

# HOPE HEALTHCARE SERVICES

Hope offers a rewarding work environment for its staff members. In addition to competitive salaries, Hope provides an excellent benefits package as summarized in this brief overview.

Hope cares about each staff member, and we continuously strive to provide the best in our benefit programs. Several plans have coverage paid at 100% by Hope while others have significantly discounted group rates for those benefits important to you and your household.

Our benefit plans are always evolving. Within the Hope Human Resources Department are Benefit Coordinators who can provide the most up-to-date information. They are available to personally answer your questions and help make your benefits experience convenient and worry free.



<sup>2</sup> Coverage begins the first day of the month following two months of eligible employment.

<sup>3</sup> Coverage begins the first day of the month following three months of eligible employment.

<sup>4</sup> Includes coverage for domestic partners and their children. <sup>5</sup> May continue after employment.

## Health Benefits

### Medical Insurance (including prescription drug coverage)<sup>2, 4, 5</sup>

Choice of Florida Blue plans utilizing either the BlueOptions or BlueCare network of providers-HSA compatible High Deductible health Plan, or Predictable Cost (standard co-pay) Plan, or In Network Only Plan. Cost varies based on plan selected, employment status, and dependents covered.

### Dental Insurance<sup>2, 4, 5</sup>

Our PPO plan through Florida Combined Life (sister company to Florida Blue) with out-of-network benefits gives the flexibility to see any dentist. Preventative care is covered at 100%. This quality benefit aids with preventive and restorative care. Dependent coverage is available with low biweekly payroll deductions.

### Vision Plan<sup>2, 4, 5</sup>

This staff-paid benefit through VSP can provide coverage for the entire family and provides low cost access to quality eye care. Plan highlights include \$10 co-pay for eye exam and discounted lenses and frames starting at \$25.00

### Allstate Supplemental Plans<sup>2, 5</sup>

Staff may opt to purchase value-added supplemental insurance through payroll deduction that covers deductibles, loss of earning power, and other out-of-pocket expenses associated with illness or accident. Allstate pays cash benefits directly to the individual to use as desired. Several plans also provide wellness benefits and some plans include domestic partner coverage. All rates are locked in when purchased - and will not increase due to age.

## Life & Disability Benefits

### Short Term Disability (STD)<sup>3</sup>

This excellent plan, paid for by Hope at no cost to the staff member, ensures wage replacement if illness or injury occur. Staff member receive 50% of wages (up to a maximum eligibility of \$1,500 per week). Benefit begins on the 15th day of disability for up to 180 days. This benefit coordinates with our LTD for continuous coverage when applicable.

## Biweekly Rates

\*A \$100 surcharge added to medical premium if spouse is eligible for coverage through employment, TriCare, VA, Medicare or Medicaid.

	Blue Dental	BlueOptions HDHP	BlueCare 60	BlueOptions PPO
<b>Full Time</b>				
Employee Only	Paid 100%	Paid 100%	Paid 100%	\$30.00
*Employee/Spouse	\$11.52	\$114.36	\$114.36	\$175.00
Employee/Child(ren)	\$11.52	\$73.29	\$73.29	\$120.00
*Employee/Family	\$18.94	\$209.49	\$209.49	\$290.00
<b>32 Hours/Week</b>				
Employee Only	\$2.47	\$40.09	\$40.09	\$70.90
*Employee/Spouse	\$13.99	\$154.45	\$154.45	\$220.09
Employee/Child(ren)	\$13.99	\$133.38	\$133.38	\$164.65
*Employee/Family	\$21.42	\$249.58	\$249.58	\$335.09
<b>24 Hours/Week</b>				
Employee Only	\$3.09	\$50.11	\$50.11	\$94.88
*Employee/Spouse	\$17.49	\$193.06	\$193.06	\$275.11
Employee/Child(ren)	\$17.49	\$141.73	\$141.73	\$205.81
*Employee/Family	\$26.76	\$311.98	\$311.98	\$418.86
<b>20 Hours/Week</b>				
Employee Only	\$3.86	\$62.64	\$62.64	\$118.59
*Employee/Spouse	\$21.86	\$241.33	\$241.33	\$343.89
Employee/Child(ren)	\$21.86	\$177.16	\$177.16	\$257.27
*Employee/Family	\$33.45	\$389.97	\$389.97	\$523.58

## Long Term Disability (LTD)<sup>3</sup>

Another exceptional benefit, provided by Hope at no cost to staff members, LTD furnishes income in the event of disability from illness or injury. Up to 50% of wages are paid to a maximum of \$8,000 per month. This benefit begins after 180 days of disability and continues as long as disabled or until normal retirement age.

## Hope-Sponsored Group Life Insurance<sup>3</sup>

Provided to staff members by Hope at no cost, this plan has \$25,000 coverage plus AD&D (Accidental Death & Dismemberment).

**Voluntary Life Insurance<sup>2</sup>** may be purchased for self and dependents with guarantee issue upon initial enrollment.

## Long Term Care Insurance<sup>2, 5</sup>

This staff-paid plan provides at group discount a financial buffer for ongoing personal assistance, to those, as the result of an accident, illness or age, needs help performing daily activities or maintaining health. Coverage is available should care be provided at home or in a facility, for a few months or a few years. This benefit is available on a guaranteed issue basis upon initial enrollment; there are no medical underwriting requirements to satisfy (except for lifetime extension of coverage). Extended family (parents, siblings, adult children) can also purchase coverage at group rates by providing evidence of insurability. All rates are locked in when purchased - they do not increase due to age.

## Tax Advantaged Accounts

### Flexible Spending Accounts (FSA)<sup>2</sup>

Section 125 Cafeteria Plans: Medical - Hope staff members have an opportunity to set aside money on a pre-tax basis for planned or predictable medical, dental and vision expenses. An annual amount is elected each year and funded via payroll deductions. IRS rules govern the types of expenses that are eligible for coverage. Examples include office visits, prescription co-pays, dental expenses, vision expenses. An optional debit card is available for convenient ease to funds.

### Dependent Day Care<sup>2</sup>

Staff members can set aside money for certain expenses to care for dependents while at work. This can be day care for under the age of 13, as well as adult day care for parents or grandparents if they are claimed as a dependent on your federal tax return.

### Health Savings Account (HSA)<sup>2, 5</sup>

Available to eligible Hope staff members enrolled in a High Deductible Health Plan (HDHP), this is a bank account set up by you to set aside money on a pre-tax basis for medical, dental, vision expenses and certain coverage premiums. Staff with single coverage may contribute up to \$3,300 per year and those with dependent coverage may contribute up to \$6,550. Those aged 55 or older may contribute an additional \$1,000 per year. Hope has partnered with Suncoast Schools Federal Credit Union to receive employee contributions.

## Retirement Plans

### 403(b) Retirement Plan (Individual Contribution)

Staff members may begin this important benefit the first day of employment. Automatic enrollment is done on day 30 for any Hope staff member without an election/declination form on file. Contributions are set up on a pre-tax basis; with annual contribution up to \$18,000 during 2015 (additional \$6,000 can be contributed by individuals age 50 and over). You may choose from a variety of investment funds - including a professional money manager - and may change investment options daily. Combined detailed quarterly reports of investment activity are provided from Nationwide to track progress.

### Retirement Plan (Hope Contribution)

This excellent benefit is a discretionary contribution determined annually by Hope's Board of Directors. Hope staff members become eligible January 1<sup>st</sup> or July 1<sup>st</sup> after one year of employment (working at least 1,000 hours). Staff vest at 20% per year and are 100% vested after five years of participation.

## Pet, Legal & Auto Insurance

### Pet Insurance<sup>5</sup>

This group benefit provides coverage for multiple medical problems and conditions for dogs, cats, birds and exotic pets. It covers such services as diagnostic test, x-rays, treatments, prescriptions, office calls, lab fees, surgeries and hospitalization. Premiums are based on age, type of animal and coverage selected. Premiums are paid through payroll deduction.

### Legal Shield<sup>5</sup>

Coverage may be provided for the entire family. Membership provides access to legal advice, active monitoring of credit reports and access to over 60,000 legal forms online.

### Group Auto Insurance<sup>5</sup>

Through a special partnership with AAA Auto Club South and Travelers Insurance, Hope staff members can receive significant group savings on auto insurance. As an added convenience, premiums are paid through payroll deduction with no service charge.



# Education Benefits

## Continuing Education Credits

Hope provides a timely and convenient means of meeting continuing education requirements. Our Department of Learning and Education is pleased to offer free classes designed to meet licensure requirements. There is both on-line and face-to-face learning.

In addition to required classes such as AIDS, Alzheimer's and Medical Errors, Hope provides specialized courses in hospice, palliative care and complementary topics.

## Educational Assistance Program

Hope values and encourages continuing education through its Educational Assistance Program. Staff members seeking job-related degrees or taking job related courses may be eligible for up to \$2,500 assistance each year.

This is paid out at 50% of tuition, books and lab fees for courses directly related to an individual's job, and those studying to become a PCS, LPN, or RN are reimbursed at 100%. A passing grade of at least a 2.0 or greater qualifies for this wonderful benefit.

# Life Enhancement

## Paid Time Off (PTO)

Paid Time Off begins to accrue upon employment and can be used immediately. Staff members receive 0.10 hours of accrual for each hour worked for up to 26 days in the first year. Accrual rates increase incrementally through years of employment with a maximum potential of 36 days per year. Holidays are included in the PTO account.

## Direct Deposit

This convenient benefit includes the flexibility of choosing to deposit your paycheck into a checking account, savings account or both. Direct deposit is available to any financial institution. Debit cards are available for any staff member unable to open a bank account.

## Massage

Decrease stress and increase alertness! Hope's Staff Massage Therapist travels to each office location providing courtesy, 15 minute chair massages.

## Career Wear

First impressions are lasting. At Hope we believe presenting a polished professional image instills confidence in those we serve. Embroidered Hope Career Wear garments are provided at no cost and/or at discounted rates.

## Café Discount Card - "Be Our Guest"

After 10 purchases of \$3.75 or more, you can receive a free lunch at one of our Hospice House Cafés. Enjoy great, healthy food at low cost.

## Perks and Discounts

A variety of special offers – from discounted theme park tickets to services and resources are available to Hope staff members and their family.

## Staff Recognition

Hope greatly values the contributions of its staff. Various occasions such as employment anniversaries are routinely recognized and celebrated.

## Sunshine Fund

Our Sunshine Fund is a way for staff members to give back to each other. This valuable fund goes towards gifts throughout the year for various life events that affect our staff members such as illnesses, births, deaths, weddings and much more. Minimal voluntary contributions are established through payroll deduction.

## Employee Assistance Program (EAP)

Inevitably, we all face challenges that disrupt our life. Without resolution, issues can eventually affect our work and personal life. Because good health is so important, Hope offers this no cost benefit to help cope with life's challenges through professional external counseling services. EAP provides confidential assessment, treatment, referral and follow-up for personal and family support needs.

## Occupational Health

Hope has medical professionals dedicated to occupational health providing free screenings and immunizations required such as TB, flu and Hepatitis B. Our Occupational Health Nurses serve as a point of contact for staff members with work-related injuries and contagious illnesses.

## Hope Benefits Department

[Benefits@HopeHCS.org](mailto:Benefits@HopeHCS.org)

Ext. 25334 or (239) 322-5334

Hope Hospice is accredited by the Community Health Accreditation Program (CHAP), the national leader in improving the quality of care in the home care industry.

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