



Life Flight Network Employee Benefits

This summary provides an overview of the comprehensive benefits package offered to all full-time employees of Life Flight Network. For most benefits, coverage starts the first of the month following the employee's date of hire. Deductions are made on a pre-tax basis where allowed by current tax rules. For additional information please contact Life Flight Networks Human Resources Department at jobs@lifeflight.org or 503-678-4120.

Medical and Prescription Drug Plans

Life Flight Network offers two medical plans through Regence BlueCross BlueShield: Traditional PPO and Qualified High Deductible Health Plan.

PPO Highlights:

- No Annual Maximum Benefit
- Deductible: \$250 member/ \$750 family per calendar year
- Out of pocket limit: \$2,500 member / \$7,500 family per calendar year
- Copay (Medical): \$20 / \$35

Prescription Highlights:

- No individual deductible per calendar year
- Copay \$10 / \$30 / \$60

High Deductible Health Plan Highlights:

- Plan deductible \$1,800 / \$3,600
- Co-insurance \$2,500 / \$2,950
- Out of pocket limit: \$4,300 member / \$6,550 family per calendar year

Health Savings Account (HSA):

- Health Savings Account is available to employees who choose the Qualified High Deductible Health Plan.
- Life Flight Network will contribute \$25 / pay period (\$650 annual) to the employees account. Funds are rolled over into the next year and are the employees to keep.
- Total maximum contribution per year (employer and employee) Individual \$3,400 / Family \$6,750 (55+ can contribute additional \$1,000 per plan year)

Dental and Vision

Life Flight Network provides a comprehensive dental and vision programs.

Dental Coverage offered through Cigna

Plan Highlights:

	<u>In-Network</u>	<u>Out of Network</u>
• Deductible Member/Family	\$50/\$150	\$50/\$150
• Preventative	100%	80%
• Basic Restorative	80%	60%
• Major Restorative	50%	50%
• Annual maximum benefit per individual	\$2,000	\$2,000
• Orthodontia per individual	\$2,000	\$2,000

Vision Coverage offered through VSP

Plan Highlights:

- Vision Exam: \$20 copay every 12 months
- Prescription Glasses: \$20 copay - Lenses every 12 months / Frame every 12 months
- Contact Lens Care: \$130 allowance for contacts and the contact lens exam
- Contacts: 15% off cost of contact lens exam (fitting and evaluation)
- Laser Vision Correction: Average 5%-15% discount

Benefit Premiums

The chart below shows the per pay period cost for health coverage (medical, dental and vision).

Employee Per Paycheck Cost for Coverage (26 pay periods per year)				
Benefit	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Medical PPO	\$0	\$78.05	\$78.00	\$94.00
Medical High Deductible Health Plan plus Health Savings Account (HSA)	\$0	\$18.05	\$18.00	\$19.00
<i>Life Flight Network will contribute \$25 per paycheck to the HSA bank</i>				
Dental	\$0	\$16.00	\$26.00	\$31.00
Vision	\$0	\$1.95	\$2.00	\$6.00

Additional Benefits

401(k)

When it comes times Life Flight Network wants our employees to retire comfortably. Life Flight Network offers a 401(k) plan with non-elective Safe Harbor profit sharing where employees are 100% vested upon hire. Life Flight Network contributes 4% of the employee's bi-weekly gross wage to their 401(k) plan regardless of the employee's contribution rate. Starting January 2020 the employer 401(k) contribution will increase from 4% to 5% of the employees bi-weekly gross wages.

Life Insurance, AD&D, Short & Long Term Disability

Base coverage for the Life Insurance, AD&D, Short and Long Term Disability plans are 100% employer paid. Employees have the opportunity to purchase additional voluntary supplemental Life Insurance, AD&D and Long Term Disability.

Highlights:

- Life Insurance | One and a half (1.5) times your annual salary up to a maximum of \$150,000 with the option to buy-up for yourself and/or your family.
- AD&D | One and a half (1.5) times your annual salary to a maximum of \$150,000 with the option to buy-up for yourself and/or your family.
- Short Term Disability | 60% of your weekly earnings to a maximum of \$1,000 per week
- Long Term Disability | 50% of your monthly earnings, to a maximum of \$3,000. You have the option to buy-up your LTD benefit to 66.667% of your monthly earnings, to a maximum of \$5,000.

Long Term Care

Long term care insurance is paid at 100% of the facility monthly benefit with a maximum of \$2000 per month, for duration of 3 years with a lifetime maximum of \$72,000.

Flexible Spending Accounts

Flexible spending accounts are a way for employees to pay for certain unreimbursed medical, dependent care and transportation expenses with pre-tax dollars.

Wellness Program

Employees are encouraged to participate in Life Flight Networks wellness program. Employees are eligible for a \$150 wellness allowance to be used on items to promote health and wellness.

Holidays

The following holidays are recognized and observed on the calendar days (midnight to midnight) which they fall:

New Year's Eve	New Year's Day
Dr. Martin Luther King, Jr. Day	Presidents' Day
Memorial Day	Independence Day
Labor Day	Veteran's Day
Thanksgiving Day	Friday after Thanksgiving
Christmas Eve	Christmas Day

Parental Leave

Employees may be eligible for up to 80 hours of paid time off for activities related to the care and well-being associated with the birth of a child or placement of a child with the employee in connection with adoption or foster care.

Bereavement Leave

An employee may take up to 24 hours of leave with pay, as needed in the event of a death in the immediate family, as defined in the policy.

Life Flight Network also recognizes pets are an important part of families and as such, employees may take up to 12 hours bereavement leave with pay related to a loss.

Paid Time Off

Paid Time Off (PTO) is available to cover employees needs for time away from work including; vacation and illness. Life Flight Network allows employees to accrue up to a maximum of 280 hours and rollover any unused PTO.

FTE Category	Years Of Service		Hourly Accrual Rate Per Payroll	Annual Accrual
0.6 FTE / 48 hours per pay period	0	5	3.47	90.22
	5	10	3.88	100.88
	10	15	4.62	120.12
	15 and over		5.54	144.04
0.9 FTE / 72 hours per pay period	0	5	5.20	135.20
	5	10	5.82	151.32
	10	15	6.93	180.18
	15 and over		8.31	216.06
1.0 FTE / 80 or more hours per pay period	0	5	5.77	150.02
	5	10	6.47	168.22
	10	15	7.70	200.20
	15 and over		9.24	240.24
Manager and Director	<i>*Supervisors accrue at an Employee rate</i>			
1.0 FTE / 80 or more hours per pay period	0	5	6.35	165.10
	5	10	7.11	184.86
	10	15	8.47	220.22
	15 and over		10.16	264.16

Employee Assistance Program

All employees, dependents and household members are eligible for the Employee Assistance Program. This includes confidential counseling, 24-hour crisis help, legal services, will preparation, mediation service and financial services.

- Annual maximum contribution of \$2,500 to Flexible Spending Account
- Annual maximum contribution of \$5,000 per household to Dependent Care Plan
- Annual maximum monthly contribution to Transportation Subsidy Account \$130/ \$250 parking

Colonial Accident & Critical Illness Insurance

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|------------------------|---|
| • Accidental Insurance | Offset unexpected medical expenses, such as covered emergency room fees, deductibles and copays. |
| • Critical Illness | Compliments major medical coverage by providing a lump-sum benefit for costs related to a covered critical illness. |

Adoption Assistance

The adoption assistance plan provides up to \$2,500 in reimbursements to assist with the adoption of a child.

Volunteer Humanitarian Relief

Eligible full and part-time employees requesting to volunteer may be paid to volunteer up to one week per calendar year.

Educational Assistance

Employees committed to furthering their education who have been employed for at least one year may be eligible to be reimbursed for tuition assistance up to \$2,500 per calendar year.

Pet Insurance

Employees receive a group plan discount on pet insurance. Nationwide Pet Insurance provides health and accident insurance for dogs, cats, birds and exotic pets at a discounted rate.

Identity Theft Protection

LifeLock is a proactive identity theft protection program with three coverage options available for employees and family.

Employee Recognition

LFN recognizes and strives to reward employees for excellence in service and length of service.

- Employees may offer co-worker recognition (Spot Awards) in the form of gift cards, logo items, or other small tokens of appreciation for commendable performance.
- Outstanding Customer Service Award - \$1,500
- Employee of the Year award - \$1,500
- Manager of the Year award - \$1,500
- Safety Excellence - \$1,500
- Years of service recognition for employees celebrating milestones beginning at the 5 year anniversary, employees receive \$500 and are awarded every 5 years, up to \$7,500 for 35 years of service.