MUIR HOME HEALTH

2024 BENEFITS AT A GLANCE

CHOICE, VALUE, QUALITY CARE

CORE VALUES

The Benefits of Being a Muir Home Health Employee

Our 2024 Benefit Plan is designed around the CAPLICO value of “customer second”. Our comprehensive benefits package offers you the opportunity to choose from multiple plan options and coverage tiers so you can decide what options best meet your needs. Our goal is to provide choice, value, and quality care.

Core Values

Our Core Values guide us in how we treat our patients, their loved ones, and each other. Our organization is unlike any other, not just because of these values, but because we actively select people who believe in them and work each day to fulfill them.

C	Customer Second	Your health and welfare come first; make it a priority so you are at your best when providing life changing service to your clients and patients.
A	Accountability	Hold yourself to the highest standard of self-care. Take charge of your benefits from enrollment to utilization to ensure your lifestyle and healthcare choices are appropriate for you and your family.
P	Passion for Learning	Educate yourself about all of your benefits; read the Benefits Guide.
L	Love One Another	Love yourself! Treat yourself as someone who deserves to be healthy; practice a healthy lifestyle (exercise and eat healthy foods) and use your preventive care benefits.
I	Intelligent Risk Taking	Know your benefit plan and use all it has to offer to maximize your health care value and quality.
C	Celebration	Celebrate the healthy steps you are taking. Access no cost annual physicals and exams under the medical and dental plans; review the no cost maintenance drug list, and the Tickets at Work discounts.
O	Ownership	Only you can take ownership of your health and well-being; your Pennant benefits help you along the way so we can Benefit Together!

The Benefits Team looks forward to serving you!

ELIGIBILITY

Who Is Eligible?

Full-Time Employees Working 32 or More Hours per Week

You are eligible to enroll in the Muir Home Health Benefits Plan for all insurance plans including the 401(K) Plan if you work at least 32 hours per week as a full-time employee of a Pennant-affiliated company, and you have satisfied any waiting period. You may also enroll your eligible dependents for coverage.

Part-Time Employees Working 30 or 31 Hours per Week

You are eligible to enroll in the Muir Home Health Benefits Plan for medical, prescription, and the 401(K) Plan if you are regularly scheduled to work 30 to 31 hours per week as a part-time employee and you have satisfied any waiting period. You may also enroll your eligible dependents for coverage.

Part-Time Employees Working Under 30 hours per Week, Per Diem, and On Call Employees

Part-time employees, working under 30 hours per week, Per Diem and On Call employees are not eligible to enroll for benefits in the Muir Home Health Benefits Plan. Additionally, these employees are not eligible to participate in the 401(K) plan until they have worked 1,000 hours in an anniversary year.

Eligible Dependents

You will be required to provide proof of dependent eligibility at the time of enrollment. Eligible dependents for health care coverage are defined below:

Legal Spouse or state-registered domestic partner

Your spouse (opposite or same sex) to whom you are legally married for purposes of Federal law, unless legally separated, or your domestic partner, if state-registered.

Children under age 26

Children under age 26, and dependent children of any age who are not able to support themselves due to a physical or mental disability who became disabled before age 26. An eligible child includes your natural child, adopted child, step child or child for whom you have been appointed legal guardianship by a court of law. Newborns must be enrolled within 30 days of their date of birth to be covered.

BENEFITS AT A GLANCE

Your 2024 Benefits

Your employer believes that all benefit eligible employees and their families should have access to health care, education, resources and tools to assist in your health and wellness journey. This information guide outlines the changes to your employee benefit options for the upcoming plan year (January 1, 2024 - December 31, 2024).

Benefit	Coverage Options
	Costs Shared by You and Your Employer
UnitedHealthcare Medical	• UnitedHealthcare SignatureValue HMO - $0 deductible with copays / 0% coinsurance • UnitedHealthcare Select Plus PPO - $1,000 deductible with copays / 20% coinsurance • UnitedHealthcare Select Plus PPO - $500 deductible with copays / 10% coinsurance
Prescription Drugs	• Select Plus Plans: Advantage w/ SMCS Drugs • SignatureValue Plan: Advantage
Fidelity 401(k) Retirement Savings Plan	• Employee and employer contributions to a 401(k) or Roth plan. The Company matches the first 2% of compensation that you contribute at the rate of $0.25 for each $1.00 you contribute— fully vested after 4 years.
UnitedHealthcare Dental	• UnitedHealthcare Dental PPO Low Plan • UnitedHealthcare Dental PPO High Plan
UnitedHealthcare Vision	• UnitedHealthcare Vision PPO with UnitedHealthcare Vision Network
	100% Employer Paid
Unum Basic Life and AD&D	• $50,000 or 1x annual earnings up to $500,000 (Service Center/ Exec. Leadership) • $12,000 (all other employees)
Unum Employee Assistance Program	• Program dedicated to supporting the emotional health and well-being of employees and their families
	Voluntary Benefits: 100% of Costs Paid by You
Unum Life and AD&D	• Employee: Increments of $10,000 up to the lesser of 5 x covered earnings or $500,000 • Spouse: Increments of $5,000 up to the lesser of 100% of the employee amount or $250,000 • Child(ren): Increments of $2,000 up to $10,000
Unum Short-Term Disability	• Weekly benefit of 60% of covered weekly earnings up to $2,000 per week
Unum Long-Term Disability	• Monthly benefit of 60% of covered monthly earnings up to $10,000
Unum Accident Insurance	• Benefits for covered accidents and related expenses available to employees, spouses, and children
Unum Critical Illness	• Elect $10,000, $20,000, to $30,000 in coverage available to employees, spouses, and children are covered under the employee at no additional cost.
Unum Hospital Indemnity	• Available to employees enrolled in a comprehensive medical plan, their spouses, and their children • Benefit of $1,500
PayFlex Transportation & Commuter Program	• Employee contributions up to $300/month, the annual limit set by IRS for qualified expenses
PayFlex Flexible Spending Account	• HFSA: Up to $3,200 per year or the annual limit set by the IRS • DCAP: Up to $5,000 per year or the annual limit set by the IRS

ADDITIONAL BENEFITS

Work-Life and Wellness

Emergency Fund

The Employee Emergency Fund is a 501c3 taxable contribution you can make through payroll deductions. It is designed to provide the same kind of help we would want to provide individually, but in a way that expands the culture and the availability of assistance. Forms will be provided.

Mental Health

Unum Employee Assistance Program (EAP)

Employees and their household members have access to Health Advocate with Unum where they can consult with a provider anywhere, any time via phone, video, in-person for up to three visits per issue at no cost. Call at 800-854-1446 or visit unum.com/lifebalance.

Learning

Tuition Reimbursement

Available to active, full-time and part-time employees with one year of employment as of the course start date and whose last performance review was satisfactory. Full-time employees may receive up to $1,000 per calendar year and part-time employees may receive up to $500 per calendar year. Eligible expenses include tuition, fees associated with enrollment, and books, for courses approved by your manager. Any financial aid such as scholarships, grants, or V.A. benefits received by the employee will be deducted from the total allowable expense.

Discounts

Discounts and preferred rates on a variety of services and products.

Bswift Discounts

Discounts through the bswift portal on services and products such as travel, insurance, entertainment, wellness, education and more.

Tickets at Work

Offering exclusive discounts, special offers and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels and much more.

Purchasing Power

This benefit offers the ability to buy computers, electronics, appliances, and more through your paycheck. This can be beneficial when paying with cash or credit is too difficult. You receive the product immediately, but pay for it over a 6 to 12 month time period right from your paycheck.