



TOTAL REWARDS 2025 BENEFITS



KootenaiHealth

BENEFITS FOR YOU

At Kootenai Health, we are committed to providing a comprehensive Total Rewards-Benefits package to ensure you have options and flexibility that align to best support you and your family lifestyle needs.

In addition to your medical, dental, and vision coverage, you have access to a variety of additional benefits to support your health, your future, your financial and income protections, your well-being and additional rewards.

Take time to review this benefits guide so you have the information you need to make the best decision.

As you review this guide, if you have questions please contact benefits@kh.org.

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 (LPSFA), Dependent Care FSA, and Health Savings Account (HSA) must be re-elected during open enrollment every year.

Qualifying Life Events

You may adjust coverage level of eligible benefits mid-year if you experience a qualifying life event. Enrollment and documentation must be received within 30 days of event, unless otherwise noted. Qualifying events can include birth of a child/adoption, change in marital status, and gain/loss of other coverage. Report any qualified changes to your Human Resources Department by the 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, Acrisure via mail.

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.

YOUR BENEFITS ENROLLMENT

YOUR HEALTH

Medical Plan Options
Medical Premium Support Program **NEW!**
Telemedicine **NEW!**
Dental Plan Options
Vision Plan
How to Save: Savings Accounts

YOUR FUTURE

Retirement Savings Program

YOUR FINANCIAL AND INCOME PROTECTIONS

Life Insurance
Additional Life Insurance
 Individual
 Spouse
 Child
Short Term Disability (STD)
Long Term Disability (LTD)
Critical Illness Protection
Accident Only Protection
Identity Theft Insurance
Legal Coverage
Hospital Indemnity Insurance

YOUR WELL BEING

Personify Health
Financial Well Being
MyHealth Program
Vital Worklife
Employee Assistance Program
Caregiver Well-Being
Paid Time Off (PTO)

YOUR EXTRAS

Employee Recognition
On-Campus Child Care
Educational Assistance/Career Development
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 Discount
Big Blue Coffee Stands
Employee Referral Program
Kootenai Health Medical Leave of Absence
Family Fund

Rates and vendors listed on pages 12-14.

YOUR BENEFITS ENROLLMENT

THINGS TO KNOW AS YOU CONSIDER YOUR COVERAGE

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).

Failure to select and submit your benefits

Failure to submit your new hire elections by your identified deadline will result in no coverage for the remainder of the plan year, unless you experience a qualifying life event.

Employment Status Change

If you transfer from PRN status to a 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 reflects your **budgeted FTE in the HR/Payroll system.*

Full-Time Benefit Eligible Status

64+ hours per pay period (.80-1.0 FTE)

Part-Time Benefit Eligible Status

40+ hours per pay period (.50-.75 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.

**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.

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 preferred 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.

**There are specific eligibility requirements to open and contribute to an Health Savings Account plan. 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 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 peakoneadmin.com.*



MEDICAL PREMIUM SUPPORT PROGRAM

To help ensure team members have support for everyday expenses that can be impacted by medical premium costs, our Medical Premium Support Program provides an annual, one-time Lifestyle Spending Account (LSA) deposit to team members under a designated salary threshold. The LSA allows for reimbursement of expenses related to health, fitness, family, emotional and social wellness, including **groceries, gas, utilities** and more (review LSA flyer for more details).

- **Full-time:** \$500 for benefit eligibility prior to 7/1; \$250 for benefit eligibility on or after 7/1
- **Part-time:** \$250 for benefit eligibility prior to 7/1; \$125 for benefit eligibility on or after 7/1

To be eligible for the program, you must be a regular, benefit-eligible team member, enrolled in our medical plans and meet the criteria based on individual income (currently \$55,000 annual based on 1.0 FTE | \$26.44/hr).

Eligibility is automatically reviewed internally during the New Hire, Transfer, and Open Enrollment period. Re-certification is reviewed annually during Open Enrollment. If your income changes mid-year, you may be eligible for the program the following year. Eligibility requirements are subject to change. Deposit may be pro-rated based on start date.

Medical Service Blue Cross of Idaho	Core Plan - HSA	Buy Up Plan	Enhanced Buy Up Plan
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ID Card: You WILL receive a card by mail from the vendor for your medical plan.

Annual Deductible (in-network)	\$3,000 individual, \$6,000 per family (in-network)	\$2,400 individual, \$4,800 per family (in-network)	\$1,500 individual, \$3,000 per family (in-network)
Coinsurance (in-network)	You pay 100% of the allowed amount for covered services until deductible is met	You pay 30% of the allowed amount for covered services	You pay 20% of the allowed amount for covered services
Out of Pocket Maximum (in-network)	\$3,000 individual, \$6,000 per family	\$7,200 individual, \$14,400 per family	\$3,900 individual, \$7,800 per family
Preventive Care (in-network)	100% Covered	100% Covered	100% Covered
Emergency Room (in-network)	Subject to full Deductible/Coinsurance	You pay 30% after deductible	\$300 copay; you pay 20% after deductible
Lab Services/X-Rays (in-network)	Subject to full Deductible/Coinsurance	The first \$150 in covered charges annually are covered at 100%. Additional charges over \$150 are covered at 70% after deductible. Mammograms covered 100%.	The first \$400 in covered charges annually are covered at 100%. Additional charges over \$400 are covered at 80% after deductible. Mammograms covered 100%.
Physical, speech, and occupational therapy (up to combined 30 visits annually per participant)	Subject to full Deductible/Coinsurance	Plan pays 70% of maximum allowance	Plan pays 80% of maximum allowance
Chiropractic/Naturopathic	Subject to full Deductible/Coinsurance (18 visits annually)	70% (12 visits annually)	80% (12 visits annually)
Copayments			
Residents in Kootenai County	Subject to full Deductible/Coinsurance	Kootenai Care Network Provider Primary Care Provider: \$40 Urgent Care: \$50 Specialist: \$80	Kootenai Care Network Provider Primary Care Provider: \$20 Urgent Care: \$30 Specialist: \$40
Residents in four northern counties of Idaho (Bonner, Shoshone, Boundary or Benewah County)	Subject to full Deductible/Coinsurance	Kootenai Care Network Provider or Local Provider Primary Care Provider: \$40 Urgent Care: \$50 Specialist: \$80	Kootenai Care Network Provider or Local Provider Primary Care Provider: \$20 Urgent Care: \$30 Specialist: \$40
Residents outside of the five northern counties of Idaho	Subject to full Deductible/Coinsurance	Kootenai Care Network Provider or Local Provider Primary Care Provider: \$40 Urgent Care: \$50 Specialist: \$80	Kootenai Care Network Provider or Local Provider Primary Care Provider: \$20 Urgent Care: \$30 Specialist: \$40

Pharmacy Coverage ClearScript	Core Plan - HSA	Buy Up Plan & Enhanced Buy Up Plan
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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	Subject to full Deductible/Coinsurance	\$10 copay	\$20 copay
	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 Mail order: Same as retail; receive three month supply for three co-payments.

Residents outside of Kootenai County	Generic Drugs	Subject to full Deductible/Coinsurance	\$10 copay	
	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.

NEW AllyHealth TELEMEDICINE SERVICE FOR YOU

Providing 24/7/365 direct phone or video access to family doctors and pediatricians for consults, diagnosis, treatment, and more for a wide range of common health conditions treatable virtually. On your schedule.

Available to **all employees** and their household members. This benefit is in addition to medical insurance coverage.

Note: App registration is required to access this benefit/services.



AllyHealth - Telemedicine Services

Eligibility	Employees and anyone living in the household
General Medical Visits	\$0 Copay
Mental Health Talk Therapy	\$0 Copay 10 visits included at no cost (combined with psychiatry)
Psychiatrist Visits	\$0 Copay 10 visits included at no cost (combined with mental health)
Integrated EAP	\$0 Copay 3 sessions per issue, per person, per plan year
Life & Wellness Coaching	\$0 Copay 5 sessions per issue, per person, per plan year
Return to work notes	Available
Additional Items	Unlimited access to legal assistance & advice and financial resources Any copays after initial visits for mental health are billed to the member (\$90 copay)

YOUR HEALTH

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

(Only available in the Pacific Northwest)

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

(Only available in Kootenai County)

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. Invisalign options available. (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



SAVINGS ACCOUNTS - PEAK ONE ADMINISTRATION

Account Type	Health Savings Account (HSA)	Limited Purpose Flexible Spending Account (LPFSA)	Flexible Spending Account (FSA)	Health Reimbursement Arrangement (HRA)	Dependent Care Flexible Spending Account (DCA)	Lifestyle Spending Account (LSA)
Eligibility	Core Plan - HSA	Core Plan - HSA	Buy Up Plan Enhanced Buy Up Plan	Buy Up Plan Enhanced Buy Up Plan	All benefit eligible employees	Decline Medical Insurance Medical Premium Support Plan
Does the account accept employer contributions?	Yes	No	No	Yes	No	Yes
Does the account accept employee contributions?	Yes	Yes	Yes	No	Yes	No
Are funds available immediately following benefit effective date?	No, deposited bi-weekly	Yes, front-loaded	Yes, front-loaded	No, deposited bi-weekly	No, deposited bi-weekly	No, deposited quarterly
Can you change your contribution amount anytime?	Yes	No	No	No	Yes	No
Eligible Expenses*	IRS qualifying medical, dental and vision expenses.	IRS qualifying dental and vision expenses.	IRS qualifying medical, dental and vision expenses.	IRS qualifying medical, dental and vision expenses.	Dependent daycare, preschool, before or after school programs, summer day camp or elderly daycare. The facility must have a tax identification number.	For a list of qualifying expenses, please visit your Peak One Administration account or connect with them directly.
Do funds expire at year-end?	No; This benefit allows you to grow your savings for the future	Yes; Up to \$640 may be rolled over annually to the next benefit year following the run-out period	Yes; Up to \$640 may be rolled over annually to the next benefit year following the run-out period	No; This benefit allows you to grow your savings for the future	Yes; unused funds to be forfeited at the end of the calendar year following a run-out period	No; funds remain available as long as you meet the eligibility requirements
Is there access to funds after employment separation?	Yes	No	No	Yes	No	No
Wellness Incentive Eligibility	Up to \$1,000 annually	No	No	Up to \$720 annually	No	Up to \$720 annually
Employer Monthly Contributions	\$145 per month	No	No	No	No	No

* 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.

YOUR FUTURE

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 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.

YOUR FINANCIAL & INCOME PROTECTIONS

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.

YOUR FINANCIAL & INCOME PROTECTIONS cont.

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.

Disability Plans

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

Short Term Disability (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 Illness Bank 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.

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 Protection

You may purchase insurance that provides a cash benefit for 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.

Hospital Indemnity Insurance

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

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.

PerkSpot

Kootenai Health offers exclusive and private discounts from approximately 700+ merchants locally and nationally, in a wide array of categories through PerkSpot. Visit the Kloud for more details and their website to create an account.

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 and Home & Toys insurance program offers an employee discount. The program offers 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.

Subsidized Gym Memberships

PEAK Health and Wellness Center Membership

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

Kroc Center Membership

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

YOUR WELL BEING

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:

Vital Worklife

Employee Assistance Program (FREE counseling and peer coaching)

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

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

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!

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!

- Virgin Pulse
- Device Subsidy
- Fitness Coaching
- Fitness Testing
- Massage Therapy
- Nutrition Coaching
- Challenges
- Seminars
- VP Transform

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 through our Momentum program. This is in addition to a variety of other recognition initiatives. Visit the Kloud for more details.

Financial Wellness and Legal Resources

- Free Fidelity Financial Counseling
- Legal Counseling through MetLaw Legal
- Savings Accounts options

Personify Health (formerly Virgin Pulse in 2024)

Personify Health administers our wellness program and keeps you engaged all year long by offering rewards for making healthy decisions and reaching your goals.

Although participation is completely voluntary, you are encouraged to take full advantage of this enhanced program that inspires health, fun and overall well-being. You can earn up to **\$1,000 per year** for taking small steps toward your overall health.

Annual Wellness Incentive - Employer Contribution

Core Plan - HSA \$1,000 eligibility (with HSA Plan)

Buy Up Plan \$1,000 eligibility

Enhanced Buy Up Plan \$720 eligibility

Declined Medical \$720 eligibility (LSA)

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

YOUR EXTRAS

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
- Apprentices Programs
- Leadership Development Programs
- Internal Mobility Programs

Supporting You

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

Supporting Others

- Family Fund
- PTO Donations

MEDICAL PLANS

Core Plan - HSA

Coverage Level	Total Per Paycheck	KH Contribution Per Paycheck	Employee Contribution Per Paycheck*
Employee Only	\$378.88	\$378.88	\$0.00
Employee + One Child	\$474.79	\$474.79	\$0.00
Employee + Children	\$536.35	\$536.35	\$0.00
Employee + Spouse	\$646.47	\$591.30	\$55.17
Employee + Family	\$710.40	\$619.73	\$90.67

Employer contribution: Up to \$1,000 with wellness incentive + \$145/month if you open an HSA.

Buy Up Plan

Coverage Level	Total Per Paycheck	KH Contribution Per Paycheck	Employee Contribution Per Paycheck*
Employee Only	\$409.07	\$396.57	\$12.50
Employee + One Child	\$517.41	\$504.91	\$12.50
Employee + Children	\$582.53	\$541.87	\$40.67
Employee + Spouse	\$698.56	\$586.90	\$111.67
Employee + Family	\$770.79	\$616.62	\$154.17

Employer contribution: Up to \$1,000 with wellness incentive.

Enhanced Buy Up Plan

Coverage Level	Total Per Paycheck	KH Contribution Per Paycheck	Employee Contribution Per Paycheck*
Employee Only	\$464.13	\$426.26	\$37.50
Employee + One Child	\$593.19	\$503.02	\$90.17
Employee + Children	\$667.19	\$530.02	\$137.17
Employee + Spouse	\$796.24	\$577.08	\$219.17
Employee + Family	\$883.27	\$609.10	\$274.17

Employer contribution: Up to \$720 with wellness incentive.

***Add \$40 per paycheck for part-time employees (0.5 - 0.75 FTE).**

There are 24 pay periods per year.

DENTAL PLANS

Delta Dental			
Coverage Level	Total Per Paycheck	KH Contribution Per Paycheck	Employee Contribution Per Paycheck
Employee Only	\$23.30	\$11.65	\$11.65
Employee + One Child	\$41.15	\$11.65	\$29.50
Employee + Children	\$56.55	\$11.65	\$44.90
Employee + Spouse	\$49.30	\$11.65	\$37.65
Employee + Family	\$74.43	\$11.65	\$62.78

Willamette Dental			
Coverage Level	Total Per Paycheck	KH Contribution Per Paycheck	Employee Contribution Per Paycheck
Employee Only	\$24.90	\$12.45	\$12.45
Employee + One Child	\$44.00	\$12.45	\$31.55
Employee + Children	\$60.45	\$12.45	\$48.00
Employee + Spouse	\$52.70	\$12.45	\$40.25
Employee + Family	\$79.55	\$12.45	\$67.10

Northwest Dental			
Coverage Level	Total Per Paycheck	KH Contribution Per Paycheck	Employee Contribution Per Paycheck
Employee Only	\$20.20	\$10.10	\$10.10
Employee + One Child	\$48.75	\$10.10	\$38.65
Employee + Children	\$49.84	\$10.10	\$39.74
Employee + Spouse	\$40.23	\$10.10	\$30.13
Employee + Family	\$74.59	\$10.10	\$64.49

VISION PLAN

VSP Choice	
United Heritage VSP	Employee Contribution Per Paycheck
Employee Only	\$4.80
Employee + One Child	\$9.50
Employee + Children	\$9.50
Employee + Spouse	\$7.35
Employee + Family	\$13.50

TELEMEDICINE PLAN

AllyHealth	
Coverage Level	Employee Contribution Per Paycheck
Employee Only	\$0.00
Employee + One Child	\$0.00
Employee + Children	\$0.00
Employee + Spouse	\$0.00
Employee + Family	\$0.00

VENDOR CONTACT LIST

Vendor	Benefit Administered	Phone Number	Website
AllyHealth	Telemedicine Services	888.565.3303	allyhealth.net
Blue Cross of Idaho (BCI)	Medical Plans Group #10035732	800.627.1188	bcidaho.com
ClearScript	Pharmacy RxBIN: 003585 RxPCN: ASPROD1 RxGrp: CS059	888.672.7197	clearscript.org
Colonial Life	Accident, Critical Illness, Hospital Indemnity Insurance	800.325.4368	colonialLife.com
Delta Dental of Idaho	Dental Group #2475	800.356.7586	deltadentalid.com
Fidelity	Retirement	800.343.0860	netbenefits.com/kootenaihealth
FMLA Source	FMLA	877.462.3652	fmlasource.com
Kootenai Care Network	Network Provider	208.625.6611	kootenaicarenetwork.org
Kootenai Clinic Appointment Center	Find a Provider	208.625.6767 or 844.627.9411	kh.org/find-a-provider
Legal Shield	Identity Theft Insurance	800.654.7757	legalshield.com
MetLife	Pre-Paid Legal	800.821.6400	legalplans.com
The Murray Group (Acrisure)	Benefits Broker/COBRA/True Blue Medicare Advantage	208.765.2620	acrisure.com/northwest
MyHealth	Wellness Program	208.625.6464	email: myhealth@kh.org
Northwest Dental	Dental	208.618.6932	northwestdentalbenefits.com
PeakOne Administration	All Savings Accounts	866.315.1777	peakoneadmin.com
PerkSpot	Employee Discount Program	866.606.6057	kh.perkspot.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	willamettedental.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.



KootenaiHealth

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