



# Your 2021 Benefits at a Glance

For **Physicians**



More access. More value. Made simple.



## Enroll in benefits by accessing **MyHR**:

- To access MyHR visit **<https://myhrnorthmemorial.ultipro.com>**.
- Log in to MyHR using your network username (e + team member number; for example E01234) and network password.
- In the upper left corner of the screen, click Menu and hover over Myself, click on Life Events and then New Hire Life Event to complete your benefit enrollment elections.

## Need help?

For benefit questions—contact HR team member services at **763-581-2963** or submit a Service Now ticket by visiting **[northmemorial.service-now.com](http://northmemorial.service-now.com)** or email **[benefits@northmemorial.com](mailto:benefits@northmemorial.com)**.

For **password or any technical questions** when accessing MyHR—contact IT at **763-581-2580**.

Team members,

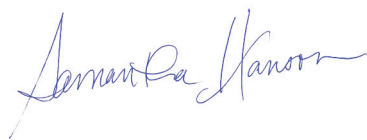
As a health family, we've changed the way we live, work, learn and how we stay healthy during the COVID-19 pandemic. The need to take care of all aspects of our wellbeing is important because, let's face it: our new reality poses a unique set of challenges and it is not always easy to navigate. Whatever the year may bring, we offer a comprehensive benefits program to meet your needs. This includes wellbeing programs, fitness incentives, mental health support, condition management and educational and financial resources.

North Memorial Health, in partnership with Blue Cross and Blue Shield of Minnesota, provides enhanced benefit options including competitive medical plans for you and your covered family members. We have online tools, improved access and new virtual appointment options for wherever you need care. In addition, we've worked to keep your portion of the cost reasonable. In fact, our overall costs for team members are substantially lower than the average you'll find in the marketplace.

Navigating healthcare can be complicated and we want to help you make the choices that are right for you, starting with enrollment and continuing as you use your benefits. From reminders about when you're due for a visit, to finding a doctor or refilling a prescription, we are working to take the hassle out of healthcare, just like we do for customers. In fact, if you choose one of our medical plans you will have also access to case managers who can help you identify concerns and manage risks while offering integrated tools, resources, and solutions to help you achieve your best health. Don't forget, copays and deductibles are waived for you and covered family members when you get care here!\*

Our plans have been built with you in mind. For further information, including dental, vision and retirement plans, visit the pages within **MyHR** or the North Memorial Health HR pages on **NorthNet**.

We're in this together, as one health family.



Samantha Hanson  
Chief Administrative Officer  
North Memorial Health

\* Copays and deductibles waived for Core ACO Copay plan



Samantha Hanson

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## What am I reading?

### Benefits Glossary

Benefits can include a lot of jargon and acronyms. And when you need to pick a new plan sometimes you can get so confused with the lingo, making your options seem less like opportunities and more like dreadful challenges. Here are some definitions and terms you'll see throughout this booklet and hear around the office, all in one place.

**Accountable care organization (ACO):** A healthcare organization that provides coordinated care to a defined population and is accountable for cost, quality, outcomes and consumer experience. You'll notice "ACO" in our plan names because North Memorial Health participates in an ACO.

**Blue Cross and Blue Shield of Minnesota (Blue Cross)** Our new medical plan administrator.

**COBRA:** A federal law that allows an individual to continue coverage after a qualifying event, typically for up to 18 months.

**Copay/Copayment:** A fixed amount—like \$25 per visit—that you pay for covered services while your plan pays the rest.

**Deductible:** The amount of money you pay for eligible expenses before your plan begins to pay.

**Dependent:** A family member (typically a spouse or child) for whom a physician enrolls under their plan.

**Flexible spending account (FSA):** An account to help you pay for medical expenses. Only physicians may contribute to this type of account. Any money left in the plan at the end of the calendar year is forfeited and cannot be returned to participants, so be conservative when estimating your expenses.

**Health care flexible spending account (HCFSA):** An HCFSA allows you to use pre-tax dollars for eligible medical, dental and vision care expenses.

**Dependent care flexible spending account (DCFSA):** This account allows you to use pre-tax dollars to pay for eligible day care expenses for children under 13 years of age or dependents who are mentally or physically unable to care for themselves.

**Limited use flexible spending account (LUFSA):** This account works just like an HCFSA and allows you to use pre-tax dollars to pay for eligible dental and most vision out-of-pocket expenses, only when enrolled in a North Memorial Health Core ACO HSA plan.

**Health savings account (HSA):** A personal bank account that helps you pay for eligible expenses. Both the physician and employer may contribute to this account. There is a \$3,600 limit for individuals and a \$7,200 limit for physician + 1 or family coverage. Physicians over age 55 may contribute an additional \$1,000 towards their Health Savings Account. This annual contribution limit includes any employer contribution.

**Network:** The facilities and providers that our plan has contracted with to provide the best value for health and wellness services. You save money by staying in network.

**Premium:** A fixed payment for your benefits options, typically payroll deducted.

## Eligible Dependents

If you elect to cover dependents under a North Memorial Health plan, you will be required to provide proof of eligibility within 60 days from your benefit effective date. If you do not provide verification, dependent coverage will be terminated. (If you have previously submitted dependent documentation, you do not need to resubmit.)

Physicians are responsible for ensuring their dependents on file are eligible for coverage per the terms of the plan.

### Spouse

Your lawful spouse whose marriage is valid under Minnesota state law.

### Dependent children

1. Biological dependent children to age 26\*.
2. Legally adopted children and children placed with you for legal adoption to age 26\*.
3. Stepchildren to age 26\*.
4. Your grandchild who resides in your home in an ongoing parent/child relationship that is intended to continue to adulthood and is dependent on you for a majority of his/her financial support and is claimed as an income tax dependent on your federal income tax return. The grandchild must be (1) placed in your legal custody; or (2) the dependent child of your unmarried covered dependent; or (3) not eligible for health care benefits through the child's other parent or through a state funded program.

\*Unmarried or married (if married, a spouse or any dependent children of the covered dependent cannot be covered under this plan)

### Disabled dependents

Your unmarried disabled child age 26 and older who is incapable of self-sustaining employment because of physical or development mental disability, mental illness or mental health disorder, and who is dependent upon you for a majority of his/her financial support and maintenance.

### How to Submit your Documents

Submit your documents to North Memorial Health within 60 days from your benefit effective date. You can submit the required documents by:

- **Support Services Portal:** <https://northmemorial.service-now.com>
- **Email:** [benefits@northmemorial.com](mailto:benefits@northmemorial.com)
- **Fax:** 763-581-2979
- **Mail:** 3300 Oakdale Ave. N Suite 550, Robbinsdale, MN 55422  
Please do not mail original documents.
- **Drop Box:** Human Resources, Suite 550

The documentation you provide to North Memorial Health will be used for conducting the Spouse and Dependent Eligibility Verification. Once eligibility has been verified, documents will be securely shredded.



## Qualified Life Events

Due to the pre-tax benefits of certain plans offered by North Memorial Health, the Internal Revenue Service (IRS) regulates the changes employees can make. **If you experience a life event change, you must make changes to your benefits within 30 days of the event by processing your change in MyHR. If you do not make the change within 30 days, you must wait until the next open enrollment.** Once benefit elections have been made, there can be no changes until the next open enrollment, unless you experience a qualifying life event. Some examples include, but are not limited to:

- Marriage
- Legal separation, divorce or annulment
- Death of a spouse or dependent
- Birth or adoption of a child
- Dependent loses eligibility due to reaching max age or gaining coverage through their own employment
- Your spouse or dependent starting or leaving a job
- A change in health coverage by your spouse's or dependent's employer
- A switch in employment status from full-time to part-time by you, your spouse or your dependent that affects your benefit eligibility
- Most life events may be processed in MyHR. For assistance processing life events, contact HR Team Member Services

## Benefits Overview

### What am I reading?

North Memorial Health is committed to providing you with a comprehensive benefits program as part of your total monetary and non-monetary rewards package you receive for working here. This brochure gives an overview of many benefits that are available to you as a North Memorial Health team member. As part of our commitment to our team members, many of the benefits are provided at no cost to you. We'll do our best to highlight what is most important and point you towards the path that's right for YOU. However, if you're REALLY into words, and want more, we have the documents for you. Full Summary Plan Descriptions (SPDs) can be found online on the intranet.

### What does my plan include?

North Memorial Health's comprehensive benefits package includes medical, dental, vision, basic life insurance, short and long-term disability, pre-tax savings accounts, retirement and paid time off to eligible team members (0.5 FTE and above status working 40 hours or more per pay period).

### What do I need to do?

As a team member of North Memorial Health, you have the opportunity to choose a medical plan, dental, vision, additional life insurance and pre-tax savings accounts. You may elect one or all benefit options at the same or different coverage levels.



We provide a number of options that keep your costs lower than industry averages.

## What should I consider when choosing a plan?

### Your risk tolerance

Consider your comfort level with the potential expenses of each plan.

- Does your peace of mind rest on having the lowest premiums taken out of each paycheck?
- Do you feel more secure when you have the lowest possible expenses when you seek care?
- Do you want to defer earnings and save for future expenses?

### Your family status

Based on your family size and needs, you may be more inclined to choose a plan like the HSA plan simply so that you can save money normally spent on premiums and use that money for medical expenses only as needed. Or, you or a family member is expected to utilize more frequently care and you may prefer a plan that has more predictable out of pocket expenses.

- Are you single with no dependents and rarely need to see a doctor?
- Are you the head of a large family with constant medical needs?

### Your health

- Are you in good health?
- Do you expect to have a larger expense next year?
- Does someone in your family require frequent care?

### Your preferences for using certain providers

- Did you know that North Memorial Health has more than 20 primary and specialty clinics?
- Do you have a provider or an idea of where you'd go for primary care?
- Have you looked for an in-network provider?

### Does your spouse have coverage from his or her employer?

If so, you may want to compare that company's benefit plans to yours and see which plan provides you and your family with the best option for your situation.

### Your need for prescriptions

Not all pharmacy benefits are the same so choosing one that helps both current and potential needs is important.

- Do you or your covered family members take medications?
- Are they maintenance prescriptions or in response to frequent illness?
- Would you benefit from no-cost generic preventive medications?
- Are convenient locations important to you?
- Do you need lower costs through a mail order program?

### Your health care expenses

- Do you have predictable medical expenses each year? What are they and which plan will help you meet your needs most easily and cost-effectively?
- Do you have any upcoming major health care expenses, such as a scheduled surgery? If you know what your health care expenses may look like this coming year, consider how each plan helps you pay for those expenses and pick the one that meets your needs.

### Your financial situation

- What is your current financial situation?
- What does it look like for the upcoming year?
- Is it more important for you to be able to spend less on medical coverage so that you have more money to save for other things?
- Does it make more sense for your situation to pay ahead of time for medical care you know that you will likely need?

Blue Cross customer service can help you with questions about your health plan coverage, assistance finding a doctor or checking prescriptions. Call **866-289-5298** or go to **[bluecrossmn.com/northmemorial](https://bluecrossmn.com/northmemorial)**.



## Key Medical Plan Features

- **Blue Cross is our medical plan administrator.**
- **Networks**—In-network coverage for EVERYONE, including team members and dependents under the age of 26 who live outside of the ten metro counties.
  - Strive Network**—Blue Cross network featuring North Memorial Health, Maple Grove Hospital, Fairview, University of Minnesota Medical Center, plus many independent physicians across the Minneapolis – St. Paul Metro area. This is the network for team members who live in one of the following ten Twin Cities metro counties: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, or Washington.
  - Aware Network**—Largest Blue Cross network featuring nearly every physician and hospital in Minnesota. Team members who live outside the ten county metro area listed above will be in the Aware network.
  - In-network coverage while you are away from home** team members have access to the BlueCard PPO travel network which includes more than 95% of all physicians and hospitals nationwide.
- **Waived deductibles** at North Memorial Health, Maple Grove Hospital, North Memorial Ambulatory Surgery Center at Maple Grove Hospital and the Minnetonka Ambulatory Surgery Center when enrolled in the Core ACO Copay Plan.
- **No cost for Insulin (Formulary) prescriptions** fulfilled in person or by mail through North Memorial Health Pharmacies when enrolled in the Core ACO Copay or Core ACO HSA Plans.
- **New for 2021! No cost for diabetic brand supplies** fulfilled in person or by mail through the North Memorial Health Pharmacies when enrolled in the Core ACO Copay or Core ACO HSA Plans. Brand diabetic supplies covered include test strips, lancets, and glucometers associated with the Bayer line of meters: Contour Next, Contour Next One, Contour Next EZ.
- **Wellbeing support**, including an integrated Employee Assistance Program (EAP) and exciting online programs and tools.
- **\$25 Office Visit Copays**
- **North Memorial Health Pharmacy Benefits**
  - No cost generic preventive drugs:** Eligible generic preventive medications are available at no cost to North Memorial Health team members and their covered dependents who are covered on the Core ACO Copay and Core ACO HSA Plans and are being filled through a North Memorial Health Pharmacy. For a list of eligible drugs visit [bluecrossmn.com/northmemorial](http://bluecrossmn.com/northmemorial).
  - Discounted prescriptions:** If you or your dependents receive insurance through a North Memorial Health medical plan, you can save up to 50% off your copays by filling your prescriptions through a North Memorial Health Pharmacy. Refer to the Health Plan Comparison for specific savings on copays at North Memorial Health Pharmacies versus other retail pharmacies. Team members not enrolled in North Memorial Health plans can still use a North Memorial Health Pharmacy for convenience. Most health insurance plans are accepted.
  - Mail order option:** Available for all plans, mail order offers convenience for people who take “maintenance” medications used to treat chronic conditions on a long-term basis, with the added benefit of lower copays and lower costs when filled by North Memorial Health Pharmacies.
  - Ninety (90) day prescriptions:** Only available through a North Memorial Health Pharmacy.
- **CVS Pharmacies** are NOT considered in-network for pharmacy benefits through Blue Cross, however Walgreens, Walmart, and many other pharmacies are in-network. For a list of eligible drugs and to locate an in-network pharmacy visit [bluecrossmn.com/northmemorial](http://bluecrossmn.com/northmemorial).
- **BCBS provides Pharmacy Benefits** through its Pharmacy Benefit Manager, Prime Therapeutics.



North Memorial Health Pharmacies are located on the Robbinsdale and Maple Grove campuses. Pharmacies offer extended hours, mail order services, and much more.

For questions or to order your prescription(s) please contact **763-581-6337**, visit [northmemorial.com/specialty/pharmacy/](http://northmemorial.com/specialty/pharmacy/) or submit your refills through MyChart.

## Core ACO Copay Plan

This plan offers free convenience and online care options.

**Waived Office Visit Copays**—If you choose the Core ACO Copay plan, your office visit copays will be waived for you and your dependents at North Memorial Health Clinics, North Memorial Health Urgent Care, and North Collaborative Care Clinics (primary care visits only). For a full list of eligible clinics visit the intranet.

Additionally, team members can login to MyChart through North Memorial Health and OnCare through Fairview for free Health eVisits and virtual services.

**Waived Hospital Deductibles**—If you choose this plan for 2021 your deductible will be waived for any services performed and billed by North Memorial Health facilities, Maple Grove Hospital, North Memorial Ambulatory Surgery Center and Minnetonka Ambulatory Surgery Center. Remember, not all services you may receive at North Memorial Health facilities during a procedure or treatment may be billed by North Memorial Health and charges billed by another provider will apply towards your network deductible. Emergency room copay only waived at North Memorial Health and Maple Grove Hospital when admitted within 24 hours.

To verify coverage and estimated cost of procedures, please contact Blue Cross' dedicated customer service number for North Memorial Health team members at **866-289-5298** or go to **bluecrossmn.com/northmemorial**.

**Team Member Health Center**—North Memorial Health offers free and confidential medical visits to team members for personal injury and illness care covered by the Core ACO Copay Plans through Team Member Health Centers located at North Memorial Health Hospital and Maple Grove Hospital. Due to the Covid Pandemic this benefit has been suspended until further notice.



It's important to consider likely usage, out-of-pocket costs, plus premiums when selecting the plan that's right for you.

### Flexible Spending Accounts

Administered by Optum

#### Health care flexible spending account (HCFSA)

Whether you are enrolled in the North Memorial Health Core ACO Copay plan or you receive medical coverage elsewhere, consider a HCFSA to save on out-of-pocket health care expenses. This account allows you to use pre-tax money to pay for eligible out-of-pocket expenses for medical, dental and most vision services.

Submitting expenses is easy—use the Optum mobile app, pay with a debit card, submit online, mail or by fax. Per IRS rules, you may be responsible for providing substantiation of your charges. The grace period to claim any leftover 2021 expenses is March 15, 2022.

#### Dependent care (day care) flexible spending account (DCFSA)

This account allows you to use pre-tax money to pay for eligible day care expenses for children under 13 years of age or dependents who are mentally or physically unable to care for themselves.

**Any money left in the plan at the end of the calendar year is forfeited and cannot be returned to participants, so be conservative when estimating your expenses.**

**If you wish to participate in the HCFSA and/or DCFSA, you must re-enroll each year, even if you wish to contribute the same amount year to year.** The maximum annual pre-tax contribution for the HCFSA is \$2,750. The maximum annual pre-tax contribution to DCFSA is \$5,000 per calendar year, per family.

If you have questions about any of the flexible spending accounts, please call Optum at **877-470-1771**.

## Core ACO HSA Plan

The HSA (Health Savings Account) plan offers several of the same benefits of the Copay plan; however, with both savings and payment vehicles that help offset health care costs both now and, in the future, often with pre-tax advantages. This plan is considered a high-deductible health plan (an IRS-qualified health plan) that allows you to open a pre-tax health savings account (HSA) that you can use to pay for eligible health care expenses.

You and/or North Memorial Health may contribute money to your HSA. Your contribution is deducted on a pre-tax basis from the first two pay periods of each month. You may change your HSA contribution amount at any time during the year by completing an Optum HSA Contribution Change Life Event in MyHR.



Maximum annual HSA Team Member + Employer Contributions:

- Team member: \$3,600
- Team member + 1 or family: \$7,200
- Team Members age 55+ may contribute an extra \$1,000 towards their limit

### Consider these ways to save:

#### Administered by Optum

#### Health savings account (HSA)

When you enroll in North Memorial Health's Core ACO HSA plan, an HSA will be set up on your behalf to allow for North Memorial Health's contribution (if eligible) as well as your contributions (optional). The HSA contribution from North Memorial Health will depend on the medical plan coverage level you elect. Employer contributions will be provided on the first two paychecks of each month.

**Investing your HSA**—Once your HSA balance exceeds \$1,000 it can be invested in various mutual fund options. Any earnings on contributions made by you and/or North Memorial Health are not taxed if the money is used for eligible health care expenses.

Money remaining in your HSA rolls over from year to year. You own your HSA, so if you leave North Memorial Health, you keep your HSA account balance, including any funds North Memorial Health contributed. If you leave North Memorial Health, you are responsible for any administrative fees associated with your account.

**Please Note:** If you are age 65 or older and enrolled in any Medicare plan, you are not eligible to contribute to, or receive an employer contribution to an HSA. Instead, North Memorial Health will process the employer contribution as an earning paid directly to you on the first two paychecks of each month. You are responsible for determining if you are eligible for contributions into an HSA. If you are not eligible, please contact the benefits department at **763-581-2996** or submit a ServiceNow ticket by emailing [northmemorial@service-now.com](mailto:northmemorial@service-now.com).

#### FSA Enrollment options

#### Limited-use flexible spending account (LUFSA) for HSA participants

If you are enrolled in North Memorial Health's Core ACO HSA plan and have a North Memorial Health HSA with Optum, you may want to consider participating in a pre-tax limited use flexible spending account (LUFSA). This account allows you to pay for eligible out-of-pocket expenses for dental and most vision expenses. Note: unlike an HSA, the LUFSA is subject to the IRS "use it or lose it" rule.

#### Dependent care (day care) flexible spending account (DCFSA)

This account allows you to use pre-tax money to pay for eligible day care expenses for children under 13 years of age or dependents who are mentally or physically unable to care for themselves.

**Any money left in the plan at the end of the calendar year is forfeited and cannot be returned to participants, so be conservative when estimating your expense.**

**If you wish to participate in the LUFSA and/or DCFSA, you must re-enroll each year, even if you wish to contribute the same amount year to year.** The maximum annual pre-tax contribution for the LUFSA is \$2,750. The maximum annual pre-tax contribution to DCFSA is \$5,000 per calendar year, per family.

If you have questions about any of the flexible spending accounts, please call Optum Customer Service at **877-470-1771**.

North Memorial Health's Medical Plan Comparison

CARE COVERAGE	CORE ACO COPAY PLAN	CORE ACO HSA PLAN
<b>Preventive services</b> Preventive care (routine physicals, well child care, prenatal care, immunizations, eye and ear exams and cancer screenings)	NMH: Plan pays 100% Network: 100% Out-of-network: Plan pays 40% after deductible	
<b>Physician services</b> • office visits for sickness and injury • allergy testing & shots	NMH: \$0 Copay Network: \$25 copay if billed as office visit. Out-of-network: Plan pays 40% after deductible	NMH: Plan pays 100% after deductible Network: Plan pays 80% after deductible Out-of-network: Plan pays 40% after deductible
<b>Lab &amp; X-ray</b>	NMH: Plan pays 100% Network: Plan pays 100% Out-of-network: Plan pays 40% after deductible	
<b>Other provider services</b> • chiropractic care or acupuncture care (up to 20 visits per year for out-of-network providers) • speech, occupational and physical therapy	NMH: \$0 copay Network: \$25 copay Out-of-network: Plan pays 40% after deductible	
<b>Outpatient hospital services</b> • outpatient surgery • lab and X-rays	NMH: \$0 for services billed by NMH & MGH Network: Plan pays 80% after deductible Out-of-network: Plan pays 40% after deductible	
<b>Inpatient hospital services</b>		
<b>Urgent care center</b>	NMH: \$0 copay Network: \$50 copay Out-of-network: Plan pays 40% after deductible	
<b>Infertility services</b>	NMH: \$0 for services billed by NMH & MGH Network: Plan pays 80% after deductible Out-of-network: Plan pays 40% after deductible (\$10,000 lifetime maximum medical and prescription drugs)	NMH: Plan pays 100% after deductible Network: Plan pays 80% after deductible Out-of-network: Plan pays 40% after deductible (\$10,000 lifetime maximum medical and prescription drugs)
<b>Hospital emergency room</b>	Network: \$250 copay (waived if admitted to NMH or MGH) Out-of-network: \$250 copay	NMH: Plan pays 100% after deductible Network: Plan pays 80% after deductible Out-of-network: Plan pays 80% after deductible
<b>Ambulance services</b>	NMH: Plan pays 100% Network: Plan pays 80% after deductible. Out-of-network: Plan pays 80% after deductible.	NMH: Plan pays 100% after deductible Network: Plan pays 80% after deductible. Out-of-network: Plan pays 80% after deductible.
<b>Durable medical equipment</b>	NMH: Plan pays 100% Network: Plan pays 80% after deductible. Out-of-network: Plan pays 40% after deductible.	NMH: Plan pays 100% after deductible Network: Plan pays 80% after deductible. Out-of-network: Plan pays 40% after deductible.
<b>Annual deductible</b>	\$0 for services billed by NMH, MGH & North Memorial & Minnetonka Ambulatory Surgery Center Network: \$1,300 per person \$3,000 per family Out-of-network: \$5,000 per person \$10,000 per family	Network: \$1,400 team member \$3,000 team member + one or family Out-of-network: \$5,000 team member \$10,000 team member + one or family
<b>Out-of-pocket maximum</b> Once your out-of-pocket maximum is reached, the plan pays 100% until the end of the plan year.	Network: \$3,500 per person \$8,000 per family Out-of-network: \$10,000 per person \$20,000 per family	Network: \$3,500 team member \$8,000 team member + one or family Out-of-network: \$10,000 team member \$20,000 team member + one or family

PRESCRIPTION DRUGS	NETWORK	
<b>North Memorial Health pharmacies*</b> (Robbinsdale & Maple Grove campuses)	Eligible Generic Preventive Drugs: 100% Insulin (Formulary): 100% Diabetic Brand Supplies: 100% Generic: \$15 copay Formulary: \$30 copay Non-formulary: 50%, \$30 min, \$200 max	Eligible Generic Preventive Drugs: 100% Insulin (Formulary): 100% Diabetic Brand Supplies: 100% Generic: \$15 copay after deductible Formulary: \$30 copay after deductible Non-formulary: 50% after deductible, \$30 min, \$200 max
<b>Retail pharmacy*</b> (CVS Pharmacies are not considered in-network)	Generic: \$30 copay Formulary: \$60 copay Non-formulary: 50%, \$60 min, \$300 max	Generic: \$30 copay after deductible Formulary: \$60 copay after deductible Non-formulary: 50% after deductible, \$60 min, \$300 max

\*90 day prescriptions only available at a North Memorial Health pharmacy.

\*North Memorial Health and retail pharmacies will substitute whenever possible an FDA-approved, less expensive, generic drug product, which is therapeutically equivalent to and safely interchangeable with the one prescribed.

## 2021 Medical Premiums

Team member premiums are pre-taxed and withheld from the first two paychecks of each month for that month's coverage, totaling 24 paychecks per year. When you add your total premium per year plus out-of-pocket costs, you start to get an idea of the total cost to you.



North Memorial Health contributes a significant portion of the monthly medical plan costs for active benefit-eligible physicians.

### CORE ACO COPAY PLAN

	Team Member Pay Period Cost	Team Member Monthly Cost	Employer Monthly Cost	Total Monthly Cost
<b>0.6 to 1.0 FTE</b>				
Team Member	\$45.05	\$90.10	\$510.55	\$600.65
Team Member + 1	\$120.13	\$240.26	\$961.03	\$1,201.29
Family	\$217.73	\$435.47	\$1,306.41	\$1,741.88
<b>0.5 to .59 FTE</b>				
Team Member	\$67.57	\$135.15	\$465.50	\$600.65
Team Member + 1	\$180.19	\$360.39	\$840.90	\$1,201.29
Family	\$326.60	\$653.20	\$1,088.67	\$1,741.88

### CORE ACO HSA PLAN

	Team Member Pay Period Cost	Team Member Monthly Cost	Employer Monthly Cost	Total Monthly Cost
<b>0.6 to 1.0 FTE</b>				
Team Member	\$43.32	\$86.63	\$490.91	\$577.54
Team Member + 1	\$115.51	\$231.02	\$924.07	\$1,155.08
Family	\$209.36	\$418.72	\$1,256.15	\$1,674.87
<b>0.5 to .59 FTE</b>				
Team Member	\$64.97	\$129.95	\$447.59	\$577.54
Team Member + 1	\$173.26	\$346.53	\$808.56	\$1,155.08
Family	\$314.04	\$628.08	\$1,046.79	\$1,674.87

### North Memorial Health's HSA Contribution

HSA Medical Coverage Election	Pay Period Contribution	Annual Amount	Maximum Annual HSA Team Member + Employer Contributions
Team Member	\$28.12	\$675	\$3,600
Team Member + 1	\$53.12	\$1,275	\$7,200
Family	\$58.33	\$1,400	

## Dental Coverage

### Administered by Delta Dental

North Memorial Health offers a comprehensive dental plan with preventive services covered at 100% and a \$25 deductible.

The Plan uses Delta Dental's PPO & Premier networks. The PPO network includes approximately 60% of Minnesota providers and the Premier Network includes over 90% of providers. To get a procedure cost estimate, claim inquiries, or to find out if your dentist is in the PPO or Premier network contact Delta Dental customer service at **651-406-5916** or visit [deltadentalmn.org](http://deltadentalmn.org).

### Services Received in the Dentist's Office

	Delta Dental Preferred Option (PPO)	Delta Dental Premier
Diagnostic & Preventive Services	100%	90%
Basic Services	90%	80%
Endodontics	90%	80%
Periodontics	90%	80%
Oral Surgery	90%	80%
Major Restorative Services	60%	55%
Prosthetics Repairs & Adjustments	90%	80%
Prosthetics	55%	50%
Orthodontics	50%	50%

### Dental Premiums

	Team Member Pay Period Cost	Team Member Monthly Cost	Employer Monthly Cost	Total Monthly Cost
Team Member	\$2.88	\$5.77	\$32.69	\$38.46
Team Member + 1	\$19.23	\$38.46	\$38.46	\$76.92
Family	\$37.27	\$74.54	\$49.69	\$124.23

### Administered by VSP

#### Vision Coverage

North Memorial Health offers employees the opportunity to enroll in a vision plan that provides coverage for lenses and frames or contact lenses. The plan is through VSP, with a network that includes independent doctors and popular retail chain providers. For coverage details or to locate a network provider, call VSP at **800-877-7195** or visit [vsp.com](http://vsp.com).

If you enroll in this plan you will **NOT** receive an insurance card. To utilize your vision plan, simply tell your provider you have vision coverage through VSP.

The plan includes:

- Annual eye exam (\$10 copay)
- Prescription glasses (\$25 copay)
- Diabetic eyecare (\$20 copay)
- Frame and contact allowances up to \$250

### Vision Premiums

	Team Member Pay Period Cost	Team Member Monthly Cost
Team Member	\$4.28	\$8.56
Team Member + 1	\$8.56	\$17.12
Family	\$13.78	\$27.56

### Employee Assistance Program (all team members)

You and your family have free and confidential access to assistance with whatever life throws at you. Whether you're having challenges with work, family, or personal issues, assistance is just a mouse-click or phone call away. In-person visits and referrals are also available for team members who are looking for face-to-face professional help with legal, financial, or personal issues. Available to all team members.

Find work and life balance. When you need extra help, you've got support. Services are available by phone, online or in person. Easy, 24/7 access.

To access, call **800-432-5155** or visit **achievesolutions.net/bluecrossmn**.

### Learn to Live (all team members)

Learn to Live is an online resource specializing in mental health support. Learn to Live offers a comprehensive assessment and unlimited access to coach-supported programs. Personal coaching through phone, text, or email provides support and encouragement. To access, visit **learntolive.com/partners** and enter code **NMH**.

### Omada (medical plan participants only)

An online program that can help you lose weight, feel great and lower your risk for type 2 diabetes and heart disease. Omada combines science and support to help develop healthy habits that last. You get personal support and interactive tools to get and keep you motivated:

- One-on-one guidance from a professional health coach.
- A welcome kit with a wireless smart scale and other tools to track your progress.
- An online peer group for motivation from people who get it.
- Interactive weekly lessons on nutrition, fitness, sleep and stress.
- On-the-go convenience with a mobile app.

This program is available at no cost to you and qualified adult family members enrolled in your medical plan. Find out by answering a few quick questions through Omada.

To access, visit **omadahealth.com/nmh** or call **888-987-8337**.



You don't have  
to do this alone.

### ShareCare (all physicians)

Sharecare is a unique digital solution that helps you manage all of your health from your smartphone or computer. You'll get personalized information, daily tracking, innovative programs and one-of-a-kind tools to live your healthiest life. All in a totally secure and easy-to-use platform.

It all begins with your RealAge. What's RealAge? RealAge is how old your body thinks it is compared to your calendar age. It only takes about 20 minutes to complete the assessment and find out. Once you know your RealAge you can turn your plans into action, with tools like:

- Personalized timeline with content based on interests, claims data (medical plan participants only) and RealAge results.
- Daily trackers connect with smartphones or fitness devices to track activity automatically.
- Green Days that count toward lowering your RealAge when you meet certain health goals.
- Health profile with your health history and other test results (medical plan participants only).
- Financial health tools and resources to encourage financial wellness.
- Relaxation videos and ambient sounds to relieve stress and promote restful sleep.

### Fitness Incentive (medical plan participants who have completed the RealAge assessment)

The fitness incentive program counts all your physical activity towards your reward not just your gym workout. Meet the required level of activity and earn a \$20 Marketplace reward. Earn your reward by tracking 7,500 steps per day for at least 21 days of the month. Prefer yoga or swimming? That counts too. Just track the number of minutes you're active and convert it into steps using the chart on the intranet. Available to you and one covered dependent 18 years or older.



If eligible for benefits (0.5 FTE or above, working 40 hours per pay period), North Memorial Health provides the following life and disability benefits through Lincoln Financial Group. Coverage begins the first of the month following your hire date or date you become eligible for benefits.

### Life Insurance Benefits

**Base physician life insurance coverage**—provided by North Memorial Health at no cost to you. Coverage is equal to \$50,000 or one times your base salary rounded to the nearest \$1,000, whichever is greater. If your salary exceeds \$50,000, you must pay taxes (imputed income) on the insurance premiums paid for your life insurance over the \$50,000 amount. You have the option of selecting only \$50,000 in coverage to avoid paying imputed income. The maximum benefit is \$300,000.

**Physician life insurance (.75-1.0 FTE)**—Physician life insurance coverage is provided by North Memorial Health at no cost to you through Met Life. Coverage is equal to 3 times your base annual salary. The maximum benefit is \$2,000,000.

**Optional Life Insurance**—Optional physician life insurance is available in addition to your basic life insurance. You may elect additional coverage in \$10,000 increments up to a maximum of \$500,000. If your election for optional physician life insurance exceeds \$200,000 at initial enrollment, it will require additional underwriting approval, including evidence of insurability. If you enroll later (during open enrollment) you will be required to go through evidence of insurability for any amount greater than \$10,000. Premiums for optional life insurance coverage are based on your age and the amount of coverage.

Under age 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 and older
\$0.036	\$0.042	\$0.057	\$0.078	\$0.121	\$0.193	\$0.328	\$0.506	\$0.677	\$1.098	\$1.960	\$3.435

**Spouse Life Insurance**—Spouse life insurance is available in six increments: \$5,000, \$15,000, \$30,000, \$50,000, \$75,000 or \$100,000. As the physician, you are the beneficiary of this policy. Rates are the same as the Optional Team Member Life Insurance rates listed above in the physician life insurance premium table. If you are newly eligible for benefits and elect an amount greater than \$30,000, or if you are increasing your current benefit amount, you will be required to complete an Evidence of Insurability form. Lincoln Financial will mail this form to your home. If evidence of insurability is required, your election will be processed at the guaranteed issue amount of \$30,000 spouse life until your request for additional coverage is approved by Lincoln Financial. Any amount elected during open enrollment will require evidence of insurability.

**Child Life Insurance**—Child life insurance is available at \$10,000, or \$1,000 when a child passes away at less than six months old. The cost is \$0.33 per pay period, or \$0.66 per month. Children are covered up to their 26th birthday.

### Disability Benefits

#### Physicians .5-.74 FTE

##### Short-term Disability (STD) (.5-.74 FTE)—

North Memorial Health provides STD, following a wait period of seven days, up to 66.66% of your eligible weekly salary for up to 90 days of disability. You are eligible the first day of the month following your hire date or date you become eligible for benefits. Maximum benefit is \$2,308/week.

**50% Long-Term Disability (LTD) (.5-.74 FTE)**—North Memorial Health provides pays the full premium for this LTD option. Coverage is effective the first of the month following your date of hire, if you are actively at work. Benefits are equal to 50 percent of your salary, up to \$4,500/month after 90 days of disability.

**66.66% Long-Term Disability (LTD) (.5-.74 FTE)**—You may elect the optional benefit of receiving 66.66% of your salary for this LTD option. The cost for this additional coverage is based upon your age and salary. Maximum benefit is \$6,000/month.

#### Physicians .75-1.0 FTE

**Salary Continuation (.75-1.0 FTE)**—North Memorial Health provides salary continuation for up to a maximum of 6 months. Salary continuation begins immediately upon disability. You are eligible as of your date of hire.

**60% Long-term Disability (LTD) (.75-1.0 FTE)**—North Memorial Health provides LTD up to 60% of your eligible monthly salary, up to \$20,000/month, after 6 months of disability. North Memorial Health pays the full premium for this policy; disability income payments received are considered taxable income. The policy has an “own-occupation” provision. Refer to the summary plan description for more information.

### Need to take a Leave of Absence?

**Submit a ServiceNow ticket at [northmemorial.service-now.com](http://northmemorial.service-now.com) to request a leave of absence (LOA).**

An LOA Specialist will send out an information packet with required documentation.



### Superior Wealth Management Group

Superior Wealth Management Group (SWMG) provides customized financial guidance. As an important physician benefit, North Memorial Hospital has retained Superior Wealth Management Group to provide professional, objective, financial planning and wealth management advice and education. SWMG is available for complimentary one-on-one meetings, as well as by phone, video conference, or email to answer questions both regarding your North Memorial Hospital Team Member benefits, as well as more holistic financial planning concerns.

To schedule, please contact Michelle Bayerle at SWMG at **952- 885-5605**.

### Time Away From Practice

North Memorial Health provides physicians time away from practice. For additional information, please refer to your Compensation and Benefits Summary Plan.

### Provider Discretionary/CME & Required Practice Expense Reimbursement Policy

North Memorial Health is dedicated to facilitating continued professional development for employed providers. North Memorial Health will reimburse you for dues, licenses and the required training necessary to maintain your license to practice medicine.

Examples of these requirements include:

- Board Certifications
- Maintenance of Certification (MOC)
- Drug Enforcement Agency (DEA)
- North Memorial Health hospital dues
- Minnesota Board of Medical Practice Licensure
- One Membership to a job-related Association or Society

Additionally, North Memorial Health will also allocate a pool of funds that can be used each year to pay for continuing medical education costs (CME) and other job-related discretionary training. Refer to the Provider Discretionary/CME & Required Practice Expense Reimbursement Policy or email **ProviderCME@northmemorial.com** for additional information, policy details and approval process. For additional information, also refer to your Compensation Benefits Summary Plan.

### Professional Liability Coverage

North Memorial Health will provide and pay premiums for Physician malpractice insurance. Since this is a claims-made policy, an extended reporting endorsement (tail coverage) will be purchased by North Memorial Health when your employment ends.

### Parking

Physicians receive free parking at North Memorial Health Hospital and any other North Memorial Health location.



} You  
deserve it.



Check out these value-added benefits for team members.

Your health and wellness, time, and life-work balance are all aspects on which we place great value. The following benefits are available to each team member and go above and beyond your core team member benefits.



**Educational Reimbursement**

100% of the cost of books and tuition for approved, job-related coursework at accredited institutions for benefit-eligible team members. Up to \$2,000 may be reimbursed each calendar year. \$400 of the \$2,000 may be used towards professional development such as seminars, conferences and certification programs. Contact HR team member services at **763-581-2963**.



**Events and Recreation Council (ERC)**

The ERC is made up of a group of volunteer team members who host events and provide discounts on entertainment and more. For additional information and other discounts that are available for health care workers and team members visit the ERC page on the intranet.



**New Horizon Child Care Discount**

New Horizon offers a 10% discount off their weekly child care tuition at locations throughout the Twin Cities. Visit **newhorizonacademy.net** for more details.



**Adoption Reimbursement Program**

Reimburses benefit-eligible team members up to \$2,500 per child. For more information contact HR team member services at **763-581-2963**.



**North Memorial Federal Credit Union**

Team members and family members are eligible to become members of the North Memorial Credit Union. They offer a wide variety of financial services. The North Memorial Credit Union is located in the Robbinsdale Medical Building and across the street from Maple Grove Hospital. For more information go to **northmemorialfcu.com**.



**Rasmussen College**

Rasmussen College provides a 20% tuition grant to all team members and their immediate family members. Rasmussen is a regionally accredited private college dedicated to changing offering flexible education programs. Get more details: Text **DEGREE20** to **96194** or visit **rasmussen.edu/corporate** and click “request info”.



**On-Site Fitness Center**

Exercise equipment, free weights, and mat space. Certified staff offer consultation, fitness classes, personal training, massages and more. Call the Fitness Center at **763-581-4735** or visit the intranet.



**YMCA Membership**

YMCA of the Greater Twin Cities offers membership benefits for you and your family at your local Twin Cities Y. Visit your local Y for more information or fill out a short form to get started **ymcamn.org/membership/corporate\_wellness/employees**.



### Annual reminders

It is important for you to review your paycheck each pay-period to ensure reported time, deductions and time off are accurate.

Refer to the Summary Plan Description for coverage details and exclusions. If there are any inconsistencies between this guide and the plan documents, the plan documents prevail. The plan governs your actual benefits and you should consult applicable Summary Plan Description on the intranet if you have specific coverage questions.

### Tax withholding

It's important to review your payroll tax withholding at least annually. Your current tax withholding can be found in MyHR and you may update this information at any time during the year.

### Accurate Personal Information

To avoid coverage or benefit issues, it is extremely important that you and your dependent information is up to date, complete and accurate in MyHR.

- Verify that all names and social security numbers match what is on file with the Social Security Administration
- Ensure your mailing address is current to receive required plan information
- Review and update your beneficiary information

For assistance with any personal changes, contact Human Resources at **763-581-2963** or submit a Service Now ticket at **[northmemorial.service-now.com](https://northmemorial.service-now.com)**.

### Affordable Care Act (ACA)

Because North Memorial Health is required to report information about you and your eligible dependents to the IRS, it is very important that your name and your dependents' names, social security numbers and dates of birth match exactly to the information on file with Social Security Administration. In compliance with the ACA, all eligible dependents are required to have a valid social security number on file.



**Detach page and keep handy for benefits-related questions**

<b>North Memorial Health Team Member Services</b>	Submit a ServiceNow request, call or email with questions about your benefits, assistance with life events, open enrollment, payroll and more.	ServiceNow: <b>northmemorial.service-now.com</b> <b>763-581-2996</b> <b>benefits@northmemorial.com</b>
<b>Intranet</b>	A resource center to find all benefit information.	<b>nmonline.sharepoint.com/sites/hr-north</b>
<b>Medical plan Blue Cross and Blue Shield of Minnesota</b>	Customer Service can help you with questions about your health plan coverage, assistance finding a doctor or checking prescription coverage.	<b>866-289-5298</b> <b>bluecrossmn.com/northmemorial</b>
<b>North Memorial Health Pharmacies</b>	For questions regarding prescriptions and transfer of prescriptions.	<b>763-581-6337</b> <b>northmemorial.com/specialty/pharmacy/</b>
<b>Dental plan Delta Dental</b>	Find a dentist in your area or ask questions about your dental coverage.	<b>652-406-5916</b> <b>deltadentalmn.org</b>
<b>Flexible Spending (FSA) and Health savings accounts (HSA) Optum</b>	For questions or assistance with your health care flexible spending account (HCFSA), limited use flexible spending account (LUFSA), dependent care flexible spending account (DCFSA) or health savings accounts (HSA).	<b>877-470-1771</b> <b>mycdh.optum.com</b>
<b>Vision plan VSP</b>	Questions on coverage or finding an in-network provider.	<b>800-877-7195</b> <b>vsp.com</b>
<b>Employee Assistance Program (EAP)</b>	Confidential, short-term services (financial and legal advise, help finding child care, mental health counseling, etc.) from professionals.	<b>800-432-5155</b> <b>achievesolutions.net/bluecrossmn</b>
<b>Life &amp; Disability Lincoln Financial Group</b>	For questions regarding life insurance, disability and to start a disability claim.	<b>855-818-2883</b>
<b>Team Member Health Center</b>	To report a work-related injury, workers compensation, leave of absence, or acute care services.	<b>763-581-2194</b>
<b>Learn to Live</b>	An online resource specializing in mental health support.	<b>Learntolive.com/partners</b> Code: <b>NMH</b>
<b>On-site fitness center</b>	Contact for class schedules and program information.	<b>763-581-4735</b>
<b>North Memorial Credit Union</b>	For questions regarding banking and finance needs.	Robbinsdale: <b>763-367-7700</b> Maple Grove: <b>763-255-2900</b> <b>northmemorialfcu.com</b>







**Human Resources**  
3300 Oakdale Ave. N  
Robbinsdale, MN 55422  
**[northmemorial.com](http://northmemorial.com)**