

Team Member Benefits

Physicians



Benefits at ECU Health

Your benefits are a valuable part of the rewards of working here. To carry out the mission of the organization of improving the health and well-being of Eastern North Carolina, each year, ECU Health invests more than \$500 million in its employees through a comprehensive package that represents much more than just competitive pay and benefits. Through our competitive benefits program, we strive to demonstrate our commitment to you.

Benefits Eligibility

Provider eligibility is based on Full-Time Equivalency (FTE). Providers are considered benefit-eligible if their FTE is .5 or greater. Benefit elections must be made within 30 days of hire/benefit-eligible status. Benefits become effective the first of the month following your 30th day of hire/benefit-eligible status change. Providers must re-elect benefits during annual enrollment each year.

Medical

Eligible team members can choose from three self-insured health plans offering medical and prescription coverage. The third party administrator for the ECU Health Plans is MedCost. The cost of the benefit is shared between employer and team member. ECU Health offers 3 medical plan options: Basic, Choice and Medical Savings Plan. The Basic and Choice plans are traditional PPO medical plans and the Medical Savings Plan is considered a high deductible plan. All three plans include tiered provider options. Some of the highlights of the coverage in each tier are:

- Preventive care medical services performed by an in network provider are covered at 100% under each medical plan – at no charge to you.
- Vidant Integrated Care Network (VIC) Tier includes reduced copays with health care providers enrolled in VIC.
- Tier A includes higher plan co-insurance coverage at 85%, lower copays for the traditional medical plans, lower deductibles and out of pocket maximums.
- Tier B includes plan co-insurance coverage at 70%, PCP and specialty office visits subject to deductible and 30% coinsurance

Medical/Dental/Vision premiums

Tier	Medical			Dental		Vision
	MSP	Basic	Choice	Basic	Choice	
Single	\$35	\$40	\$53	\$9	\$17.50	\$2.71
Child(ren)	\$130	\$152	\$176	\$16.50	\$30.50	\$4.46
Spouse	\$204	\$238	\$267	\$19	\$35.50	\$4.07
Family	\$224	\$261	\$292	\$27	\$50.50	\$6.80

Full-time team members – Bi-weekly deductions

Tier	Medical			Dental		Vision
	MSP	Basic	Choice	Basic	Choice	
Single	\$98	\$113	\$125	\$9	\$17.50	\$2.71
Child(ren)	\$222	\$259	\$282	\$16.50	\$30.50	\$4.46
Spouse	\$281	\$329	\$359	\$19	\$35.50	\$4.07
Family	\$332	\$387	\$417	\$27	\$50.50	\$6.80

Part-time team members – Bi-weekly deductions

Additional premiums for Wellness, Tobacco Use and Spousal/Domestic Partner may apply.

For more detailed information, please see the summary plan descriptions available on allin.ECUHealth.com > Resources > Document Library.

Medical

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- Tier A includes higher plan co-insurance coverage at 85%, lower copays for the traditional medical plans, lower deductibles and out of pocket maximums.
- Tier B includes plan co-insurance coverage at 70% or 80%, slightly higher copays for the traditional medical plans and deductibles and out of pocket maximums.

Dental

ECU Health offers two dental plan options. The ECU Health Dental Plans are designed for team members to see any licensed dentist; however the benefits (i.e. lowest out-of-pocket cost to you) are greatest when services are received from a Cigna provider.

Vision

The Vision Care Plan is designed to encourage you to maintain your vision through regular exams and to help with expenses for prescription glasses and contact lenses. With this voluntary plan, you may use in or out-of-network providers, but the level of benefit is higher when you receive care from an in-network provider. A listing of in-network providers can be found at www.EyeMed.com or by calling them directly at 844-409-3401.

Life

Each full-time provider automatically receives employer basic life insurance coverage equal to one times his or her annual base salary up to a maximum of \$150,000. Each provider eligible for part-time benefits will automatically receive employer-basic life insurance equal to \$10,000. The cost of this benefit is 100% employer paid.

Optional Life

Providers may purchase additional life insurance coverage for themselves, their spouses, as well as their dependents.

Flexible Spending Accounts (FSA)

Flexible Spending Accounts are an easy way for you to keep more of your take-home pay by using “pre-tax” dollars for eligible expenses. Simply present your FSA debit card for the purchase of eligible services and goods. Using the debit card allows you to directly tap into your Health Care or Dependent Day Care FSA, meaning better cash flow for you and no waiting for reimbursement.

Disability

Short-Term Disability – ECU Health offers two plan options for short-term disability. The 15/11 plan option has a 15 day elimination period and pays up to 11 weeks of benefits. The 30/09 plan option has a 30 day elimination period and pays up to 9 weeks of benefits. Income protection pays 50% of base salary in the event of disability up to \$1,000 per week. Proof of good health is required for insurance if applying after initial eligibility on date of hire.

Long-Term Disability – This benefit replaces 50% of base pay after a 90-day waiting period when absence is due to a qualified illness or injury.

Supplemental Physician Individual Disability – Special enrollment in Spring/Summer of each year for newly eligible providers. This benefit replaces 60% of total compensation up to an additional \$6,000 per month, for a total of \$11,000 per month in compensation with the group plan. This benefit allows for portability. The plan premiums remain at the same rate if you were to leave ECU Health.

Retirement Savings Plan

401(k) Partnership Savings Plan – The ECU Health Retirement Program consists of a pre-tax 401(K) plan and a Roth 401(k) plan, as well as an unmatched after-tax plan where you can save for retirement. Employer-paid matching contributions are available after meeting one year of service with ECU Health. The match contributions are as follows:

- One Year but Less Than Five Years: 50% match up to first 5% of salary contribution.
- Five Years but Less Than Ten Years: 75% match up to first 5% of salary contribution.
- Ten or More Years: 100% match up to first 5% of salary contribution.

The match becomes effective after one year of service. IRS compensation limits apply for matching contributions. Beneficiaries must be elected for this plan by contacting Fidelity at www.netbenefits.com or 1-800-343-0860.

In addition, you can make additional after-tax contributions in the unmatched after-tax plan that allows you to save up to the 2021 IRS limit of \$58,000 (63,000 if you are 50+) for team member and employer contributions (if applicable) combined.

457(b) Deferred Compensation Plan – The 457(b) Deferred Compensation Plan allows providers to set aside retirement savings on a pre-tax basis through payroll deduction. The IRS contribution limit for 2021 is \$19,500 with age-based catch up provision of \$6,500 available if over age 50.

Administrative Stipend

Providers of .5 full time equivalency and greater will be eligible for a prorated maximum of \$5,000 annually.

Stipend will be prorated based on FTE status and start date. These dollars are allocated to cover professional expenses such as medical licensure, DEA, continuing education, books, and journal subscriptions.

Provider Leave Time (Holiday, Sick, and Vacation)

Providers accrue time-off in the vacation/sick/holiday structure based on provider contract.

Time Off Category	Annual Credit Hours
Sick	96 hours
Vacation	168 hours
Holidays	72 hours

Regular part-time providers (.5-.79 FTE) accrue ½ the vacation and sick credit that full-time providers receive.

A unique feature of the Leave Program is the opportunity for providers to “cash out” up to 80 vacation hours per year. “Cash-outs” are to be completed via Employee Self-Service.

Vacation time is accrued throughout the year, and may carry-over the following from one fiscal year to the next:

- One (1) year of vacation time when employed less than 10 years
- Two (2) years of vacation time after 10 consecutive years of employment

Any vacation time accrued, but not used, in excess of these limits will be subject to forfeiture by the provider at the end of each fiscal year.

Additional Benefit

- Holiday Savings Club
- Local Government Federal Credit
- 529 College Savings Plan
- Free Parking

NOTE: Although the benefits described in this brochure generally apply to benefit-eligible providers, all organizations may not offer all of the benefits described. Please note the benefits described in this booklet may be changed at any time and do not represent a contractual obligation on the part of ECU Health.

Adoption Assistance Program

Providers can receive up to \$2,500 per child, with a maximum of \$5,000 in a budget year towards financial assistance to reimburse eligible expenses associated with the adoption of a child. Eligible expenses include legal and court fees, temporary foster care charges, travel expenses associated with the adoption, counseling, placement, and agency fees. Additional eligibility information can be obtained on the Employee Central Webpage.

Employee Assistance Program (EAP)

Confidential, no cost counseling available to you and your family. Call 252-847-HELP (4357) or toll free 877-843-7207 for an appointment.

Do you feel run down at work?

ECU Health EAP can help with:

- Work stress
- Depression/sadness
- Anxiety
- Irritability/anger
- Conflict in families or personal relationships
- Alcohol and drug abuse
- Personal loss and grief
- Violence in the home
- Parenting and step-parenting
- Child behavior/school difficulty
- Separation and divorce
- Changes at home or work
- Career decisions
- Financial difficulty

No cost to you

ECU Health EAP offers no-cost, confidential counseling with a licensed behavioral health professional in your community. Your employer cares about your mental health and provides these services at no cost. Outcome based, short-term counseling. We use a reliable and valid tool to both measure the effectiveness of our counselors as well as to assure that we are hearing and addressing your specific needs. Our counselors are trained in a problem assessment and short-term counseling approach.

Is this counseling really confidential?

Confidentiality is our highest priority. All our counselors have at least a master’s degree and are licensed in the state they practice. To maintain their license as well as the integrity of our program, your confidentiality is assured. Information will not be released to employees, supervisor/ manager or Human Resources unless you specify in writing with a release-of-information.

How many free sessions do I get?

Your employer has contracted with ECU Health EAP to provide a certain number of no-cost visits to employees and family members. Sessions can range from 2 to 6 free sessions, per treatment episode, per contract year.

What are your supervisory referrals?

As a retention tool for supervisors, employees can be referred to ECU Health EAP for an assessment and short-term counseling. Sometimes these referrals are mandatory. Only by the employee signing a release-of-information, can ECU Health EAP educate their supervisor regarding compliance & attendance. Confidential, no cost counseling available to you and your family. Call 252-847-HELP (4357 or toll free 877-843-7207 for an appointment.

Scheduling an appointment

Call 252-847-HELP (4357) or toll-free 877-843-7207 to schedule an appointment with one of our licensed Master level counselors.

Counseling hours

Typical counseling hours are Monday through Friday, 8:30am to 5:00pm. Special arrangements may be made for later appointments.

Library

A self-help library is available to check out books, audio cassettes and DVDs. Please view our website for a complete list of available materials at ECUHealth.org/EmployeeAssistance.

Referral resource

ECU Health EAP counselors has access to a large network of qualified behavioral health professionals, support groups and community resources.

Tuition Assistance

Our vision at ECU Health is to become the national model for rural health and wellness by creating a premier, trusted health care delivery and education system. Continuous learning is fundamental to achieving our vision. Tuition Assistance is one means of supporting ECU Health team members desiring to continue their education through voluntary, off- the- job instruction and study at an accredited two or four year college or university in order to obtain a degree.

Eligibility standards

- Be employed by ECU Health Physicians, ECU Health Corporate, ECU Health Home Health & Hospice/ECU Health Wellness Centers, ECU Health SurgiCenter, ECU Health Medical Center, ECU Health Edgecombe Hospital, ECU Health Roanoke-Chowan Hospital, ECU Health Bertie Hospital, ECU Health Chowan Hospital, ECU Health Duplin Hospital, ECU Health Beaufort Hospital, ECU Health North Hospital or The Outer Banks Hospital.
- Have completed six months of continuous service for the starting date of classes for which assistance is being requested.
- Be employed full-time or regular part-time (.50 FTE or above). Regular part-time team members must be in the payroll system as a .50 or greater FTE at the time the application is submitted and at the time assistance is processed. Any team member who falls below the .50FTE prior to assistance being processed for payment will not be eligible for Tuition Assistance. Tuition Assistance amounts are based on FTE at the time assistance is processed for payment.
- Have a rating of Fulfills/Meets Expectations or higher on your most recent performance evaluation (manager/supervisor will verify via PeopleSoft).
- Be in good standing with no current disciplinary action (manager/supervisor will verify via PeopleSoft).
- Maintain a cumulative GPA of 2.5 or higher.

College/University/Coursework

The educational institution an eligible team member attends must be recognized by one of the Regional Accrediting Organizations. All degree and course work must relate to the team member's current position or some future position within the health system. All coursework must be advancing the team member toward a degree (Associates/Bachelors/Masters/Doctorate). Only grades of a C or above will be eligible for Tuition Assistance.

The following courses are not eligible for funding through this plan:

- Refresher, review, specialty courses or classes you are retaking and received reimbursement for in the last 24 months.
- Courses dealing primarily with hobbies, recreation or other such activities.
- Courses for certification, post-masters certifications, licensure or exam preparation for licensure.
- Team members can contact HR Services to assure the degree, major and coursework are eligible for Tuition Assistance.

Maximum Tuition Assistance Amounts

Degree	Full-Time Team Members	Part-Time Team Members
Associates	\$4,000	\$2,000
Bachelors	\$4,000	\$2,000
Graduate/ Professional	\$5,000	\$2,500

At completion of the courses, team members must still meet all eligibility standards to receive payment.

Maximum Tuition Assistance will be calculated based on a calendar year, not the academic year. End of year payments may be paid in the next calendar year and will count toward the maximum tuition assistance amounts allowable that calendar year.

The date of the actual check determines the calendar year in which it is considered received and Tuition Assistance payments cycle with payroll.

Payment can take 4-6 weeks to process. **All Tuition Assistance payments are subject to available funds.*

Team member responsibility

Team members who receive assistance under this plan agree to a 24 month work commitment which begins on the date payment is received. A team member that terminates or is terminated from employment will be considered in default. Defaults will be required to pay back all or a portion of the money provided to them for assistance. For purposes of this program, all defaults will reflect back 24 months from the termination date to determine the amount owed.

Payments are prorated based on time worked. Any amount owed will be due in full within 30 days of default. Unpaid accounts will be forwarded to collections. If a team member terminates due to a reduction in workforce and is unable to secure another job within ECU Health the team member will be forgiven any balance owed.

Team members who are unable to complete the service obligation due to permanent disability will be released from the obligation. Formal, official documentation will be required prior to releasing the team member from the repayment obligations. It is the responsibility of the team member to check emails and the Self Service Tuition Assistance application for processing issues. Notifications are sent via email to the team member throughout the process. HR Services staff is not responsible for reminding individuals of deadlines for applications or processing. Team members are encouraged to balance demands of their study

schedules with the performance of their regular duties at ECU Health. ECU Health is not obligated to adjust work schedules or assignments to allow team members to participate in this plan.

The Process

1. APPLICATION: Go to the Employee Self-Service menu and select Tuition Assistance to make an application. The application for Tuition Assistance must be submitted online BEFORE the starting date of classes as noted on the school's academic calendar. Applications submitted after the class start date are late and are not eligible for reimbursement. Applications must be submitted for EACH term (semester or module) in which assistance will be requested. Do not put classes with different completion dates on one application. Team members who are not sure what course(s) they will actually be taking, should list course(s) they plan to take in order to meet this deadline. Altered schedules will need to be communicated with HR Services so corrections to the application can be completed. Applications are routed to the HR Services to assure college/university/coursework are eligible.

2. CLASS COMPLETED: Once course is completed, you have a maximum of 45 days to submit the required paperwork for payment. Required paperwork is:

- Your transcript that shows cumulative GPA and the grades for the courses for which you are seeking assistance. Courses submitted for assistance should be clearly marked if additional courses are included in the information. Transcripts need to identify student and name of the academic institution as part of the document. Handwritten information is not accepted.
- Detailed proof of payment for the courses for which you are seeking assistance. Detailed proof of payment requires a document that shows a breakdown of tuition, fees, payments etc. Only tuition will be paid. This plan does not cover the cost of books or any other fees assessed by the institution. Do not send receipts, credit card payments, banking statements, etc.

To submit the required documents, return to the application in Self Service and upload your documents via the "Attach/View Supporting Documents" link located under your courses. This is the preferred method of submission. If you do not have the ability to upload your information, you can send the required documents by faxing to 252-847-6543. Inter-office mail to ECU Health Careers, Attn: Tuition Assistance. Note: Methods other than attaching documents can cause a delay in processing as the documents will have to be uploaded in the system for processing and you will be notified to return to the application to complete the submission process. Once documents are uploaded select "Submit for Payment". This will route your application to your supervisor/manager for approval. Once your supervisor/manager confirms you meet eligibility on your performance evaluation and disciplinary status, the application will forward to HR Services for processing. You must meet all eligibility standards at the time of processing to receive payment and a 24 month work commitment is required from the date payment is received.

Tuition Assistance will be direct deposited within 4-6 weeks after process completion. You will receive email notification once processed. Please refer to our Tuition Assistance Frequently Asked Questions for more details. If you have questions, please contact the HR Services office at 252-816-7446 or www.askphin.com.