://www.icmarc.org).



# OTHER BENEFITS

|  |  |
|--|--|
| <b>Personal Time Off (PTO)</b>             | Please refer to the employment agreement.  |
| <b>Family and Medical Leave Act (FMLA)</b> | Requires covered employers to provide up to 12 weeks of paid or unpaid, job-protected leave to eligible employees for certain family and medical reasons (the State of Alaska is a covered employer). Employees are eligible if they have worked for a covered employer for at least one year, and for 1,250 hours over the previous 12 months, and if there are at least 50 employees within 75 miles.  |
| <b>Alaska Family Leave Act (AFLA)</b>      | Requires covered public employers to provide up to 18 weeks of paid or unpaid job-protected leave to eligible employees for certain family and medical reasons. Employees are eligible if they have been employed for a covered employer for at least 35 hours a week for at least six consecutive months or for at least 17.5 hours a week for at least 12 consecutive months immediately preceding the leave, and if there have been at least 21 employees within 50 road miles during any period of 20 consecutive workweeks in the preceding two calendar years. |
| <b>Employee Assistance Program (EAP)</b>   | ComPsych Guidance Resources program is provided at no cost to all employees to help you and your dependents with personal issues (counseling), legal information, and resources (will and estate planning) and financial information and resources (debt management and retirement planning). You may use the toll free phone number 1-800-295-9059 or visit them online at: <a href="http://www.guidanceresources.com">www.guidanceresources.com</a> there is no enrollment form, refer to the brochure for user name and password.                                 |
| <b>Health Yourself Wellness Program</b>    | Available through CBJ, the Health Yourself Wellness Program proactively encourages employees to manage their own health and preventative maintenance programs. Examples include periodic discounts through local fitness centers, informational classes (healthy eating, etc.); weight watcher clubs –incentive programs, family fitness days (ice-skating, swimming, etc.) and blood draws for free or reduced costs. Contact Jess Brown for more information— <a href="mailto:jbrown3@bartlethospital.org">jbrown3@bartlethospital.org</a>                         |
| <b>Education and Staff Development</b>     | Bartlett Regional Hospital is committed to developing staff excellence by providing on-site classes and training materials. Physicians are eligible to participate in classes offered through the Education Department.  |
| <b>CME and Licensing Fees</b>              | Please refer to the employment agreement   |

*The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.*

