



# Life Flight Network EMPLOYEE BENEFITS

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This summary outlines the extensive benefits package available to full-time employees of Life Flight Network. Coverage typically starts the first of the month following the employee's date of hire. Deductions are made on a pre-tax basis, as permitted by current tax rules. For additional information please contact Life Flight Network's Human Resources Department at [HR@lifeflight.org](mailto:HR@lifeflight.org) or 503-678-4120.

## Medical and Prescription Drug Plans

Life Flight Network offers three medical plans through Regence BlueCross BlueShield: Traditional PPO – \$250, Traditional PPO – \$750, and Qualified High Deductible Health Plan.

### PPO \$250 Highlights:

- ❑ No Annual Maximum Benefit
- ❑ Deductible: \$250 member/ \$750 family per calendar year
- ❑ Out of pocket limit: \$3,000 member / \$7,500 family per calendar year
- ❑ Copay (Medical): \$20 / \$35
- ❑ MD Live Virtual Care Copay: \$10

### PPO \$750 Highlights:

- ❑ No Annual Maximum Benefit
- ❑ Deductible: \$750 member/ \$2,250 family per calendar year
- ❑ Out of pocket limit: \$3,800 member / \$10,200 family per calendar year
- ❑ Copay (Medical): \$30
- ❑ MD Live Virtual Care Copay: \$10

### Prescription Highlights:

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

### High Deductible Health Plan Highlights:

- ❑ Plan deductible \$1,800 / \$3,600
- ❑ Out of pocket limit: \$4,300 member / \$8,000 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 Individual \$750 / Family \$1,300 annually, to the employee's account. ❑ Funds are rolled over into the next year and are the employees to keep.
- ❑ Total maximum contribution per year (employer and employee) Individual \$4,150 / Family \$8,300 (55+ can contribute additional \$1,000 per plan year)

# Dental and Vision Plan

Life Flight Network provides comprehensive dental and vision programs.

## Dental Coverage offered through Cigna

<b>Plan Highlights:</b>	<b><u>In-Network</u></b>	<b><u>Out of Network</u></b>
Deductible Member/Family	\$50/\$150	\$50/\$150
Preventative	100%	80%
Basic Restorative	80%	60%
Major Restorative	50%	50%
Orthodontia	50%	50%
Annual maximum benefit per individual	\$2,000	\$2,000
Orthodontia per individual – Lifetime Maximum	\$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 / Frames every 24 months.
- Contact Lens Care: \$180 allowance for contacts and the contact lens exam

## Benefit Premiums

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

<b>Employee Per Paycheck Cost for Coverage (26 pay periods per year)</b>				
<b>Benefit</b>	<b>Employee Only</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Employee + Family</b>
Medical PPO - \$250	\$27.69	\$105.74	\$100.45	\$133.85
Medical PPO - \$750	\$9.23	\$63.44	\$60.42	\$72.92
Medical High Deductible Health Plan plus Health Savings Account (HSA)	\$0	\$26.30	\$24.98	\$27.69
Dental	\$0	\$16.00	\$17.32	\$31.00
Vision	\$0	\$1.95	\$2.00	\$6.00

# Additional Benefits

## 401(k)

When it comes time, 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 5% of the employee's bi-weekly gross wage to their 401(k) plan regardless of the employee's contribution rate.

## 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 \$2,000 per week
Long Term Disability	60% of your monthly earnings, to a maximum of \$7500.

## 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.

- ❑ Annual maximum contribution of \$3,200 to Flexible Spending Account
- ❑ Annual maximum contribution of \$5,000 per household to Dependent Care Plan

## UNUM Critical Illness, Accident, and Hospital

Critical Illness	If you're diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment. You can use the money however you want.
Accident Insurance	Accident Insurance provides a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur off the job. And it includes a range of incidents, from common injuries to more serious events.
Hospital Insurance	Group Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth.

## Wellness Program

Employees are encouraged to participate in Life Flight Network's wellness program. Employees are eligible for a \$250 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 Day	Presidents' Day
Memorial Day	Juneteenth
Independence Day	Labor Day
Veterans Day	Thanksgiving Day
Christmas Day	

## Parental Leave

Employees may be eligible for up to 160 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 400 hours and rollover any unused PTO.

FTE Category	Years Of Service		Hourly Accrual Rate Per Payroll	Annual Accrual
<b>0.6 FTE / 48 hours per pay period</b>	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
<b>0.9 FTE / 72 hours per pay period</b>	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
<b>1.0 FTE / 80 or more hours per pay period</b>	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
<b>Manager and Director</b> <i>*Supervisors accrue at an Employee rate</i>				
<b>1.0 FTE / 80 or more hours per pay period</b>	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 through Canopy. This includes confidential counseling, 24-hour crisis help, legal services, will preparation, mediation services and financial services.

## **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 six months may be eligible to be reimbursed for tuition assistance up to \$2,500 per term.

## **Multilingual Stipend**

Employees are eligible for a monthly stipend of \$150 after successfully scoring an 'Intermediate High' or above in the Language Testing International (LTI) internet or live speaking test.

## **Pet Insurance**

Employees receive a group plan discount on pet insurance. Embrace 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.