



EMPLOYEE
TOTAL REWARDS
2024 BENEFITS



KootenaiHealth



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The intent of this informational benefits guide is to provide you with key features and highlights of the employee benefits offered at Kootenai Health and is for reference purposes only. It does not include all of the terms, rules and coverage. For detailed information or benefit plan design, please review the Summary Plan Descriptions. For any discrepancy between the benefits guide and information in the legal documents/Summary Plan Description (SPD), the legal/ documents SPD will prevail. It is recommended that you consult a tax advisor if you have any questions about how participation in any of these plans will affect your personal tax situation.

BENEFITS ENROLLMENT

Benefits enrollment is completed through **Employee Navigator**, available through your **Employee Space**.



New Hires

- Newly benefit eligible employees can enroll for benefits their first week of employment.
- Your benefits will be effective on the first of the month after your 30-day waiting period.
- For example, if your start date is January 15, then your benefits begin on March 1.
- Elections must be submitted prior to your effective date or within 30 days from your first day of employment, whichever is longer. In the event that your benefit effective date is prior to the end of this period, coverage will retroactively take effect as long as submissions were received by your enrollment deadline.
- After new hire elections, changes to your current benefit elections can only be made during the annual open enrollment period or in the event of a Qualifying Life Event (QLE).

Auto-Enrollment Note: Failure to submit benefit elections by your enrollment deadline will result in auto-enrollment under Medical Plan 2, Delta Dental and VSP Vision employee only coverage.

Employment Status Change

If you transfer from PRN status to part-time or full-time position mid-year and have satisfied your waiting period, you are eligible for benefits the first of the month following your transfer. Switching between benefit eligible status (e.g., full-time and part-time) does not qualify as a life event.

Employee Eligibility Requirements

You are eligible for participation in Kootenai Health's Employee Benefits Programs when:

Your job status is a regular* full-time or part-time employee assigned a total FTE (full-time equivalent) of 0.5 or greater (40+ hours) per pay period.

This means your **budgeted FTE in the HR/Payroll system.*

Full-Time Benefit Eligible Status

72+ hours per pay period (.90-1.0 FTE)

Part-Time Benefit Eligible Status

40+ hours per pay period (.50-.89 FTE)

Dependent Eligibility

If you are a benefit eligible employee, you may also choose to cover your dependents. Eligible dependents include:

- **Legally married spouse*** - You will need to provide a marriage license. Domestic partnerships are not eligible.

**All employees are required to enroll under an individual plan with Kootenai Health unless proof of other coverage with another organization is provided (e.g., a spouse who is also employed at Kootenai Health must be covered on his/her own plan).*

- **Children** - Can be any dependent child, step child, or grandchild (under the age of 26) of which you have legal custody (documentation required) regardless of whether or not they are:
 - ✓ Married
 - ✓ Living with you
 - ✓ In school
 - ✓ Financially dependent on you
 - ✓ Eligible to enroll in their own plan

Dependent Eligibility Verification

Be sure to submit applicable documentation (i.e., legal guardianship order, marriage license, birth certificate) to verify eligibility for medical insurance by your enrollment deadline. Eligible dependents will not be covered under medical if documentation is not provided by the established deadline.

MAKING CHANGES TO YOUR BENEFITS

Open Enrollment

The annual open enrollment period gives you the opportunity to re-evaluate your benefits needs and make changes. Completing this process ensures we have current documentation and information and encourages you to carefully review your options and any changes. Open enrollment occurs every fall and all changes are effective on January 1.

Reminder: Flexible Spending Account (FSA), Limited Purpose Spending Account (LPFSA), Dependent Care FSA, and Health Savings Account (HSA) must be re-elected during open enrollment every year.

Qualifying Life Events

When you experience a Qualifying Life Event (QLE), your enrollment must be completed within 30 days (60 days for birth, adoption, or gain/loss of Medicaid) of the qualifying life event date and you will be required to provide additional documents to support your life event. Report any qualified

changes to your Human Resources Department by applicable deadline. Failure to complete this process by your deadline will result in no changes to your current elections.

When Coverage Ends

Coverage will end on the last day of the month an employee terminates or changes to a non benefit-eligible status (example: PRN). Flexible spending account and limited purpose FSA funds will end on your termination date or transfer date to non-eligible position.

COBRA

Certain status changes will cause an employee to become ineligible for benefits. Once we are notified of any of these status changes, you will receive a COBRA notification from our COBRA administrator, The Murray Group.

BENEFIT PLANS

MEDICAL PLANS

Kootenai Health offers integrated, comprehensive coverage to best fit your individual needs. Additionally, Kootenai Health offers its **MyHealth** employee wellness program to help employees achieve and maintain a healthy lifestyle.

Important Reminder Regarding Provider Access

As a benefit-eligible employee you have the opportunity to select from respected providers in the communities we serve. You will receive the most coverage using the in-network providers.

If you live within Kootenai County:

- All primary and specialty care must be provided by a Kootenai Care Network (KCN) provider
- Kootenai Health is your provider for in-patient or facility services
- Kootenai Health Rehabilitation Services is your provider for physical, speech, and occupational therapy

If you live outside of Kootenai County:

- All services must be provided by a KCN provider or a Blue Cross Blue Shield provider within your county.

If you are seeking care that is covered by the benefit plan, but is not available in-network, a **gap referral** request must be submitted to Blue Cross of Idaho for approval for benefits to apply.

The **Kootenai Clinic Appointment Center** can assist you with finding a provider for your specific needs. They can be contacted at 208.625.6767 or 844-627-9411.

Annual Wellness Incentive

Medical Plan 1 \$720 eligibility

Medical Plan 2 \$1,000 eligibility

Medical Plan 3 \$1,000 eligibility (with HSA Plan)

Declined Medical \$720 eligibility **New!**

You must meet the requirements and be employed the last day of the quarter to receive a contribution.

Medical Service Blue Cross of Idaho	Medical Plan 1	Medical Plan 2	Medical Plan 3 - HDHP
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ID Card: You WILL receive a card by mail from the vendor for your medical plan.

Annual Deductible (in-network)	\$1,500 individual, \$3,000 per family (in-network)	\$2,400 individual, \$4,800 per family (in-network)	\$5,000 individual, \$10,000 per family (in-network)
Coinsurance (in-network)	You pay 20% of the allowed amount for covered services	You pay 30% of the allowed amount for covered services	You pay 100% of the allowed amount for covered services
Out of Pocket Maximum (in-network)	\$3,900 individual, \$7,800 per family	\$7,200 individual, \$14,400 per family	\$5,000 individual, \$10,000 per family
Preventive Care (in-network)	100% Covered	100% Covered	100% Covered
Emergency Room (in-network)	\$300 copay; you pay 20% after deductible	You pay 30% after deductible	Deductible/Coinsurance
Lab Services/X-Rays (in-network)	The first \$400 in covered charges annually are covered at 100%. Additional charges over \$400 are covered at 80% after deductible. Mammograms covered 100%.	The first \$150 in covered charges annually are covered at 100%. Additional charges over \$150 are covered at 70% after deductible. Mammograms covered 100%.	Deductible/Coinsurance
Chiropractic/Naturopathic	80% (12 visits annually)	70% (12 visits annually)	Deductible/Coinsurance (18 visits annually)
Copayments			
Residents in Kootenai County	Kootenai Care Network Provider Primary Care Provider: \$20 Urgent Care: \$30 Specialist: \$40	Kootenai Care Network Provider Primary Care Provider: \$40 Urgent Care: \$50 Specialist: \$80	Deductible/Coinsurance
Residents in four northern counties of Idaho (Bonner, Shoshone, Boundary or Benewah County)	Kootenai Care Network Provider or Local Provider Primary Care Provider: \$20 Urgent Care: \$30 Specialist: \$40	Kootenai Care Network Provider or Local Provider Primary Care Provider: \$40 Urgent Care: \$50 Specialist: \$80	Deductible/Coinsurance
Residents outside of the five northern counties of Idaho	Kootenai Care Network Provider or Local Provider Primary Care Provider: \$20 Urgent Care: \$30 Specialist: \$40	Kootenai Care Network Provider or Local Provider Primary Care Provider: \$40 Urgent Care: \$50 Specialist: \$80	Deductible/Coinsurance

Pharmacy Coverage ClearScript	Medical Plan 1 & 2	Medical Plan 3 - HDHP
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ID Card: You WILL receive a card by mail from the vendor for your pharmacy plan.

		Kootenai Health Retail Pharmacy	Outside Retail Pharmacy	
Residents in Kootenai County	Generic Drugs	\$10 copay	\$20 copay	Deductible/Coinsurance
	Brand Name Deductible	\$500 Rx Deductible	\$750 Rx Deductible	
	Preferred Brand	\$500 Rx Deductible, then \$30 copay	\$750 Rx Deductible, then \$60 copay	
	Non-Preferred Brand	\$500 Rx Deductible, then \$200 copay	\$750 Rx Deductible, then \$300 copay	
	Specialty*	\$500 Rx Deductible, then \$300 copay		

Prescription Drugs Mailorder: Same as retail; receive three month supply for three co-payments.

Residents outside of Kootenai County	Generic Drugs	\$10 copay		Deductible/Coinsurance
	Brand Name Deductible	\$500 Rx Deductible		
	Preferred Brand	\$500 Rx Deductible, then \$30 copay		
	Non-Preferred Brand	\$500 Rx Deductible, then \$200 copay		
	Specialty*	\$500 Rx Deductible, then \$300 copay		

*Specialty must be filled through Kootenai Health Specialty Pharmacy, regardless of employee location or plan election.



DENTAL PLANS

Benefit eligible employees have the opportunity to choose from three dental insurance providers. You may purchase dental insurance for your dependents.

Delta Dental

Provider Network DELTA DENTAL PRO

ID Card: You WILL receive a card by mail directly from the vendor.

Annual Deductible	\$25 Individual/ \$75 Family
Maximum Annual Benefit	\$1,200 per person, per calendar year
Maximum Benefit Rollover	\$2,500
Preventive/ Diagnostic	Examinations, X-rays, teeth cleaning 100% Covered
Basic Services	Fillings, root canals, extractions, minor oral surgery. You pay 20% after the deductible is met.
Major Services	Crowns, onlays, bridges, dentures. You pay 50% after the deductible is met.
Implants	50% up to maximum
Orthodontic Services	Coverage is for dependents under age 19 only. You pay 50% after the deductible is met. Lifetime maximum benefit is \$1,000.

Willamette Dental

Provider Network WILLAMETTE DENTAL PRO

ID Card: You WILL NOT receive a card. Contact the clinic to schedule an appointment.

Annual Deductible	No Deductible
Maximum Annual Benefit	No Annual Maximum
Office Visit Copay	\$20 General \$30 Specialist
Preventive/ Diagnostic	Examinations, X-rays, teeth cleaning, fluoride, sealants 100% Covered
Fillings (metal)	\$20 copay
Extractions (per tooth)	\$100 copay
Crowns/Bridge (per tooth)	\$150 copay
Root Canals	\$75 - \$225 copay
Orthodontic Services	\$2,000 toward treatment (6 month waiting period) (adult & children)

Northwest Dental

Provider Network NORTHWEST DENTAL PRO

ID Card: You WILL NOT receive a card. Contact the clinic to schedule an appointment.

Annual Deductible	No Deductible
Maximum Annual Benefit	\$2,500 per person
Office Visit Copay	None
Preventive/ Diagnostic	Examinations, X-rays, teeth cleaning, fluoride, sealants 100% Covered
Fillings	\$35 copay
Extractions	\$35 Simple/ \$60 Surgical copay
Crowns	\$350 - \$400 copay
Root Canals	\$250 - \$400 copay
Orthodontic Services	\$2,000 towards treatment at any local orthodontist. (Lifetime maximum benefit per member, adult & children)



VSP Choice

Provider Network

VSP CHOICE PROVIDERS

ID Card: You WILL NOT receive a card. Contact a clinic to schedule an appointment.

Eye Exam	\$0 copay / Covered 100%
Materials	\$25 copay
Lenses	Covered in full after copay
Frames or Contacts	\$130 Allowance
Frequency	1 eye exam every 12 months 1 pair of lenses or contacts every 12 months 1 frame every 24 months



Want To Save More? Savings With Pre-Tax Dollars

Health Savings Account (HSA)

Paired with lower monthly premiums, an HSA is a type of savings account you can use to pay for approved medical, prescription, dental and vision expenses. Contributions are tax-free, and it is your personal account to use now and in the future. The amount you set aside lowers your taxable income, so you pay less in federal income taxes. There is no limit on your rollover funds, which allows you to bank these tax free funds. This is only available with Medical Plan 3.

There are specific eligibility requirements to open and contribute to an HSA. The IRS requires that you are covered by an HSA-qualified health plan, do not have other health coverage (i.e., traditional [non-HSA] health plan, Medicare, Tri-Care, VA benefits or even a flexible spending account), are 18 years of age or older, and are not claimed as a dependent on another person's tax return. For additional details, visit healthequity.com.

Health Reimbursement Arrangement Account (HRA)

A tax-advantaged plan with employer contributions that reimburses medical qualified expenses.

Flexible Spending Accounts – Health Care Flexible Account (FSA) and Dependent Care Flexible Spending Account (DCRA)

A Flexible Spending Account (FSA) lets you set aside pre-tax funds to pay certain medical, dental, and vision expenses. You can choose an account for health care or day care. When calculating your estimated expenses, remember that it is an annual election for a plan year that begins January 1 and should be used by December 31. You may roll over up to \$610 in unused FSA funds to the next year for the Health Care FSA only. You can enroll in FSAs even if you aren't enrolled in a Kootenai Health Medical Plan.

NOTE: The IRS does not allow you to have both a Health Care Flexible Spending Account and a Health Savings Account, meaning you cannot contribute to or receive reimbursements from these accounts at the same time.

Limited Purpose Flexible Spending Account (LPFSA)

A tax-advantaged benefit account for employees who also have a Health Savings Account. Used in conjunction with the HSA, the LPFSA allows you to contribute additional pre-tax dollars to use for dental and/or vision expenses while maximizing your pre-tax contribution to an HSA.

HOW TO SAVE

Account Type	Flexible Spending Account (FSA)	Health Reimbursement Arrangement (HRA)	Health Savings Account (HSA)	Limited Purpose Flexible Spending Account (LPFSA)	Lifestyle Spending Account (LSA) <i>New!</i>	Dependent Care Flexible Spending Account (DCRA)
Eligibility by Medical Plan Enrollment	Medical Plan 1, Medical Plan 2	Medical Plan 1, Medical Plan 2	Medical Plan 3	Medical Plan 3	Decline Medical	All benefit eligible employees
Plan Detail Highlights	<p>The entire elected amount is available on the first day of the plan year, so you don't have to wait for your payroll contributions to accumulate before using funds.</p> <p>Pre-tax contributions through payroll deduction.</p> <p>You receive a debit card by mail for use, or you can submit for reimbursement directly with the vendor.</p>	<p>Automatic enrollment into plan based on wellness participation and eligibility.</p> <p>No tax on employer contributions.</p> <p>Eligible for quarterly wellness incentive deposit.</p> <p>Tax-free distributions for qualified expenses.</p> <p>You receive a debit card by mail for use, or you can submit for reimbursement directly with the vendor.</p>	<p>Funds available every pay period through your payroll contribution.</p> <p>Pre-tax contributions through payroll deduction</p> <p>Triple tax savings: Tax-deductible contributions, funds earn interest and investment earnings are tax-free, and tax-free distribution for IRS-qualified medical expenses.</p> <p>Eligible for any remaining Kootenai Health Choice Dollars deposit.</p> <p>Eligible for quarterly wellness incentive deposit.</p> <p>You receive a debit card by mail for use, or you can submit for reimbursement directly with the vendor.</p>	<p>The entire elected amount is available on the first day of the plan year, so you don't have to wait for your payroll contributions to accumulate before using funds.</p> <p>If you have planned future dental or vision expenses, limited-purpose FSAs make a lot of sense, especially when used in conjunction with an HSA.</p> <p>You receive a debit card by mail for use, or you can submit for reimbursement directly with the vendor.</p>	<p>Eligible for employees declining medical coverage.</p> <p>An LSA allows you to personalize your benefits and be reimbursed for eligible expenses that support a variety of needs and preferences. This account allows you to spend benefit dollars on the things that matter the most for you.</p> <p>Automatic enrollment into plan based on wellness participation and eligibility.</p> <p>Eligible for quarterly wellness incentive deposit.</p> <p>Reimbursement for approved expenses subject to taxable income.</p>	<p>Funds available every pay period through your pre-tax payroll contribution.</p> <p>Pay for dependent daycare, preschool, before or after school programs, summer day camp or elderly daycare with tax-free dollars.</p> <p>Reduces your taxable income amount.</p> <p>Submit for reimbursement directly with the vendor.</p>
Can my funds be used for dependents?	Funds can be used for eligible dependents (legal spouse and/or children under age 26) regardless of enrollment under Kootenai Health insurance plan.	Funds can be used for eligible dependents (legal spouse and/or children under age 26) regardless of enrollment under Kootenai Health insurance plan.	Funds can be used for eligible dependents (legal spouse and/or children under age 26) regardless of enrollment under Kootenai Health insurance plan.	Funds can be used for eligible dependents (legal spouse and/or children under age 26) regardless of enrollment under Kootenai Health insurance plan.	Funds can be used for eligible dependents (legal spouse and/or children under age 26).	Funds can be used for eligible dependents (legal spouse and/or children under age 26) regardless of enrollment under Kootenai Health insurance plan.
What expenses are eligible for payment or reimbursement?	<p>Qualifying medical, dental and vision expenses.</p> <p><i>For a full list, please visit Health Equity's website.</i></p> <p>Funds are available for reimbursement of claims incurred in current benefit plan year only.</p>	<p>Qualifying medical, dental and vision expenses.</p> <p><i>For a full list, please visit PeakOne Administration's website.</i></p> <p>There is no time limit to reimburse yourself for qualified medical expenses that you pay out-of-pocket.</p>	<p>Qualifying medical, dental and vision expenses.</p> <p><i>For a full list, please visit Health Equity's website.</i></p> <p>There is no time limit to reimburse yourself for qualified medical expenses that you pay out-of-pocket.</p>	<p>Qualifying dental and vision expenses.</p> <p><i>For a full list, please visit Health Equity's website.</i></p> <p>Funds are available for reimbursement of claims incurred in current benefit plan year only.</p>	<p>For a list of qualifying expenses, please visit your Peak One Administration account or connect with them directly.</p>	<p>Qualifying medical, dental and vision expenses.</p> <p><i>For a full list, please visit PeakOne Administration's website.</i></p> <p>There is no time limit to reimburse yourself for qualified medical expenses that you pay out-of-pocket.</p>
Who may contribute to or fund the account?	Employee only through payroll deduction	Employer only	<p>Anyone may contribute to an HSA on behalf of an eligible HSA holder: employer, family member, or any other person.</p> <p><i>The sum of all contributions for a calendar year (from all sources) must not exceed the IRS contribution limits.</i></p>	Employee only through payroll deduction	Employer only	Employee only through payroll deduction

Account Type	Flexible Spending Account (FSA)	Health Reimbursement Arrangement (HRA)	Health Savings Account (HSA)	Limited Purpose Flexible Spending Account (LPFSA)	Lifestyle Spending Account (LSA) <i>New!</i>	Dependent Care Flexible Spending Account (DCRA)
Eligibility by Medical Plan Enrollment	Medical Plan 1, Medical Plan 2	Medical Plan 1, Medical Plan 2	Medical Plan 3	Medical Plan 3	Decline Medical	All benefit eligible employees
Is there an annual contribution limit? <i>Subject to change based on IRS guidelines</i>	\$3,050***	N/A	\$4,150**** self-only \$8,050**** family <i>Total above includes employer wellness contribution.</i> <i>Catch-up contribution: age 55+ by end of tax year - \$1,000/year.</i>	\$3,050***	N/A	\$5,000
Employer Contributions	N/A	Up to \$720 or \$1,000 for participation in wellness program (based on medical plan)	Employer Contributions: \$145 per month; Up to \$1,000 for participation in wellness program	N/A	Up to \$720 for participation in wellness program	N/A
Can unused funds be rolled over from year to year? <i>Rollover eligibility based on IRS guidelines.</i>	Up to \$610 may be rolled over annually to the next benefit year; unused funds exceeding this amount will be forfeited following a 90-day run-out period.	Yes; no "use it or lose it rule" This benefit allows you to grow your savings for the future.	Yes; no "use it or lose it rule" This benefit allows you to grow your savings for the future or as retirement savings strategy.	Up to \$610 may be rolled over annually to the next benefit year; unused funds exceeding this amount will be forfeited following a 90-day run-out period.	Yes; no "use it or lose it rule"	No; unused funds to be forfeited at the end of the year following a 90 day run-out period.
Does my account reimburse non-medical expenses?	No	No	Yes, but taxed as income and 20% penalty (no penalty if distributed after death, disability, or age 65)	No	Yes – see eligible expense list	No
What happens to my funds with an employment status change?	Funds remaining in your account are forfeited if you separate employment or transfer to a benefit ineligible position. You have 30 days to submit claims incurred prior to this date for reimbursement.	Account is portable, so funds will remain available in your account if you separate employment or transfer to a benefit eligible position.	Account is portable, so funds will remain available in your account if you separate employment or transfer to a benefit eligible position.	Funds remaining in your account are forfeited if you separate employment or transfer to a benefit ineligible position. You have 30 days to submit claims incurred prior to this date for reimbursement.	Funds remaining in your account are forfeited effective the date you separate employment or transfer to a benefit ineligible position.	Funds remaining in your account are forfeited if you separate employment or transfer to a benefit ineligible position. You have 30 days to submit claims incurred prior to this date for reimbursement.
Vendor	Health Equity	PeakOne Administration	Health Equity	Health Equity	PeakOne Administration	Health Equity

* This comparison chart is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact tax advisors if you have questions about your personal tax situation.

** For purposes of this comparison chart, an HRA refers to a traditional HRA that is properly integrated with a group health plan. It does not include retiree-only HRAs, qualified small employer HRAs, individual coverage HRAs or excepted benefit HRAs.

*** Contribution limits are subject to change based on IRS guidelines.

**** You are responsible for monitoring the amount deposited into your HSA each calendar year. Keep in mind, employer contributions count toward the maximum. If you exceed the maximum contribution limit, there is a penalty imposed by the IRS.

RETIREMENT PLANS

Employee Retirement Plans

As a full-time, part-time or PRN employee, this plan allows you to save money on a pre-tax and Roth basis for your retirement. You may contribute up to a 75% of your eligible compensation taking into consideration the IRS annual allowable limits. After one month of eligibility you will be auto enrolled at 3%.

Kootenai Health will match your contributions for benefit-eligible employees based on years of service ranging from 3-6%. There is a six year vesting schedule for match dollars.

In addition to the match dollars, Kootenai Health may contribute a discretionary amount equal to a percentage of your annual base salary for hours worked annually following one year of employment in a benefit eligible position. Please see policy for eligibility requirements.



VOLUNTARY BENEFITS

Life Insurance/AD&D

Kootenai Health offers several supplemental insurance plans to provide you with even more options to address your personal priorities.

Kootenai Health provides this coverage for benefited employees and **pays the full premium cost**. Your coverage is equal to 1x your annual salary, with a maximum of \$125,000. This plan also includes accidental death and dismemberment.

Additional Life Insurance

Additional life insurance to benefited employees is offered through United Heritage.

Individual

Elect up to five times your current salary to a maximum of \$500,000 in addition to the basic life insurance you receive through Kootenai Health. Employees are guaranteed up to \$150,000 in additional insurance with no personal health statement required when newly eligible.

Spouse

You may purchase up to \$100,000 in life insurance for your spouse. A personal health statement from your spouse will be required for amounts over \$25,000.

Child

You may purchase a \$10,000 life insurance policy for your child or children under 26 years of age.



INCOME PROTECTION

Disability Plans

Disability plans protect your income if you can't work due to an illness or injury.

Short Term Disability Protection (STD)

You may purchase coverage to provide up to 60% of your pre-disability income for up to 12 weeks while out of work for a qualifying short-term disability.

NOTE: Pre-existing conditions are not covered. Sick Time/EIB must be used prior to receiving Short Term Disability payments.

Long Term Disability (LTD)

Kootenai Health provides this coverage for benefited employees and **pays the full cost** of coverage. Disability is paid at 60% of your pre-disability income to a maximum of \$10,000/month following a 90-day elimination period.

NOTE: There is a one-year waiting period for pre-existing conditions.

ADDITIONAL VOLUNTARY BENEFITS

Critical Illness Protection

You may purchase insurance that provides a lump-sum benefit to assist you with paying costs associated with specified critical illnesses such as cancer, heart attack and stroke.

Accident Only Protection

You may purchase insurance that provides a cash benefit for over 80 types of accidental injuries and related services.

Identity Theft Insurance

Legal Shield coverage provides aid in case of identity theft and up-to-date credit reporting.

Legal Coverage

Met Life Legal Plans offer legal aid relating to debt matters, civil lawsuits, wills and other legal issues.

New! Hospital Indemnity Insurance

You may purchase additional coverage to help offset costs of covered surgeries and hospital stays or services.

Important: To initiate a life insurance, disability, critical illness or accident claim, you need to contact United Heritage or Human Resources. United Heritage will review your claim request before providing a decision.

EMPLOYEE BENEFIT DISCOUNTS

Kootenai Health also provides additional voluntary benefits that can be enrolled and/or accessed by reaching out directly to the vendors, some of which have the convenience of payroll deductions.

True Blue Medicare Advantage

If your spouse is age 65 or older or Medicare eligible, they may qualify for True Blue Medicare Advantage. For more information on this medical insurance plan, contact The Murray Group for more details.

IDEAL - Idaho College Savings Program

IDEAL - Idaho College Savings Program is a 529 Plan sponsored by the State of Idaho. The program helps families save today for tomorrow's higher education.

Home & Auto Insurance

Travelers Auto, Home & Toys insurance, and Liberty Mutual Auto & Home insurance programs are available as a voluntary benefit. As part of the programs you have access to value-added features and benefits, including special group discounts on auto and home insurance.

Pet Insurance

Because your pets are part of your family as well, you may purchase pet insurance through Nationwide. Pet insurance provides health care coverage for dogs, cats and exotic pets.

PEAK Health and Wellness Center Memberships

You receive a subsidy from MyHealth toward your PEAK membership. Visit any of the four Peak locations to enroll.

Kroc Center Memberships

You receive a subsidy from MyHealth toward your Kroc membership. Visit the Kroc Center to enroll.

Vital Worklife Program

To address and help you work through life situations, Kootenai Health provides the Vital Worklife Program **at no cost to you**. The program connects you and your household members with experienced counselors to help with a variety of legal, financial and emotional concerns. The program is completely confidential, and no enrollment is required. Contact Human Resources for more information or Vital Worklife at 800.383.1908

Disclosures/Compliance Notices

Available to you through open enrollment communication, HR SharePoint, employee benefits enrollment platform and upon request in Human Resources.

Visit the Kloud for additional employee perks

TOTAL REWARDS BENEFITS

At Kootenai Health, there is so much more to our **Total Rewards** than our employee benefits package of medical, dental, vision, and retirement! We also offer a complete resource suite that compliments career growth, mental and physical wellbeing, financial health, recognition, compensation and more. Below is a list of some of the rewards that are available for you:

Health and Well-Being Resources

Caregiver Well-Being

A multidisciplinary committee is dedicated to identifying and providing a wide variety of well-being resources for all employees including educational series related to inclusivity, dealing with stressful events, Schwartz Rounds, and suggested reading/resources!

Call 208.625.4323 with any questions.

Employee Assistance Program (FREE counseling, peer coaching, etc.)

All employees and their family members have access to a wide variety of FREE and confidential well-being resources through national behavioral health consulting practice, **VITAL WorkLife**.

- FREE Three counseling sessions, per incident available 24/7
- FREE Nurse Peer Coaching
- FREE Educator Peer Coaching
- FREE Legal and Financial Consultations and Resources

MyHealth

Our employee health program, MyHealth, offers discounted massages, free fitness and nutrition coaching, discounted gym memberships and more! Visit the **Benefits tab** of MyHealth to make appointments, get device subsidies, and learn more!

The team provides access to devices, fitness and nutrition coaching, massage therapy and more!

- MyHealth - Virgin Pulse
- MyHealth Device Subsidy
- MyHealth Fitness Coaching
- MyHealth Fitness Testing
- MyHealth Massage Therapy (30-90 min)
- MyHealth Nutrition Coaching
- MyHealth Challenges
- My Health Seminars
- MyHealth VP Transform

Kootenai Subsidized Gym Memberships

- KROC Center Membership
- Peak Health & Wellness Membership

Call 208.625.6464 with any questions.

Well-Being App

Kootenai Health is proud to partner with **Unmind** to provide expanded versions of their application (app) aimed at improving mindfulness and overall well-being!

Call 208.625.4628 with any questions.

Paid Time Off (PTO)

Kootenai Health believes that employees should have opportunities to enjoy time away from work to help balance their lives and recognizes that each employee has diverse needs for time off from work. Accrual begins upon hire. Contact Human Resources with any questions.

Employee Recognition

Kootenai Health's recognition program provides opportunities to recognize employees for going above and beyond. Send e-cards to co-workers or find ways to earn points that can be saved and redeemed for thousands of awards including gift cards, apparel, and experiences. This is in addition to other recognition initiatives.

Contact 208.625.4646 with any questions.

Financial Wellness and Legal Resources

- Free Fidelity Financial Counseling
- Legal Counseling through MetLaw Legal
- Savings Accounts
(Health Savings Account, Flexible Spending Account, Dependent Care FSA, Limited Purpose FSA, Lifestyle Spending Account LSA)

Contact Human Resources 208.625.4620 with any questions.

TOTAL REWARDS BENEFITS



On Campus Child Care

We know that taking care of your family is your number one priority. Gain access to our on-campus childcare center. Flexible scheduling and payroll deduction payment available!

Contact 208.625.6070 with questions.

Educational Assistance/Career Development

Kootenai Health is dedicated to recruiting and retaining top talent to serve our community. We are dedicated to ongoing education and financial support for those wanting to grow in their career. We offer training and education through our Organizational Development department as well as tuition reimbursement and partnerships with many in-person and online higher education institutions.

- Tuition Reimbursement
- Earn your BSN through Idaho State College
- Mentorship
- Kootenai Health University
- Learning/Career Opportunities
- Professional Development
- Apprentice Programs

Contact 208.625.4646 with any questions.

Housing Resources

(misc. housing resources listed on kh.org)

- **Revolution Mortgage**

Discounts and Deals for Employees

Examples may include:

- Mobile phones
- Exercise classes
- Local restaurant discounts
- Membership discounts
- Dell Computers

Contact 208.625.4646 with any questions.

Additional Rewards

- Specialty Certification Pay
- Night Differential
- Weekend Differential
- Holiday Differential (as applicable)
- Per Diem - Additional compensation in lieu of PTO and Extended Illness Bank (EIB)
- Preceptor Pay (Preceptor Class available)
- Sick/Extended Illness Bank
- Jury Duty Pay
- Bereavement
- PTO Cash-Out
- PTO Donations
- Cafeteria/Gift Shop
- Big Blue Coffee Stand
- Employee Referral Program
- Kootenai Health Medical Leave of Absence
- Family Fund

VENDOR CONTACT LIST

Vendor	Benefit Administered	Phone Number	Website
Blue Cross of Idaho (BCI)	Medical Plans	800.627.1188	bcidaho.com
ClearScript	Pharmacy	866.718.2845	clearscript.org
Colonial Life	Hospital Indemnity Insurance	800.325.4368	colonialLife.com
Delta Dental of Idaho	Dental	800.356.7586	deltadentalid.com
Fidelity	Retirement	800.343.0860	netbenefits.com/kootenaihealth
FMLA Source	FMLA	877.462.3652	fmlasource.com
Health Equity (available 24 hr/day, 7 days/wk)	FSA, DCRA, HSA, LPFSA	866.346.5800	healthequity.com
Ideal 529 College Savings	Idaho College Savings Program	866.433.2533	idsaves.org
Kootenai Care Network	Network Provider	208.625.6611	kootenaicarenetwork.org
Legal Shield	Identity Theft Insurance	800.654.7757	legalshield.com
Liberty Mutual	Auto & Home Insurance	509.927.4655	libertymutual.com
MetLife	Pre-Paid Legal	800.821.6400	legalplans.com
The Murray Group	Benefits Broker/COBRA/True Blue Medicare Advantage	208.765.2620	murraygr.com
MyHealth	Wellness Program	208.625.6464	email: myhealth@kh.org
Nationwide	Pet Insurance	877.738.7874	petinsurance.com
Northwest Dental	Dental	208.618.6932	northwestdentalbenefits.com
PeakOne Administration	HRA and LSA	866.315.1777	peakoneadmin.com
Travelers	Home/Auto/Toys Insurance	888.695.4640	travelers.com
United Heritage	Life Insurance and Disability	800.830.1140	unitedheritage.com
Vision Service Plan (VSP)	Vision	800.877.7195	vsp.com
VITAL WorkLife	Employee Assistance Program	952.230.5117 or 800.383.1908	vitalworklife.com username: kootenaiEAP password: member
Willamette Dental	Dental	855.433.6825	willamettetedental.com

Eligibility and benefits are subject to current Kootenai Health policies. If you have questions, please contact Human Resources at 208.625.4620. **Employee Perks** contact information available on the Kloud.