



# Benefits At A Glance



*Quality healthcare for you and your community*

Capella Healthcare offers a comprehensive benefits package to full- and part-time employees including medical, pharmacy, dental, vision, life, disability and retirement. The following summaries are provided as informational purposes, please refer to plan documents for full details.

## MEDICAL

	Buy-Up Plan		Base Plan	
	In-network (PPO Provider)	Out-of-network (Non-PPO Provider)	In-network (PPO Provider)	Out-of-network (Non-PPO Provider)
Annual deductible	\$300/person \$900/family	\$900/person \$2,700/family	\$500/person \$1,500/family	\$1,500/person \$4,500/family
Annual out-of-pocket maximum	\$3,000/person \$6,000/family	\$10,000/person \$20,000/family	\$4,000/person \$8,000/family	\$10,000/person \$20,000/family
Physician services (office visits, routine diagnostics, x-rays, injections)	You pay \$20 copay - PCP/ \$30 copay - Specialist	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 50% after deductible
Preventive care (well child care, extended well care)- \$300 annual limit	You pay \$20 copay - PCP/ \$30 copay - Specialist	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 50% after deductible
Preventive care (immunizations to age 6, mammogram, pap smear and PSA test)	You pay no copay	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 50% after deductible
Most other services	Plan pays 80% after deductible	Plan pays 50% after deductible	Plan pays 80% after deductible	Plan pays 50% after deductible

Hospital services	Capella Facility	PPO facility when Capella facility NOT available	PPO when Capella facility IS available	Non-PPO facility
Inpatient	Plan pays 90%	Plan pays 80% after deductible	Plan pays 50% after \$2,500 copay	Not covered
Outpatient				
Emergency room	Plan pays 90% after copay (Buy-Up Plan—\$100 copay; Base Plan—\$150 copay)	Plan pays 80% after copay (Buy-Up Plan—\$100 copay; Base Plan—\$150 copay)		

## PHARMACY

	Immediate Needs (up to 34-day supply)	Maintenance medications (up to 102-day supply)	
	Network Pharmacy	Home Delivery at Retail Network Pharmacy	Rx Home Delivery
Annual deductible	\$50/person (in addition to Calendar Year Medical Benefit Deductible)		
Generic	\$10 copay after deductible	\$20 copay after deductible	\$20 copay after deductible
Preferred Brand	\$35 copay after deductible	\$70 copay after deductible	\$70 copay after deductible
Non-preferred brand	\$60 copay after deductible	\$120 copay after deductible	\$120 copay after deductible



## DENTAL

Annual deductible	\$75/person \$150/family
Preventive and diagnostic services (such as cleanings, exams and x-rays)	Plan pays 100%; no deductible
Basic Services (such as fillings and extractions)	Plan pays 80% after deductible
Major Services (such as crowns and bridges)	Plan pays 50% after deductible
Orthodontia	Plan pays 50% after deductible
Annual benefit maximum	\$1,000/person (not including orthodontia)
Lifetime orthodontia maximum	\$1,500/person

## VISION

	In-network	Out-of-network
Annual deductible	\$0	\$0
Eye exams (every 12 months)	You pay \$10 copay	Plan pays up to \$35
Frames (every 24 months)	You pay \$20 copay	Plan pays up to \$45
Lenses (every 12 months) - Single vision - Bifocals - Trifocals		Plan pays up to: \$25 \$40 \$55
Contact Lenses (every 12 months in lieu of lenses for glasses)	You pay \$20 copay	Plan pays up to \$120

## EMPLOYEE ASSISTANCE PROGRAM

The ComPsych's GuidanceResources Program can provide confidential assistance or referral services:

- Counseling for emotional, relationship and other personal issues
- Child or elder care research and referral
- Legal information
- Financial consultation
- Critical incident support
- On-line personal health information

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## LIFE AND AD&D

<b>Basic Life and AD&amp;D</b>	1 times your annual salary rounded to next \$1,000 - Paid by Capella
<b>Supplemental Life</b>	Supplemental life available in \$10,000 increments; Spouse in \$5,000 increments and Children in \$2,000 to \$10,000 amount- Paid by Employee

## DISABILITY

<b>Short Term Disability</b>	Benefits begin after 14 days of disability. The plan pays 60% of Weekly earnings up to 22 weeks- Paid by Employee
<b>Long Term Disability</b>	Benefits begin after 150 days of disability. The plan pays either 50% or 60% of monthly earnings until your disability ends or you reach age 65 - Paid by Employee

## 401K

You can contribute pre-tax dollars and choose from several investment options. Capella matches the first 2% of pay that you contribute to the plan dollar-for-dollar, and makes a 25% match on the next 4% you contribute.

## FLEXIBLE SPENDING ACCOUNTS

—Allows you to pay for eligible healthcare and dependent care expenses with pre-tax money. You can defer up to \$5,000 per year per account.

