



Benefits Open Enrollment
Oct. 17 - Nov. 4

2023 Benefits Guide

for Mercy Benefit-Eligible Co-workers



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Who's Eligible for Benefits?

Full-time co-workers

who regularly work at least **72 hours** per pay period.

Part-time co-workers

who regularly work at least **32 hours** per pay period.*

**MyRetirement Program eligibility differs. Please see the MyRetirement Program section on p. 45 for additional details.*

Who Can I Cover?

Co-worker only

Co-worker plus children

- Your children, married or unmarried up to age 26
- Biological child
- Legally adopted child
- A child placed with you for adoption
- Your step-child
- A child who has been legally placed with you by an authorized placement agency or by judgment, decree or other order of any court of competent jurisdiction, including a foster child
- A child age 26 or older who is certified as permanently and totally disabled, as permitted by the plan document

Co-worker plus one adult

An adult with whom you are entitled to file a joint federal income tax return or all other criteria listed below:

- Who resides in your home but not as an employee (e.g., nanny) **and**
- Who receives more than 50% in support for the calendar year **and**
- Who has gross income less than \$4,050 for the calendar year (excluding Social Security benefits) **and**
- Who does not meet the definition of a qualified dependent **and**
- Who is age 19 or older

Co-worker plus family

You may choose different levels of coverage for each benefit.

For example, you may select family coverage for medical and co-worker plus children for dental and vision. However, you may only enroll one type of adult in benefits. You can't split your elections between the two.

Dependents and spouses can only be covered under one Mercy plan.

For example, if you and your spouse are both Mercy co-workers, your children can't be covered under both medical plans.

Newly enrolled dependents will be verified through Alight's Dependent Verification process.

See the next page for details.



What do I Need to Provide to Validate Coverage for my Dependents?

Mercy works with Alight to conduct a dependent verification audit. Alight will mail detailed instructions to your home for newly enrolled or previously unverified dependents enrolled in the medical, dental and vision plans. You will need to provide legal documents including:

- Marriage certificate
- Birth certificate
- Adoption certificate or legal adoption placement
- Other documents as required

The required documents must be submitted to Alight by the deadline in order to cover your dependents.



Birthday Rule

When both you and your spouse have coverage for your dependents, only one parent's insurance will pay as the primary insurance. This is determined by the "birthday rule." The parent with the first birthday of the year is the primary insurance carrier.

How Co-workers and Mercy Share Costs

While Mercy pays the majority of the total cost of coverage, you pay a portion of the cost through premiums that are deducted from your paycheck. Your cost depends on the plan and coverage you choose, as well as on your employment status. Keep in mind, your portion of the cost for most benefits will be paid with pre-tax dollars, which lowers your taxable income.

Payroll Deductions

Premiums will be deducted based on 24 pay periods in the calendar year for co-workers who are paid on a bi-weekly or semi-monthly basis, unless otherwise noted.

Vendor Contact Information

BENEFITS	CONTACT INFORMATION	CONTACT FOR ANSWERS TO QUESTIONS LIKE:
Medical Anthem	anthem.com/mercy 844-437-0494	<ul style="list-style-type: none"> I have questions about my medical claims and benefits. Does this service require preauthorization?
Pharmacy Mercy Pharmacy - MO, KS, OK, IL Anthem Pharmacy - AR and all other states	anthem.com/mercy Mercy Pharmacy 833-729-8796 Rx Customer Service 844-783-0928 Mail Order Pharmacy 833-236-6196	<ul style="list-style-type: none"> What medications are covered by my plan? What do I need to do to set up mail order?
Dental MetLife	mybenefits.MetLife.com 855-637-2903	<ul style="list-style-type: none"> Can I get a pre-determination of benefits for a service? How can I find a MetLife dentist?
Vision VSP	vsp.com 800-877-7195	<ul style="list-style-type: none"> How can I find a VSP provider?
FSA WEX	wexinc.com 866-451-3399	<ul style="list-style-type: none"> What is my FSA account balance? How can I pay my provider with my FSA?
Life and AD&D Securian	lifebenefits.com 877-494-1754	<ul style="list-style-type: none"> How do I change my beneficiary? Can I increase my coverage?
Long & Short Term Disability New York Life	800-558-4342	<ul style="list-style-type: none"> How do I apply for LTD? Does my condition qualify for benefits?
Accident, Critical Illness & Hospital Care Cigna	view.ceros.com/cigna/mercyhealth-1/p/1 800-558-4342	<ul style="list-style-type: none"> What do I need to submit to receive my Wellness Benefit? How do I file a claim?
Legal Assistance MetLife Legal Plans	members.legalplans.com 800-821-6400	<ul style="list-style-type: none"> What legal services are covered? How can I find a local attorney?
Identity Theft Protection NortonLifeLock	my.norton.com 800-607-9174	<ul style="list-style-type: none"> How often can I receive an alert?
MyRetirement Program Fidelity	myretirementprogram.com 800-343-0860	<ul style="list-style-type: none"> How much will I need for retirement? What investment options do I have?
Student Loan Refinancing SoFi	SoFi.com/Mercy 855-456-7634/ ask@sofi.com	<ul style="list-style-type: none"> How can I reduce my outstanding student loan debt?
Tuition Reimbursement EdAssist	mercy.edassist.com 855-511-8101	<ul style="list-style-type: none"> How do I submit for Tuition Reimbursement?



Before, During & After Enrollment Checklist



Before Enrollment: Know Your Options

- Review the Benefits Guide, FAQs, Presentation and more on [MyBenefits](#) to learn about Mercy's benefit offerings for you and your family.
- Be sure you understand the benefits lingo and terminology, review P. 18 of the benefit guide.
- Visit [Co-worker Self Service](#) to ensure your home address, personal email address and phone number is up-to-date.
- Add your cell phone number in Co-worker Self-Service and sign up to receive Mercy-related text messages.
- Determine who you can and will cover on your benefits. See P. 3 of the Benefits Guide for details.



During Enrollment: Getting Started

- To get started, visit mybenefits.mercy.net from a home or work computer.
- Ensure you have your dependent(s) date of birth and Social Security Number. These are required for enrollment.
- Find detailed plan information and compare plan offerings in the Compare Plans section of [MyBenefits](#).
- Chat with your personal benefits assistant, Sofia, 24/7, on MyBenefits.
- Use MyChoice Decision Support Tool to provide you with personalized benefit recommendations.
- Use the [Find a Provider](#) tool to ensure your provider is in-network with the medical plan you choose.

Note: If you enroll in dental and/or vision, you will not receive ID cards for these benefits.



After Enrollment: Next Steps

- If you elected life insurance for yourself or your spouse that requires Evidence of Insurability, complete it as soon as possible.
- Be sure to designate beneficiaries for your life insurance and MyRetirement plans.
- If you're adding a dependent for the first time, or a previously un-verified dependent, you will receive a letter at your home address from Alight requesting that you verify your dependent for them to remain covered on the plan.
- If you or your covered adult are tobacco users, be sure to contact Marquee Health by your deadline to complete your tobacco cessation courses to avoid the tobacco surcharge.



How Do I Enroll in Benefits?

You'll enroll online through [MyBenefits](#)

Visit [mybenefits.mercy.net](#) to get started.

Login:

If you are logged into the Mercy network, you don't need to enter your credentials.

Co-workers NOT on a Mercy network:

Login with your Mercy Network User ID and Password (what you use to login to your Mercy computer).

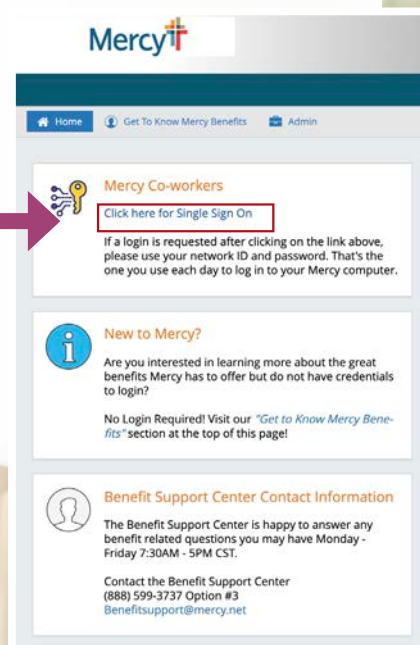
NOTE:

If you log out or are timed out, you may see this screen. If you do, simply click on "**Click here for Single Sign On**" and follow the same steps as above.



Visit [MyBenefits](#)

Additional enrollment resources can be found on [MyBenefits](#). You can also contact the Benefit Support Center at 888-599-3737, option #3, (8 a.m. - 4 p.m. M-F)

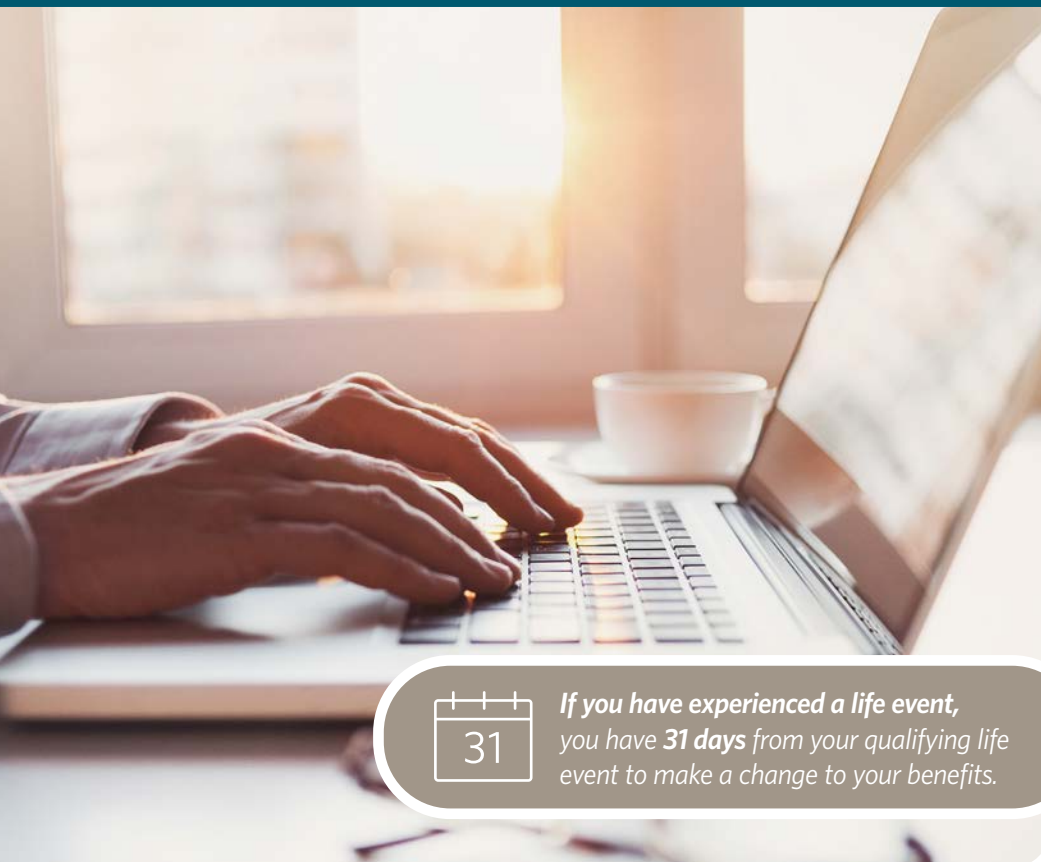


As a new hire, you have **31 days** from your hire to enroll in your benefits.



How Can I Make a Change if I Have a Life Event?

Visit **MyBenefits** and select **Change My Benefits** on the home page. **Documentation will be required to validate your life event.**



*If you have experienced a life event, you have **31 days** from your qualifying life event to make a change to your benefits.*

Documentation Required for Life Events

EVENT	DOCUMENTATION
Marriage	Marriage certificate
Divorce	Divorce decree
Birth, adoption or placement for adoption of child	Enroll dependent in a timely manner and then provide birth certificate, certificate of adoption papers and copy of Social Security card when received
Change in your covered adult's employment status	A letter from their employer indicating the employment or termination date
Loss or gain of coverage as the result of an open enrollment with your spouse's employer	A letter from their employer indicating the date of loss or gain of benefit coverage
Change of your employment status from benefit eligible to ineligible or vice versa	No documentation needed
A dependent's loss of eligibility at the age of 26	No documentation needed
Any other qualifying event permissible under IRS regulations and rulings as determined by Mercy	Based upon qualifying event

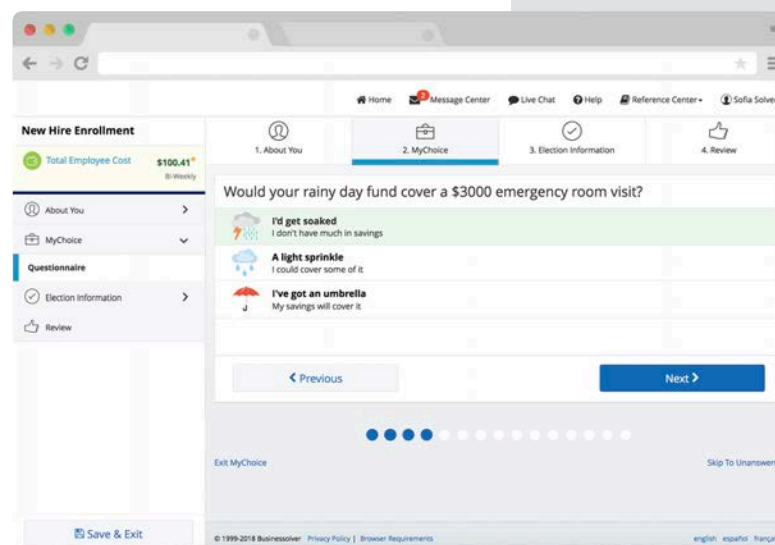


The MyChoice™ Recommendation Engine takes the fear and confusion out of selecting benefits. Our decision support tool walks you through a visually engaging series of questions to aid in selecting the best plans for your needs. Each MyChoice question was designed with a specific purpose in order to learn more about you and drive a thoughtful recommendation.

To get started, simply start your enrollment and when prompted, choose the option for MyChoice. You'll answer several questions and then receive a recommendation for the plans that are the best fit for your unique situation.

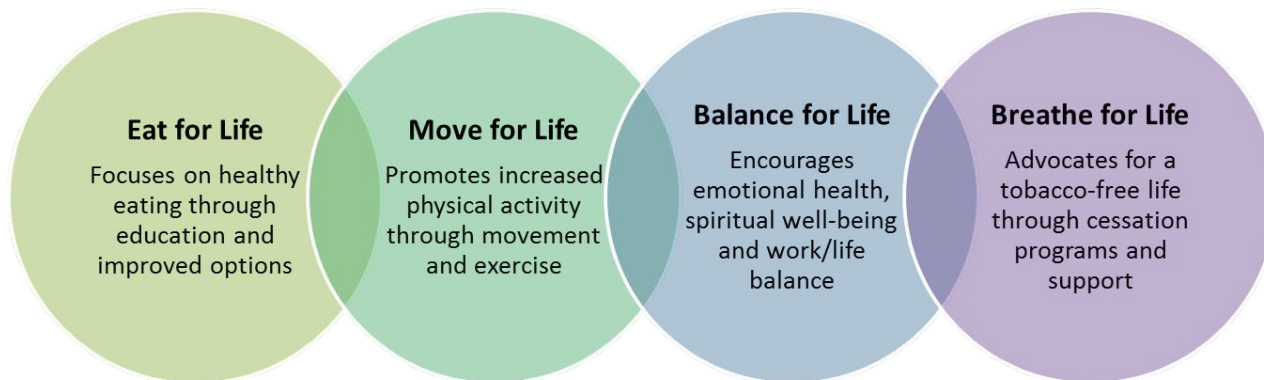
Why use the MyChoice Recommendation Engine?

- A simple, easy-to-use process provides you with a holistic, strategic benefits.
- Considers your whole life, including your financial, physical and emotional needs.
- Helps you plan for the future and truly understand the benefits you are paying for.
- Removes the frustration from selecting benefits by simplifying the process.





Healthification



WW

(formerly Weight Watchers)

Mercy partners with WW to make it easier for co-workers to join by paying 50% of monthly online and meetings membership fees.

Active&Fit Direct

Mercy partners with Active&Fit Direct to offer co-workers and covered adults access to a broad network of participating fitness centers and online tools for \$25 per month.

I'll Listen

The [I'll Listen](#) initiative focuses on creating an environment where conversations about mental health are as every day as those about physical health.

Healthification offers resources to help you get the conversation started, become a better listener, respond in effective ways and manage your own emotional health.

DollarSense

DollarSense is powered by Healthification and brings the key areas of financial wellness together in one place.

The [DollarSense](#) hub on Baggot Street makes it easier for co-workers to find and access the information, tools and resources they need to get started or grow in their financial wellness journey.

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Healthification Portal

Our comprehensive portal can help you create and maintain a healthier lifestyle. We want to reward co-workers who are already healthy, as well as those who need help making improvements. Every aspect of the program will be designed to make well-being a lasting habit and includes a variety of opportunities for you to choose your own personal wellness journey. You can earn and accumulate points all year long and redeem points for monetary rewards. The maximum amount you can earn in a calendar year is \$400. You can enjoy the flexibility of redeeming rewards when you're ready for extra money on your paycheck.

You can access the Healthification portal anywhere by visiting healthification.wellright.com from any mobile device or PC or by downloading the WellRight app from your app store. If registering through the app for the first time, use registration code **HEALTHIFICATION** to get started.

Health Evaluation

Mercy offers [annual health evaluations](#) to co-workers covered under the Mercy medical plan to identify potential risk for heart disease, diabetes and stroke. Plus, you'll earn the opportunity to earn a reduced medical plan premium for the following year. A health evaluation consists of three parts: a yearly physical, biometrics and a health risk assessment.

Visit the [Healthification Hub on Baggot Street](#) for more information.

You can also reach out to your local [Wellness Coordinator](#). They're your Healthification experts.

If you live or work in **Arkansas or Missouri**

Anthem Alliance EPO

Blue Access Choice- PPO

Covered Benefits	Mercy Network	Non-Mercy Network	Anthem Network	Non-Network
Primary Care Physician (PCP)	\$25 copay	Not covered	\$50 copay	50% coinsurance*
Specialist	\$50 copay	Not covered	\$100 copay	50% coinsurance*
Preventive Care	\$0	Not covered	\$0	50% coinsurance*
Emergency/Urgent Care Emergency Room	\$400 copay + 10% coinsurance	\$400 copay + 10% coinsurance	\$400 copay + 10% coinsurance	\$400 copay + 10% coinsurance
Urgent Care	\$50 copay **	\$100 copay	\$100 copay **	\$100 copay
Convenient Care	\$25 copay	Not covered	\$50 copay	50% coinsurance*
Maternity	\$25 initial office visit***	Not covered	\$50 initial office visit***	50% coinsurance*
Chiropractic Services	50% coinsurance	Not covered	50% coinsurance	Not covered
Physical Therapy, Occupational Therapy and Speech Therapy	\$25 copay	Not covered	\$25 copay	50% coinsurance*
Deductible				
Co-worker only	\$750	Not covered	\$1,600	\$3,800
Co-worker + 1	\$1,500	Not covered	\$3,200	\$7,600
Co-worker + 2 or more	\$2,250	Not covered	\$4,800	\$11,400
Coinsurance				
Inpatient/Outpatient Care	15% coinsurance*	Not covered	30% coinsurance*	50% coinsurance*
Lab and X-ray	15% coinsurance*	Not covered	30% coinsurance*	50% coinsurance*
High Cost Diagnostics (MRI and PET Scans)	25% coinsurance*	Not covered	40% coinsurance*	50% coinsurance*
Out-of-Pocket Maximum				
Co-worker only	\$2,750	Unlimited	\$5,500	Unlimited
Co-worker + 1	\$5,000	Unlimited	\$10,300	Unlimited
Co-worker + 2 or more	\$5,750	Unlimited	\$11,800	Unlimited
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited

Mercy Medical Plan Options

Which plan is available to you?



View Premiums†

†See **Tobacco Surcharge** on p. 18

*Deductible must be met before coinsurance applies.

**\$50 Urgent Care copay at Mercy-GoHealth Urgent Care.

***All other maternity services will be subject to global bill at time of delivery.

Please refer to Schedule of Covered Benefits for full details.

Medical Plan Options for Kansas/Oklahoma/Other States



View Premiums†

*See **Tobacco Surcharge** on p. 18

If you live or work in **Kansas or Oklahoma**

If you live or work in states other than
Arkansas/Kansas/Missouri/Oklahoma

Anthem Alliance Options PPO

Blue Access Out-of-Area PPO

Covered Benefits	Mercy (Tier 1)	Anthem (Tier 2)	Non-Network (Tier 3)	Anthem Network	Non-Network
Primary Care Physician (PCP)	\$25 copay	\$50 copay	50% coinsurance*	\$25 copay	50% coinsurance*
Specialist	\$50 copay	\$100 copay	50% coinsurance*	\$50 copay	50% coinsurance*
Preventive Care	\$0	\$0	50% coinsurance*	\$0	50% coinsurance*
Emergency/Urgent Care					
Emergency Room	\$400 copay + 10% coinsurance	\$400 copay + 10% coinsurance	\$400 copay + 10% coinsurance	\$400 copay + 10% coinsurance	\$400 copay + 10% coinsurance
Urgent Care	\$50 copay **	\$100 copay	\$100 copay	\$50 copay	\$50 copay
Convenient Care	\$25 copay	\$50 copay	50% coinsurance*	\$25 copay	50% coinsurance*
Maternity	\$25 initial office visit***	\$50 initial office visit***	50% coinsurance*	\$25 initial office visit***	50% coinsurance*
Chiropractic Services	50% coinsurance	50% coinsurance	Not covered	50% coinsurance	Not covered
Physical Therapy, Occupational Therapy and Speech Therapy	\$25 copay	\$25 copay	50% coinsurance*	\$25 copay	50% coinsurance*
Deductible					
Co-worker only	\$750	\$1,600	\$3,800	\$750	\$3,800
Co-worker + 1	\$1,500	\$3,200	\$7,600	\$1,500	\$7,600
Co-worker + 2 or more	\$2,250	\$4,800	\$11,400	\$2,250	\$11,400
Coinsurance					
Inpatient/Outpatient Care	15% coinsurance*	30% coinsurance*	50% coinsurance*	15% coinsurance*	50% coinsurance*
Lab and X-ray	15% coinsurance*	30% coinsurance*	50% coinsurance*	15% coinsurance*	50% coinsurance*
High Cost Diagnostics (MRI and PET Scans)	25% coinsurance*	40% coinsurance*	50% coinsurance*	25% coinsurance*	50% coinsurance*
Out-of-Pocket Maximum					
Co-worker only	\$2,700	\$5,500	Unlimited	\$2,750	Unlimited
Co-worker + 1	\$5,000	\$10,300	Unlimited	\$5,000	Unlimited
Co-worker + 2 or more	\$5,750	\$11,800	Unlimited	\$5,750	Unlimited
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited

Medical Premiums

Anthem Alliance EPO (Arkansas and Missouri)	HEALTH EVAL Per Pay Period Premium	STANDARD Per Pay Period Premium
Full-time Co-worker Only	\$54.59	\$79.59
Full-time Co-worker + 1 Adult	\$161.71	\$186.71
Full-time Co-worker + Children	\$119.56	\$144.56
Full-time Co-worker + Family	\$218.38	\$243.38
Part-time Co-worker Only	\$112.65	\$137.65
Part-time Co-worker + 1 Adult	\$281.93	\$306.93
Part-time Co-worker + Children	\$208.61	\$233.61
Part-time Co-worker + Family	\$380.55	\$405.55

Blue Access Choice PPO (Arkansas and Missouri)	HEALTH EVAL Per Pay Period Premium	STANDARD Per Pay Period Premium
Full-time Co-worker Only	\$72.88	\$97.88
Full-time Co-worker + 1 Adult	\$208.18	\$233.18
Full-time Co-worker + Children	\$154.95	\$179.95
Full-time Co-worker + Family	\$279.78	\$304.78
Part-time Co-worker Only	\$145.92	\$170.92
Part-time Co-worker + 1 Adult	\$359.76	\$384.76
Part-time Co-worker + Children	\$267.13	\$292.13
Part-time Co-worker + Family	\$484.31	\$509.31

Anthem Alliance Options PPO (Kansas and Oklahoma)	HEALTH EVAL Per Pay Period Premium	STANDARD Per Pay Period Premium
Full-time Co-worker Only	\$60.73	\$85.73
Full-time Co-worker + 1 Adult	\$176.83	\$201.83
Full-time Co-worker + Children	\$131.14	\$156.14
Full-time Co-worker + Family	\$238.26	\$263.26
Part-time Co-worker Only	\$123.54	\$148.54
Part-time Co-worker + 1 Adult	\$307.03	\$332.03
Part-time Co-worker + Children	\$227.56	\$252.56
Part-time Co-worker + Family	\$413.92	\$438.92

Blue Access Out-Of-Area PPO (States Other Than Arkansas, Kansas, Missouri, Oklahoma)	HEALTH EVAL Per Pay Period Premium	STANDARD Per Pay Period Premium
Full-time Co-worker Only	\$60.73	\$85.73
Full-time Co-worker + 1 Adult	\$176.83	\$201.83
Full-time Co-worker + Children	\$131.14	\$156.14
Full-time Co-worker + Family	\$238.26	\$263.26
Part-time Co-worker Only	\$123.54	\$148.54
Part-time Co-worker + 1 Adult	\$307.03	\$332.03
Part-time Co-worker + Children	\$227.56	\$252.56
Part-time Co-worker + Family	\$413.92	\$438.92



Anthem Alliance EPO

If you **LIVE** or **WORK** in **ARKANSAS** or **MISSOURI**, you are eligible for the **Anthem Alliance EPO** option.



COVERAGE DETAILS

Benefits when using Mercy doctors and facilities, including other providers aligned with Mercy

Access to:

- Anthem Alliance network



ADVANTAGES

- Access to a robust network of Mercy doctors and facilities, including other providers aligned with Mercy
- Lowest out-of-pocket costs, including copays and deductibles, and richest benefits for co-workers who live or work in Arkansas or Missouri
- Includes doctors and facilities for every essential service



CONSIDERATIONS

You must use Mercy doctors and facilities, which includes other providers aligned with Mercy, to receive benefits

No coverage for services from non-network doctors or facilities (*excluding medically necessary emergency and urgent care services*)

This is Kevin

Kevin is a Mercy co-worker who **LIVES** in **MISSOURI** and **WORKS** in **ARKANSAS**. Kevin has two options, the **Anthem Alliance EPO** and the **Blue Access Choice PPO**.

Kevin already sees a Mercy doctor, so he chose the Anthem Alliance EPO option. Kevin knows he will not receive benefits if he visits a non-network doctor, but he is looking forward to enjoying the lower deductibles and out-of-pocket costs from the EPO.



Visit **MyBenefits**



COVERAGE DETAILS

Two-tier benefit design (Anthem network or Non-network)

Access to:

- Blue Access Choice network
- National PPO (BlueCard PPO) network



ADVANTAGES

- Access to Anthem's national network with a wide range of area doctors and facilities, including Mercy, to fit your needs
- You can visit any doctor or facility you prefer, but your benefits will be higher and out-of-pocket costs lower when you stay in-network
- Includes non-network benefits
- Includes doctors and facilities for every essential service



CONSIDERATIONS

Higher out-of-pocket costs, including copays and deductibles, than the Anthem Alliance EPO option

Non-network benefits are available after yearly deductible is met

This is Alicia

Alicia is a Mercy co-worker who **LIVES** in **ARKANSAS** and **WORKS** in **MISSOURI**. Alicia has two options, the **Anthem Alliance EPO** and the **Blue Access Choice PPO**.

After checking to see if her doctor participates in the Anthem network, Alicia decided the Blue Access Choice PPO option was best for her family. With the PPO option, Alicia knows she can see any doctor or facility she prefers and she'll be covered.



Visit **MyBenefits**



Blue Access Choice PPO

If you **LIVE** or **WORK** in **ARKANSAS** or **MISSOURI**, you are also eligible for the **Blue Access Choice PPO** option.





Anthem Alliance Options PPO

If you **LIVE** or **WORK** in **KANSAS** or **OKLAHOMA**, you are eligible for the **Anthem Alliance Options PPO** option.



COVERAGE DETAILS

Three-tier benefit design (Mercy network tier I, Anthem network tier II or Non-network)

Access to:

- Anthem Alliance network
- National PPO (BlueCard PPO) network



ADVANTAGES

- Access to a robust network of Mercy doctors and facilities, including other providers aligned with Mercy, and Anthem's national network
- You can visit any doctor or facility you prefer, but your benefits will be higher and out-of-pocket costs lower when you stay in-network
- Includes non-network benefits
- Includes doctors and facilities for every essential service



CONSIDERATIONS

Non-network benefits are available after yearly deductible is met
Verify your doctors are in-network by using the [Find a Doctor](#) tool

This is Dennis

Dennis is a Mercy co-worker who **LIVES** and **WORKS** in **OKLAHOMA**. Dennis has one option, the **Anthem Alliance Options PPO**.

Dennis appreciates that he can go to any doctor or facility he chooses and receive benefits, but he knows he can save the most money by staying in-network.



Visit **MyBenefits**



COVERAGE DETAILS

Two-tier benefit design (Anthem network or Non-network)

Access to:

- National PPO (BlueCard PPO) network



ADVANTAGES

- Access to Anthem's national network with a wide range of doctors and facilities to fit your needs
- You can visit any doctor or facility you prefer, but your benefits will be higher and out-of-pocket costs lower when you stay in-network
- Includes non-network benefits
- Includes doctors and facilities for every essential service



CONSIDERATIONS

Non-network benefits are available after yearly deductible is met
Verify your doctors are in-network by using the [Find a Doctor](#) tool

This is Laurie

Laurie is a Mercy co-worker who **LIVES** and **WORKS** in **LOUISIANA**. Laurie has one option, the **Blue Access Out-of-Area PPO**.

Due to Anthem's extensive network, Laurie is confident that the Blue Access Out-of-Area PPO is a great choice for her family. Laurie knows she can visit any doctor or facility that she prefers, but she plans to lower her out-of-pocket costs by staying in the Anthem network.



Visit **MyBenefits**



Blue Access Out-of-Area PPO

If you **LIVE** or **WORK OUTSIDE ARKANSAS, KANSAS, MISSOURI or OKLAHOMA** you are also eligible for the **Blue Access Out-of-Area PPO** option.



Medical Plan Terms

Coinsurance: A percentage of fees paid for services. For example, after your annual deductible is met, you pay 15% and the plan pays 85% of your claim costs up to the out-of-pocket maximum.

Coordination of Benefits: This is the method Mercy uses to coordinate our medical, dental and vision benefits with other coverage. This means when another plan pays first, Mercy's plan pays the difference between the first plan's benefit and the total incurred allowable expenses up to the Mercy plan's benefit level.

Copay: The set amount you pay directly to the provider when you receive certain services. For example, the copay you pay each time you visit a Mercy PCP or the \$11 you pay for generic drugs at a Mercy preferred pharmacy.

Deductible: The amount you pay each year before the plan begins to pay for expenses.

Out-of-Pocket Maximum: This protects you financially. The out-of-pocket maximum limits the amount you have to pay (out of your own pocket) each year for covered medical expenses. (It doesn't include your premiums or your prescription drug costs.)

Primary Care Physician (PCP): This is your main doctor. They are your first point of contact when you need care. Your PCP also coordinates other care as needed (for example, if you need a specialist).

Usual and Customary Fees: The amount the plan will pay for a covered medical service based upon what providers in the same geographic area will usually pay for the same or similar medical service.



Tobacco Surcharge

According to the CDC, tobacco use is the single most preventable cause of disease and death. Mercy is committed to promoting good health and managing health care costs for our co-workers and the ministry.

If you and/or your covered adult have used tobacco in the previous six months and enroll in the 2023 medical plan, you may be subject to a tobacco surcharge. The tobacco surcharge is \$75 per pay period for the co-worker and/or \$75 per pay period for the covered adult. If both of you are tobacco users, the surcharge is \$150 per pay period.

This surcharge is in addition to the medical plan premiums.

You and/or your covered adult have 90 days from your benefit start date to complete the required course. It is the co-worker's and/or covered adult responsibility to contact Marquee Health by phone at 800-882-2109 to schedule sessions.

TOBACCO USER PAST SIX MONTHS	PER PAY PERIOD SURCHARGE
Co-worker only	\$75
Covered adult only	\$75
Co-worker and covered adult	\$150

Spouse Surcharge

If you enroll your spouse in medical plan coverage and they are eligible to enroll in another employer's medical plan, you will be charged a Spouse Surcharge of \$50 per pay period.

The Spouse Surcharge will not apply if your spouse is not eligible for another employer's medical plan due to any of the following reasons: unemployed/self-employed, retired, has Medicaid or Medicare, is employed but is not eligible for benefits, a veteran and receives VA medical benefits or if your spouse is a Mercy co-worker.





MEDICAL PREMIUM ASSISTANCE PROGRAM

The Medical Premium Assistance program helps Mercy co-workers who are experiencing a financial hardship by providing those who qualify with a 40%, 45% or 50% savings on Mercy medical plan premiums. The Medical Premium Assistance application is available to new hires, co-workers experiencing a life event or during annual Open Enrollment via the enrollment system in [MyBenefits](#). For more information on the Medical Premium Assistance program, visit the [Medical Premium Assistance Hub](#) on Baggot Street.



How to Find a Mercy or Anthem Provider

Use Find a provider located in the Medical/ Pharmacy section of [MyBenefits](#) OR the [Mercy/Anthem](#). The Find a Provider tool will help you find providers and services that are in network for your plan.

Selecting a Primary Care Provider (PCP)

A Primary Care Provider (PCP) is a crucial part of any care team. Make sure each member of your family has a PCP to coordinate:

- Preventive care
- Information about healthy living
- Diagnosis and treatment of common medical conditions
- Assessment of medical problems and direction of appropriate care

Ask your Mercy PCP about online scheduling and "Come On In" care.



Find a **Provider**





Mercy on Call 24/7 health answers

“I think I need to get this checked out, but where should I go?”

When you're unsure, call the experts at Mercy on Call. You'll speak directly to Mercy nurses and providers who can answer your questions and connect you to your best care options, saving you time and preventing unnecessary medical expenses.

Choose the correct level of care for your situation and get the answers you need, day or night, with Mercy on Call.

844.521.2414



Learn more at
mercy.net/OnCallNow



My Health Benefits

E-visits

E-visits are for adults with non-urgent medical conditions such as cough, heartburn, back pain, headache, red eye, sinus issues and other minor conditions. You can connect with a Mercy doctor through [MyMercy](#), anywhere you have Internet access. Just answer a few questions about your symptoms and the physician will recommend a treatment plan. It's an easy way to receive medical care without leaving your home or workplace.

Convenient Care

Your life is busy. You want walk-in convenience when your family needs care unexpectedly. Mercy makes it easy in a growing number of locations. Visit mercy.net/locations to find a convenient care location by community.

Nurse practitioners (NPs) or physician assistants (PAs) are a key part of your Mercy care team. These care providers work in partnership with Mercy doctors to provide quality service at convenient hours.

Urgent Care

Accidents and serious illnesses can happen anytime. Urgent Care Centers can provide the medical attention you need at a lower cost and typically a shorter waiting time than your local Emergency Room (ER). Please note that urgent care isn't a substitute for the ER. If your symptoms are life-threatening, call 911 immediately.

Experience a better urgent care and a lower copay—visit a Mercy Urgent Care or Mercy GoHealth Urgent Care near you.



Case Management

Our case managers help you receive the best medical care to meet your needs when you're dealing with a serious health issue. They provide patient and caregiver support, help patients avoid preventable hospital admissions and medical complications, provide diagnosis-related education, community resources and work with your doctor to make certain you receive appropriate, affordable care. You can reach them at 866-222-6655.

Laboratory, X-ray and Other Diagnostic Services

Please note that when you receive laboratory, X-ray or other diagnostic services (e.g., EKG, MRI, ultrasound, etc.) as part of a physician visit, the deductible and coinsurance for the test applies in addition to your physician office copay.

Appeals

If your request for medical service is denied in whole or in part, or you're otherwise dissatisfied with the decision, you or someone you authorize can appeal the decision. For further assistance and information regarding the appeals process, contact the Anthem member services number on the back of your medical ID card.





Mercy Pharmacy Plan - Anthem

PRESCRIPTION REFILLS

For co-workers who live/work in MO, OK, IL or KS:

Mercy Pharmacy is the preferred pharmacy for 30-day refills to receive the lowest copay.

For co-workers who live/work in AR:

Mercy Pharmacy or **Wal-Mart** is the preferred pharmacy for 30-day refills to receive the lowest copay.

MAIL ORDER:

MO, OK, KS, IL, Ft. Smith, AR
Mercy Pharmacy Mail Order
Call: 888.729.8796

Arkansas & Any other states
Call: 833.236.6196

If you work from home and your home address is more than 50 miles from a Mercy facility, you may use Mercy or Wal-Mart as your preferred pharmacy.

If you have access to a Mercy Pharmacy and choose to use a non-preferred pharmacy, you'll see an increase in your copay for generic and specialty medications and an increase in the minimum and maximum you pay for brand-name medications.

Using a Mercy Pharmacy saves you money.

Pharmacy Out-of-Pocket Maximums

Prescription drug copays are applied toward separate pharmacy out-of-pocket maximum amounts. Single co-worker coverage is \$2,000 and a co-worker plus one or more dependents is \$4,000 for the calendar year. This is a separate out-of-pocket maximum from the medical out-of-pocket maximum. Once you've met your pharmacy out-of-pocket maximum for the calendar year, all future network costs are covered at 100%.

Talk With Your Provider

Pharmacy is in constant change, so it's always best to talk to your provider about what medication is best for you clinically and the most cost effective. Depending on what type of prescription you choose (generic or brand), you could pay a lot less or a lot more, for essentially the same thing. Tier 1 medications are drugs that are the most cost effective and typically include mainly generics and a small number of brand name medications. Tier 2 medications are more costly and typically include brand name medications and a few high-cost generics.

Mercy uses a closed formulary structure based on recommendations from our clinicians. Medications are reviewed by the Pharmacy Committee for clinical appropriateness and cost-effectiveness. By closing the formulary, it helps protect Mercy and you from brand drug marketing that leads to the use of more expensive, medications that aren't clinically more effective. If you or your physician choose a brand name drug when a suitable generic drug is available, you'll pay the appropriate generic copay plus the difference in the calculated cost between the generic and brand name drug.

Please visit [MyBenefits](#) to review the formulary to determine which drugs are Tier 1, Tier 2 and Tier 3.



Find a **Preferred Pharmacy**



CENTRAL					
Mercy Hospital Fort Smith	7301 Rogers Ave.	Ft. Smith	AR	72903	479.314.6142
Mercy Pharmacy Evans Rd.	3050 E River Bluff Blvd.	Ozark	MO	65721	417.885.3357
Mercy Pharmacy Lebanon	200 Hospital Dr.	Lebanon	MO	65536	417.533.6770
Mercy Pharmacy Nixa	940 W Mount Vernon St. Ste. 130	Nixa	MO	65714	417.724.5350
Mercy Pharmacy Rolla	1605 Martin Springs Dr. Ste. 220	Rolla	MO	65401	573.458.6433
Mercy Pharmacy SGC	3231 S National Ave. Ste. 110	Springfield	MO	65807	417.841.0116
Mercy Pharmacy Springfield	1235 E Cherokee St.	Springfield	MO	65804	417.820.2752
Mercy Pharmacy St. Robert	586 Old Route 66	St. Robert	MO	65584	573.265.8901
Mercy Specialty And Home Infusion Springfield	2115 S Fremont Ave. Ste. 5200	Springfield	MO	65804	417.820.2575
Mercy Pharmacy Joplin	100 Mercy Way	Joplin	MO	64804	417.556.8930
EAST					
Mercy Pharmacy 79 Crossing	217 Salt Lick Rd.	St. Peters	MO	63376	636.970.3510
Mercy Pharmacy 94 Crossing	6211 Mid Rivers Mall Dr.	St. Peters	MO	63304	636.936.3020
Mercy Pharmacy Arnold	860 Arnold Commons Dr.	Arnold	MO	63010	636.282.4817
Mercy Pharmacy Bogey Hills	2021 Zumbahl Rd.	St. Charles	MO	63301	636.947.0929
Mercy Pharmacy Brentwood	8450 Eager Rd.	St. Louis	MO	63144	314.962.9036
Mercy Pharmacy Chesterfield	1730 Clarkson Rd.	Chesterfield	MO	63017	636.537.9408
Mercy Pharmacy Clayton-Clarkson	15945 Clayton Rd. Ste. 140	Ballwin	MO	63011	636.256.5111
Mercy Pharmacy Deer Creek	2979 Hwy. K	O'Fallon	MO	63368	636.379.8910
Mercy Pharmacy Des Peres	1080 Lindemann Rd.	Des Peres	MO	63131	314.238.0444
Mercy Pharmacy Edwardsville	6671 Edwardsville Crossing Dr.	Edwardsville	IL	62025	618.307.3817
Mercy Pharmacy Fenton	450 Old Smizer Mill Rd.	Fenton	MO	63026	636.349.2666
Mercy Pharmacy Florissant	222 North Highway 67	Florissant	MO	63031	314.831.0990
Mercy Pharmacy Green Mount	4000 Green Mount Crossing Dr.	Shiloh	IL	62269	618.628.8085
Mercy Pharmacy Heritage	12595 Olive Street Rd.	St. Louis	MO	63141	314.542.2194
Mercy Pharmacy Jefferson	1400 Hwy 61 S Ste. S1100	Festus	MO	63028	636.933.1600



Mercy Pharmacy Kennerly	10010 Kennerly Rd.	St. Louis	MO	63128	314.525.1633
Mercy Pharmacy Lake St. Louis	6450 Ronald Reagan Dr.	Lake St. Louis	MO	63367	636.755.4571
Mercy Pharmacy Lemay	2516 Lemay Ferry Rd.	St. Louis	MO	63125	314.894.7755
Mercy Pharmacy Lincoln	1000 E Cherry St.	Troy	MO	63379	636.528.3365
Mercy Pharmacy Mackenzie	7233 Watson Rd.	St. Louis	MO	63119	314.752.7881
Mercy Pharmacy Manchester	421 Lafayette Ctr	Manchester	MO	63011	636.591.0600
Mercy Pharmacy Medical Tower A/B	621 S New Ballas Rd. Ste. 20A	St. Louis	MO	63141	314.251.7444
Mercy Pharmacy Olive-Mason	12680 Olive Blvd. Ste. 150	St. Louis	MO	63141	314.251.8989
Mercy Pharmacy Patients First	901 Patients First Dr.	Washington	MO	63090	636.266.7090
Mercy Pharmacy Southfork	12700 Southfork Rd. Ste. 110	St. Louis	MO	63128	314.525.4488
Mercy Pharmacy South	12420 Tesson Ferry Rd.	St. Louis	MO	63128	314.849.3880
Mercy Pharmacy St. Louis Lobby	615 S New Ballas Rd.	St. Louis	MO	63141	314.251.6900
Mercy Pharmacy Telegraph	5640 Telegraph Rd.	St. Louis	MO	63129	314.846.5778
Mercy Pharmacy Tesson Ferry At I-270	12348 Old Tesson Rd.. Ste. 100	St. Louis	MO	63128	314.467.3888
Mercy Pharmacy Warson Woods	9901 Manchester Rd.	St. Louis	MO	63122	314.919.0611
Mercy Pharmacy Washington	851 E 5th St. Ste. 104	Washington	MO	63090	636.390.7333
Mercy Pharmacy Wentzville	1820 Wentzville Pkwy.	Wentzville	MO	63385	636.887.3317
Mercy Pharmacy West Oak	11481 Olive Street Rd.	St. Louis	MO	63141	314.432.5708
Mercy Pharmacy Wildwood	2460 Taylor Rd.	Wildwood	MO	63040	636.458.7450
Mercy Specialty And Infusion	3183 Riverport Tech Center Dr.	Maryland Heights	MO	63045	314.506.6163
Mercy Specialty Pharmacy St. Louis	607 S New Ballas Rd. Ste. 1415	St. Louis	MO	63141	314.251.5478
WEST					
Mercy Hospital Ada Pharmacy	430 N Monte Vista St.	Ada	OK	74820	580.421.1500
Mercy Pharmacy Ardmore	1011 14th Ave. NW	Ardmore	OK	73401	580.220.6250
Mercy Pharmacy I-35	2017 W I 35 Frontage Rd. Ste 120	Edmond	OK	73013	405.757.3395
Mercy Pharmacy Tower Okc	4200 W Memorial Rd. Ste. 106	Oklahoma City	OK	73120	405.752.3590
Mercy Specialty Pharmacy Oklahoma City	4401 McAuley Blvd.	Oklahoma City	OK	73120	405.486.8727



Anthem Pharmacy Plan Highlights

REFILLS	PHARMACY	NOTES
30 DAY FIRST FILLS	Mercy pharmacy or any pharmacy Tier 1 \$11 copay Tier 2 25% (\$30 min./\$60 max.) Tier 3 \$125 copay	Using Tier 1 saves me money.
30 DAY REFILLS	Mercy pharmacy or preferred pharmacy Tier 1 \$11 copay Tier 2 25% (\$30 min./\$60 max.) Tier 3 \$125 copay	I can use non-preferred pharmacies but I'll pay more.
	Non-preferred pharmacy Tier 1 \$25 copay Tier 2 40% (\$40 min./\$125 max.) Tier 3 \$250 copay	
90 DAY REFILLS	Mercy pharmacy (local pickup or mail order) Tier 1 2.5x OR \$27.50 copay Tier 2 25% (\$90 min./\$180 max) Tier 3 Not available as a 90 day supply	Mail order is a good choice for maintenance drugs. I can use a Mercy pharmacy for mail order and have my prescriptions delivered to my work or my home. Specialty drugs (Tier 3), 30 day supply only.
	Wal-Mart pharmacy (local pickup) Tier 1 \$33 copay Tier 2 25% (\$90 min./\$180 max) Tier 3 Not available as a 90 day supply	
	Non-preferred pharmacy (local pickup) Tier 1 \$75 copay Tier 2 Not available as a 90 day supply Tier 3 Not available as a 90 day supply	
Out-of-Pocket Limits	Preferred or Non-Preferred Pharmacy Co-worker . . . \$2,000 Family \$4,000	Once I reach the out-of-pocket maximum, all my prescriptions are covered at 100% for the rest of the year.



Mercy Dental Plans - MetLife



View Premiums

Mercy offers two dental plan options to help you manage your dental care. Basic dental and premium dental are designed to encourage good oral hygiene by emphasizing preventive care.

MetLife offers a network of dentists but you can use any dentist you wish. However, when you choose a MetLife dentist, you'll generally pay less. You won't receive an ID card and there are no claim forms or paperwork to complete. Just tell your dentist you have MetLife.

To locate a MetLife network dentist, go to mybenefits.MetLife.com. You may also call 855-MERCY-03 (855-637-2903).



MetLife does not issue ID Cards.
The MetLife network provider may request your name and SSN to verify your benefits and submit claims.

Considerations

- Do you or your dependents have access to other dental coverage under another plan? Keep in mind, you may not receive extra benefits if you're covered under two dental plans.
- Would your health care flexible spending account cover your dental care needs?

Dental Plan Highlights

SERVICE	BASIC IN NETWORK	BASIC OUT OF NETWORK	PREMIUM IN NETWORK	PREMIUM OUT OF NETWORK
Deductible (single/family)	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Preventive Care	100%	90%	100%	90%
Basic Restorative	70% after deductible	60% after deductible	80% after deductible	70% after deductible
Major Restorative	40% after deductible	40% after deductible	60% after deductible	60% after deductible
Orthodontia	No Coverage	No Coverage	50% to \$2,000 lifetime per person	50% to \$2,000 lifetime per person
Annual Benefit Maximum	\$1,000 per participant	\$1,000 per participant	\$2,500 per participant	\$2,000 per participant



Mercy Vision Plan - VSP

Vision Plan Highlights



Visit **VSP**

VSP CHOICE	DESCRIPTION	COPAY	NOTES
Well Vision Exam	Eye and overall wellness exam	\$10	Every calendar year
Glasses or contacts every calendar year			
Prescription Glasses		\$25	If I stay in network, lenses are included in the \$25 copay for frames (not including add-ons, such as tinting) I can purchase either glasses or contacts every calendar year
Standard Frame Featured Frame	\$175 allowance \$180 allowance 20% off amount over your allowance	Included in prescription glasses	
Lenses	Single vision, lined bifocal, lined trifocal Polycarbonate lenses for dependent children		
Progressive Lenses		\$40	
Anti-Reflective Lens		\$25	
Other Lens Options	Average 20 – 25% off other lens options	\$0	
Contacts	\$150 allowance	\$0	There's a separate exam cost for contacts
Contact Lens Exam*	Fitting and evaluation	Up to \$60	
Coverage with Out-of-Network Providers Visit for details if you plan to see a provider other than a VSP network provider.			
Exam: up to \$45 allowance	Single vision lenses up to \$30 allowance Lined bifocal lenses up to \$50 allowance Progressive lenses up to \$50 allowance Lined trifocal lenses..... up to \$65 allowance Contacts up to \$105 allowance		Coverage with a participating retail chain may be different. Once your benefit is effective, visit vsp.com for details.
Frame: up to \$70 allowance			

*Contact lens exam (fitting and evaluation) is separate from the materials coverage. **A note about "allowance:"** The allowance is the amount you're "allowed" to spend on the particular product or service. Amounts that exceed the allowance are your responsibility.



Mercy's vision plan helps you manage the cost of vision care for you and your family. Mercy encourages you to have regular eye exams so any vision problems can be detected early and corrected.



VSP does not issue ID Cards.

The VSP network provider may request your name and SSN to verify your benefits and submit claims.

You can use any provider, but when you choose a VSP Choice provider, your cost is lower, you won't receive an ID card and there are no claim forms or paperwork to complete. Just let your doctor know you have VSP.

To find a provider, visit or call **1-800-877-7195**.



View **Premiums**



Accident Coverage - Cigna



This is Lisa.

If a family could ever be described as active and athletic, it's hers. Her kids are in dance, soccer and basketball. She and her spouse are weekend warriors who run, bicycle and are avid rock climbers.

She chose to take advantage of Mercy's Accident Coverage through Cigna because any of them could get injured at any time. This plan helps cover costs that insurance doesn't, like copays and deductibles. Plus, she gets a \$125 wellness reward for each dependent who's enrolled when they get an annual medical health screening.



COVERAGE DETAILS

Accident coverage pays you cash in the event of an accidental injury not related to work. It helps cover the costs your insurance doesn't pay, such as medical copays and deductibles, as well as daily living expenses such as house payments, car payments and other bills.



\$125 WELLNESS BENEFIT

Your accident coverage includes a \$125 wellness reward for a medical health screening. The plan pays \$125 for each enrolled dependent. A list of approved health screenings are posted in the [Group Accident and Critical Illness](#) section of MyBenefits.



CONSIDERATIONS

- Do I or my dependents participate in sports or other activities posing a higher risk for injury?
- Do I have enough available cash to cover extra expenses related to an accidental injury?



View **Premiums**



Hospital Care - Cigna



This is Lee.

She just found out she is pregnant with her second child. Her first was high-risk and required a lengthy hospital stay, so she chose to use [Hospital Care](#) coverage through Cigna. If she needs to be hospitalized again, she'll get a lump-sum benefit to help cover the costs. Plus, if anyone else in her family has an unexpected hospitalization—like if her little one gets RSV or her spouse's asthma flares up—they don't have to worry about finances and can focus on getting well.

Because this isn't a substitute for medical coverage, Lee has chosen one of Mercy's medical plans as well.



COVERAGE DETAILS

When you have an unexpected hospitalization, keep your focus on getting better and not on the financial situation. Cigna's Hospital Care pays out a lump-sum benefit after a qualified inpatient hospitalization that is a result from a covered injury or illness to help with travel, transportation, treatment options and more. Hospital Care is not a substitution for a medical plan and should only be used for supplemental income. For additional information on coverage, review the benefit summary on [MyBenefits](#).



\$50 WELLNESS BENEFIT

Hospital Care includes a \$50 wellness benefit for you and each covered dependent. If you're enrolled in Accident, Critical Illness and Hospital care, you may use the same health screening to receive your wellness benefit from all plans.



View Premiums

HOSPITALIZATION BENEFITS (ONE BENEFIT EVERY 365 DAYS)	BENEFIT AMOUNT
Hospital admission	\$1,000 per day - Limited to one day.
Hospital stay	\$200 per day - Limited to 10 days.
Hospital Intensive Care Unit (ICU) stay	\$400 per day - Limited to 10 days.

See [MyBenefits](#) for definitions

Dental Premiums

BASIC DENTAL PLAN	PAY PERIOD
Full-time Co-worker Only	\$8.00
Full-time Co-worker + 1 Adult	\$16.21
Full-time Co-worker + Children	\$16.14
Full-time Co-worker + Family	\$26.29
Part-time Co-worker Only	\$12.01
Part-time Co-worker + 1 Adult	\$24.32
Part-time Co-worker + Children	\$24.23
Part-time Co-worker + Family	\$39.43
PREMIUM DENTAL PLAN	PAY PERIOD
Full-time Co-worker Only	\$12.81
Full-time Co-worker + 1 Adult	\$26.06
Full-time Co-worker + Children	\$29.98
Full-time Co-worker + Family	\$43.51
Part-time Co-worker Only	\$19.21
Part-time Co-worker + 1 Adult	\$39.09
Part-time Co-worker + Children	\$44.95
Part-time Co-worker + Family	\$65.25

Vision Plan Premiums

VISION PLAN	PAY PERIOD
Full-time Co-worker Only	\$4.06
Full-time Co-worker + 1 Adult	\$7.69
Full-time Co-worker + Children	\$8.55
Full-time Co-worker + Family	\$12.15
Part-time Co-worker Only	\$4.69
Part-time Co-worker + 1 Adult	\$8.90
Part-time Co-worker + Children	\$9.85
Part-time Co-worker + Family	\$14.15

Click premium box to go back to coverage information.

Accident Premiums

COVERAGE OPTION DESCRIPTION	PAY PERIOD
Co-worker Only	\$4.34
Co-worker + Spouse	\$7.59
Co-worker + Children	\$9.15
Co-worker + Family	\$12.42

Hospital Care

COVERAGE OPTION DESCRIPTION	CO-WORKER PAY PERIOD CONTRIBUTION
CW Only	\$10.55
CW + Spouse	\$19.03
CW + Children	\$18.44
CW + Family	\$26.91



Critical Illness - Cigna



This is Hannah.

She is being treated for breast cancer. Because she has critical illness coverage she can focus on getting well, rather than worrying about the cost of treatment.

Because this isn't a substitute for medical coverage, Hannah has chosen one of Mercy's medical plans as well.



COVERAGE DETAILS

Critical Illness coverage pays you \$10,000 or \$20,000 cash upon the diagnosis of a critical illness including heart attack, stroke, cancer, occupational HIV, kidney failure, benign brain tumor and coma. It's being offered on a guaranteed issue basis regardless of your medical history.



\$125 WELLNESS BENEFIT

Critical Illness coverage also includes a wellness benefit which pays you and your covered dependents \$125 cash for completing an annual health screening. Covered screenings include mammogram, pap-smear, cholesterol check, stress test and PSA screening. If you're enrolled in Accident, Critical Illness and Hospital Care, you may use the same health screening to receive your wellness benefit from all three plans.



CONSIDERATIONS

- Am I at risk (by age, genetics or lifestyle) for serious illnesses like heart attack, stroke, cancer or others listed above?
- Do I have enough available cash to cover extra expenses related to an unexpected critical illness?



View Premiums

Critical Illness

\$10,000 Basic Benefit

Pay Period Rates

CW = Co-worker

PP = Pay Period

AGE BAND	COVERAGE OPTION DESCRIPTION	CO-WORKER PP CONTRIBUTION
0-24	CW Only	\$2.80
0-24	CW + Spouse	\$6.07
0-24	CW + Children	\$6.33
0-24	CW + Family	\$9.60
25-29	CW Only	\$2.88
25-29	CW + Spouse	\$6.26
25-29	CW + Children	\$6.52
25-29	CW + Family	\$9.90
30-34	CW Only	\$3.12
30-34	CW + Spouse	\$6.76
30-34	CW + Children	\$6.65
30-34	CW + Family	\$10.25
35-39	CW Only	\$3.23
35-39	CW + Spouse	\$6.96
35-39	CW + Children	\$6.87
35-39	CW + Family	\$10.57
40-44	CW Only	\$5.27
40-44	CW + Spouse	\$11.22
40-44	CW + Children	\$8.80
40-44	CW + Family	\$14.71
45-49	CW Only	\$5.44
45-49	CW + Spouse	\$11.57
45-49	CW + Children	\$9.06
45-49	CW + Family	\$15.19
50-54	CW Only	\$10.47
50-54	CW + Spouse	\$23.51
50-54	CW + Children	\$13.95
50-54	CW + Family	\$27.02

AGE BAND	COVERAGE OPTION DESCRIPTION	CO-WORKER PP CONTRIBUTION
55-59	CW Only	\$10.79
55-59	CW + Spouse	\$24.25
55-59	CW + Children	\$14.39
55-59	CW + Family	\$27.89
60-64	CW Only	\$15.45
60-64	CW + Spouse	\$35.49
60-64	CW + Children	\$18.96
60-64	CW + Family	\$39.00
65-69	CW Only	\$19.96
65-69	CW + Spouse	\$44.70
65-69	CW + Children	\$23.47
65-69	CW + Family	\$48.21
70-74	CW Only	\$27.32
70-74	CW + Spouse	\$60.32
70-74	CW + Children	\$30.83
70-74	CW + Family	\$63.85
75-79	CW Only	\$27.60
75-79	CW + Spouse	\$60.97
75-79	CW + Children	\$31.16
75-79	CW + Family	\$64.52
80-84	CW Only	\$27.89
80-84	CW + Spouse	\$61.60
80-84	CW + Children	\$31.48
80-84	CW + Family	\$65.20
85+	CW Only	\$28.17
85+	CW + Spouse	\$62.23
85+	CW + Children	\$31.81
85+	CW + Family	\$65.87

Critical Illness

\$20,000 Basic Benefit

Pay Period Rates

CW = Co-worker

PP = Pay Period

AGE BAND	COVERAGE OPTION DESCRIPTION	CO-WORKER PP CONTRIBUTION
0-24	CW Only	\$5.59
0-24	CW + Spouse	\$12.13
0-24	CW + Children	\$12.65
0-24	CW + Family	\$19.20
25-29	CW Only	\$5.76
25-29	CW + Spouse	\$12.52
25-29	CW + Children	\$13.04
25-29	CW + Family	\$19.80
30-34	CW Only	\$6.24
30-34	CW + Spouse	\$13.52
30-34	CW + Children	\$13.30
30-34	CW + Family	\$20.50
35-39	CW Only	\$6.46
35-39	CW + Spouse	\$13.91
35-39	CW + Children	\$13.74
35-39	CW + Family	\$21.15
40-44	CW Only	\$10.53
40-44	CW + Spouse	\$22.45
40-44	CW + Children	\$17.59
40-44	CW + Family	\$29.42
45-49	CW Only	\$10.88
45-49	CW + Spouse	\$23.14
45-49	CW + Children	\$18.11
45-49	CW + Family	\$30.38
50-54	CW Only	\$20.93
50-54	CW + Spouse	\$47.02
50-54	CW + Children	\$27.91
50-54	CW + Family	\$54.04

AGE BAND	COVERAGE OPTION DESCRIPTION	CO-WORKER PP CONTRIBUTION
55-59	CW Only	\$21.58
55-59	CW + Spouse	\$48.49
55-59	CW + Children	\$28.77
55-59	CW + Family	\$55.77
60-64	CW Only	\$30.90
60-64	CW + Spouse	\$70.98
60-64	CW + Children	\$37.92
60-64	CW + Family	\$78.00
65-69	CW Only	\$39.91
65-69	CW + Spouse	\$89.40
65-69	CW + Children	\$46.93
65-69	CW + Family	\$96.42
70-74	CW Only	\$54.64
70-74	CW + Spouse	\$120.64
70-74	CW + Children	\$61.66
70-74	CW + Family	\$127.70
75-79	CW Only	\$55.21
75-79	CW + Spouse	\$121.94
75-79	CW + Children	\$62.31
75-79	CW + Family	\$129.05
80-84	CW Only	\$55.77
80-84	CW + Spouse	\$123.20
80-84	CW + Children	\$62.96
80-84	CW + Family	\$130.39
85+	CW Only	\$56.33
85+	CW + Spouse	\$124.45
85+	CW + Children	\$63.61
85+	CW + Family	\$131.73



Flexible Spending Accounts (FSA) - WEX

If you're looking for a way to keep more money in your pocket, you may want to contribute to an FSA. It allows you to pay for certain health and dependent care expenses on a tax-free basis.

What is a Health Care FSA?

A **Health Care FSA** allows you to put aside pre-tax dollars which can be used for a wide variety of medical, pharmacy, dental and vision care products and services for you, your spouse and your dependents.

What is a Dependent Care FSA?

A **Dependent Care FSA** allows you to put aside pre-tax dollars which can be used to pay for child and elder care services.

Mercy Contribution towards Dependent Care FSA

Mercy will add \$1,200 to your Dependent Care Flexible Spending Account (FSA) election. That's right! If you elect the Dependent Care FSA, Mercy will contribute with you each pay period. Mercy's election of \$1,200 will be divided by the remaining pay periods in the calendar year and will be added to your WEX account for use towards your Dependent Care needs.

Physicians and Directors and Above are not eligible. Before electing Dependent Care FSA, make sure you know the rules and regulations around its use.

Must be actively enrolled in plan to receive per pay period contribution.





My Savings Benefits

EXAMPLE:

David is a single father with two children and he is thinking about enrolling in the Mercy Dependent Care FSA to help him on his daycare expenses. Here are two examples of how Mercy can help him save.

David's gross bi-weekly pay is \$1,200 and his bi-weekly daycare expenses are \$208.

(based on an annual estimated average of \$5,000/year)

	David's Bi-Weekly Contribution	Mercy's Bi-Weekly Contribution	Adjusted Bi-Weekly Pay	Tax Rate (estimated 18%)	Final Bi-Weekly Take-Home Pay
David Doesn't Enroll in Dependent Care FSA	N/A	N/A	\$984 (Net)	\$216	\$776
David Enrolled in Dependent Care FSA with Mercy Contribution	\$158.33 (\$3,800 annually)	\$50 (\$1,200 annually) contributed directly into your FSA account	\$1,041.67 (Gross)	\$184	\$857.67

All figures in the above examples are estimates. Your salary, tax rate, health care expenses and tax savings may be different and may impact your salary differently.



To learn more, see the Dependent Care FAQs at mercy.net/dependentFSA



My Savings Benefits

When you enroll in the FSA benefit, WEX will send you information about filing claims, eligible expenses, customer service, online support and how to access your account. You'll also receive your FSA Visa debit card from WEX to pay for eligible expenses. You can use your debit card through the expiration date, as long as you are enrolled in the plan.

Receipts

Save all receipts for expenses you incur as you may be required to substantiate your expenses.

Your annual contribution is made on a before-tax basis in 24 equal payroll deductions.

For new co-workers hired in the middle of the year, your annual contribution amount will be divided among the remaining pay periods in the calendar year.



View **Eligible Expenses**

2023 Health Care FSA Annual Limits

ANNUAL MINIMUM	ANNUAL MAXIMUM
\$120	\$2,850*

**Mercy is required to conduct a non-discrimination test annually. Results may require an adjustment to annual contributions for highly-compensated (\$120,000+ annually) co-workers.*

2023 Dependent Care FSA Annual Limits

ANNUAL MINIMUM	ANNUAL MAXIMUM
\$480	<ul style="list-style-type: none">\$5,000 (total combined limit if married or if single with eligible dependent)\$5,000 (if you and your spouse file separate income tax returns)

Dependent Care FSA helps you pay for day care expenses for your children under age 13 and qualifying older dependents, including dependent parents.

ELIGIBLE DEPENDENTS	GUIDELINES
Your children under age 13	<ul style="list-style-type: none">Child must be dependent on you for over 50% of his or her financial support.Care may be provided inside or outside your home, but not by anyone considered your dependent for income tax purposes, such as one of your older children.If care is provided by a facility that cares for more than six children, the facility must be licensed.



Special Note About the Federal Dependent Care Tax Credit

In some cases, the federal dependent care tax credit may provide greater tax savings than the dependent care spending account. Since the IRS allows deductions of expenses only once, you can't apply the same expenses to both the tax credit and the dependent care account. You need to decide which method—the dependent care account or the tax credit—is better for you, based on your individual situation.

IRS Guidelines for Dependent Care

- You're not eligible for reimbursement if your spouse has no earned income unless your spouse is a full-time student or is disabled.
- If both you and your spouse have dependent care spending accounts, your total combined reimbursement limit is \$5,000. Likewise, if you and your spouse file separate income tax returns, your individual dependent care spending account limit is \$2,500. If you're single with an eligible dependent, however, you can elect up to \$5,000.
- You must provide the IRS with the name, address and Social Security number or taxpayer identification of the caregiver.

Grace Period

Mercy offers an FSA grace period through March 15, 2024. Any unused balance in your Health Care or Dependent Care FSA at the end of the 2023 calendar year may be used to reimburse expenses incurred up to March 15, 2024.



View **Guidelines & Eligibility**



Here's an example:

You elect \$500 for your Health Care FSA for 2023. You incur \$300 in expenses by Dec. 31, 2023, and receive reimbursement, leaving \$200 in your account. You can use the \$200 from your 2023 FSA to pay for qualified expenses from Jan. 1 to March 15, 2024.

Keep in mind, you may not transfer money from one account to the other. In addition, you may not change the amount of your annual deduction or cancel the account unless you have a qualifying change in status event.

Important Dates to Keep in Mind

- Eligible expenses you incur between Jan. 1, 2023, and March 30, 2024, must be submitted for reimbursement by June 15, 2024, or you'll lose any remaining dollars in your 2023 FSA account.
- **Upon termination or loss of eligibility, you have 90 days to submit claims to WEX.** You may only be reimbursed for expenses incurred during your eligibility period.



Long-Term Disability (LTD) – New York Life

Basic LTD

Mercy provides basic LTD coverage at no cost to co-workers, physicians and executives with at least one year of continuous full-time service.

Full-time co-workers

- 50% income replacement up to \$7,500 per month
- Salary limit is \$15,000 per month

Full-time physicians and executives

- 50% income replacement up to \$12,500 per month
- Salary limit is \$25,000 per month

Basic Voluntary LTD

Full-time co-workers, physicians and executives with less than one year of service may purchase basic LTD coverage equal to the amounts listed above. If you're part-time, you may purchase basic LTD.

Part-time co-workers, physicians and executives

- 50% income replacement up to \$7,500 per month
- Salary limit is \$15,000 per month

If you're interested in purchasing LTD coverage, you must make your election during your initial enrollment period (first 31 days as a new hire or change in status). No Evidence of Insurability (EOI) is required. This means you can purchase LTD coverage without providing medical information at the time of enrollment. Pre-existing condition limitations will apply.



See **Long-Term Disability**

Buy-up LTD

Full-time co-workers, physicians and executives with basic LTD coverage may purchase buy-up LTD for additional protection.

Full-time co-workers

- 16.67% additional income replacement up to \$10,000 per month
- Salary limit is \$15,000 per month

Full-time physicians and executives

- 16.67% additional income replacement up to \$15,000 per month
- Salary limit is \$22,500 per month

At your one year anniversary of continuous full-time service with Mercy, you may elect to continue or discontinue the 16.67% buy-up LTD coverage. Please contact the [Benefit Support Center](#) within 31 days of your anniversary date to make an election change.

If you aren't actively at work on the date you become eligible for coverage, you won't become a participant in the LTD plan until you return to work.

Pre-existing Conditions

Your insurance limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a condition before the effective date of your coverage, you'll be covered for a disability due to that condition only if:

- You haven't received treatment for your condition for 12 months on or after the effective date of your insurance coverage, or

- You've been insured under this coverage for at least 24 months after your most recent effective date of insurance
- You've already satisfied the pre-existing condition requirement of your previous insurer.
- If you have not fully satisfied the pre-existing condition limitation of that plan, credit will be given for any time that you did satisfy.

Benefits and rates vary based on status and service length. Please refer to the Long-Term Disability worksheet in the Long-Term Disability section of [MyBenefits](#) to calculate your premiums.

When Benefits Begin

Benefits begin when you've been totally disabled for 90 continuous days (referred to as the waiting period). Your Extended Sick Bank (ESB) hours will be used to compensate you during the waiting period. If you still have a remaining balance of ESB or PTO when you've fulfilled your 90 day waiting period, your monthly LTD benefit amount will be offset by the amount of paid time you receive.

Limited interruptions up to 30 days of active work won't prevent a determination of 90 days of continuous disability if your absence both before and after return to active work is for the same disability. However, such interruptions won't count toward satisfaction of the waiting period.

If you're able to return to full-time work after receiving benefits and become totally disabled within six months due to the original illness or injury, you won't have to satisfy the 90-day waiting period again.

Benefits and rates vary based on status and service length. Please refer to the Long-Term Disability worksheet in the Long-Term Disability section of [MyBenefits](#) to calculate your premiums.



Short-Term Disability – New York Life

Short-Term Disability coverage can help provide a percentage of your income if you're ill or hurt and can't work.

There are two options to choose from:

- Seven-day waiting period followed by 12 weeks of coverage
- Fourteen-day waiting period followed by 11 weeks of coverage

The period for Short-Term Disability begins on the qualifying event date. Benefits begin once the waiting period is fulfilled or Paid Time Off and Extended Sickness Bank balances are exhausted (or salary continuation, if a physician), whichever is later.

Maternity benefits are covered up to six weeks. Bonding time is not included in Short-Term Disability. Only a medical condition qualifies for benefits. If you've been treated for any medical condition (including maternity) six months prior to your effective date of coverage, the condition won't be covered until you've been insured for 12 months.

For example:

Maternity is covered up to a six-week period which means six weeks from the qualifying event date. If the available PTO/ESB balance is greater than six weeks, no Short-Term Disability benefits will be available.

You may receive a benefit of 60% of your weekly earnings up to a maximum of \$1,500 per week for co-workers or \$3,000 per week for physicians and executives for up to 13 weeks, including the waiting period.

If you aren't actively at work on the date you become eligible for coverage, you won't become a participant in the Short-Term Disability plan until you return to work.

Pre-existing Conditions

If you've been treated for a medical condition six months prior to your effective date of coverage, the condition won't be covered until you've been insured for 12 months. This includes maternity.



See **Short-Term Disability**



This is Luis.

He is concerned about what would happen if he was injured, sick or otherwise couldn't work for a short period beyond what his Paid Time Off and Extended Sick Bank would cover. He chose to use Mercy's Short-Term Disability Covered offered through New York Life to provide up to 60% of his weekly salary up to \$1,500 per week for a maximum of 13 weeks.

He has two choices of coverage: he can wait seven days until the short-term disability kicks in and be covered for 12 weeks or wait 14 days and be covered for 11 weeks.

This example also applies to Mercy physicians and executives, but the amount per week is capped at \$3,000 rather than \$1,500.



Paid Parental Leave

Mercy offers Paid Parental Leave, which is up to two weeks of paid time-off that allows new (birth, adoptive, foster) parents the flexibility and peace of mind to bond with their child and adjust to a new family situation.

You qualify if:

Co-workers

- You have been employed by Mercy for at least 12 months when the Paid Parental Leave period begins; and are a co-worker in a benefit eligible part-time or full-time position.
- You are the birth mother/father of a child or you have adopted a child or had a foster child placed in your care.

The benefit will be based on your regular hourly rate and determined by standard hours/full time equivalent (FTE) of your position (max FTE of 1.0).

Physicians

- You have been employed by Mercy for at least 12 months when the Paid Parental Leave period begins; and a physician in a non-PRN position (part-time or full-time position).
- You are the birth mother/father of a child or you have adopted a child or had a foster child placed in your care.
- The benefit will be paid at 100% salary continuation of your base pay.
- Mercy will impute average daily RVU credit to physicians who are on the VSP for the 14-day paid parental leave period.

How Benefits are Paid

Paid Parental Leave begins when you start your bonding time and must be taken within the first 12 weeks after the birth, adoption, or placement of a child. Any medical portion of your leave (bed rest, as an example) would not be covered under Paid Parental Leave.

It must also be taken on a continuous basis and you can't use more than two weeks of Paid Parental Leave within a rolling 12-month time frame.

Paid Parental Leave will run concurrent with a Mercy-approved FMLA or non-FMLA bonding leave of absence. If you take Paid Parental Leave but don't qualify for FMLA leave, you'll have the same level of job protection during the Paid Parental Leave period as if you were on FMLA-qualifying leave.

If a company holiday occurs during your Paid Parental Leave period, the day will be charged as Paid Parental Leave. For more information, please visit [Baggot Street](#) to review the Paid Parental Leave and Physician Leave of Absence policies.



See **Paid Parental Leave**



Life and Accidental Death and Dismemberment (AD&D) Securian

Term Life Insurance and AD&D can provide security and protection for you and your family.

Full-time co-workers

- **Basic Term Life:** Mercy automatically pays for one times your annual salary with a minimum of \$50,000 up to a maximum of \$500,000. Coverage is rounded up to the nearest \$1,000.
- **Basic AD&D:** You automatically receive basic AD&D coverage paid by Mercy equal to your basic life insurance amount.

Full-time and part-time co-workers

- **Voluntary Term Life:** You may purchase insurance for yourself or your spouse and increase or decrease your election during annual open enrollment. If part-time, you must first elect voluntary life for yourself to purchase spouse or dependent life. Increases are subject to Evidence of Insurability.
- **Voluntary Dependent Term Life:** You may purchase dependent life insurance to provide financial assistance if one of your dependents dies. You may cover your dependent child until age 26, at which time coverage ends unless your child is disabled, then coverage will continue.

If your spouse or child is hospitalized or medically confined on the last day that insurance would be effective, insurance will not go in to effect until the dependent is no longer hospitalized or medically confined.

You pay the cost of this coverage.

Voluntary AD&D: You may choose to purchase additional AD&D insurance for yourself and your eligible dependents to provide extra financial assistance for your family in case of accident or death. In order to elect dependent AD&D, you must first elect voluntary AD&D for yourself.

You pay the cost of this coverage.

Evidence of Insurability May Be Required

- If you apply for voluntary life more than 31 days after your initial eligibility period (new hire or appropriate status change).
- If you elect to increase your voluntary life insurance for yourself or your spouse.
- **Newly Benefit Eligible:** If your life insurance exceeds \$1 million or is more than three times your base salary (whichever is less).
- **Newly Benefit Eligible:** If you elect dependent life insurance for your spouse greater than \$50,000.

Life Insurance Reduction

When you or your spouse reach age 70, your basic life and supplemental life coverage is reduced by 50%.

How Benefits Are Paid

Life insurance benefits normally are paid to your beneficiary in a lump sum. If you're terminally ill and not expected to live longer than 12 months you may apply to receive up to 100% of your Basic and Voluntary Life elections to a maximum of \$1 million. A co-worker may also choose to accelerate payment for the spouse or child life plans. The balance will be paid to your beneficiary upon your death. Please contact the [Benefit Support Center](#) for information on submitting a claim for an accelerated benefit.

See plan document for more information.



View Premiums



Beneficiary Updates

Securian will work with your beneficiary to process the life insurance claim and determine the manner of payment. If you haven't designated a beneficiary or you'd like to change your beneficiary, you may update them electronically by visiting LifeBenefits.com or calling 1-877-494-1754 for assistance.

When Coverage Changes

When you change work status and/or have a change in pay, your voluntary co-worker life amounts and payroll deduction amounts will change accordingly and at the same time as your status and pay change.

Voluntary Life Insurance		
CO-WORKER AND DEPENDENT LIFE		NOTES
Co-worker	1 – 8 times salary up to \$4 million	<i>No Evidence of Insurability (EOI) for salary increases but if I increase coverage in the future, I will need to provide EOI.</i>
Spouse	\$10,000 increments up to \$100,000	<i>EOI is required if I increase coverage for myself or my spouse.</i>
Children	\$10,000 for each child	<i>No EOI is required.</i>

Voluntary AD&D		
AD&D		NOTES
Co-worker	\$50,000 increments up to 10 times annual salary or \$1 million	
Spouse	50% or 100% of co-worker's AD&D up to \$500,000	<i>I can elect 50% or 100% of my AD&D coverage for my spouse up to \$500,000.</i>
Children	10% of co-worker amount up to \$50,000	<i>Coverage is for each eligible child.</i>

When Your Rate Changes

When you or your spouse experience a birthday that corresponds to a new age-based contribution rate (for example when you turn 40 years old), your payroll deduction amount will increase accordingly at the same time as the birthday.

When Coverage Ends

Life insurance or dependent life insurance coverage will end when you leave Mercy or when you or your dependents are no longer eligible for benefits. If you wish to continue coverage for you or your dependents, you may be able to do so within 31 days of the date you terminate or become ineligible for benefits. Please contact the [Benefit Support Center](#) for more information.

Additional Services

The following free services are available to all benefit-eligible Mercy co-workers and their covered dependents offered by Securian Life Insurance Company.

- Travel Assistance Services:** RedpointWTP LLC (Redpoint) provides travel assistance services 24/7/365 for emergency assistance and transport when traveling 100 or more miles away from home. For service terms and conditions, and pre-trip information visit LifeBenefits.com/travel or call 1-855-516-5433 in the U.S. and Canada. From other locations, you can call collect to 1-415-485-4677.
- Legal, Financial and Grief Resources:** Ceridian provides access to counseling professionals and related resources and referrals in each of the three areas. Contact Ceridian at 1-877-849-6034 or visit LifeWorks.com (user name: LFG, password: resources).
- Legacy Planning Resources:** Support services to help deal with the loss of a loved one or to plan for one's own passing. These resources are available at LegacyPlanningResources.com.
- Beneficiary Financial Counseling:** PricewaterhouseCoopers provides Beneficiary Financial Counseling to beneficiaries of our group life insurance plans. The independent and objective financial counseling resources are available at a time when they are needed most. The resources are available to beneficiaries who receive proceeds of \$25,000 or more.

Services provided by Ceridian HCM, Inc., RedpointWTP LLC, PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Securian Life or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services. To learn more, visit the appropriate website included above.

Please contact the [Benefit Support Center](#) for more information.

Accidental Death & Dismemberment (AD&D)

YOUR BENEFIT AMOUNT	YOUR MONTHLY COST	YOUR SPOUSE'S MONTHLY COST (100%)	YOUR SPOUSE'S MONTHLY COST (50%)	CHILDREN'S MONTHLY COST (10%)
\$1 million	\$23.80	n/a	n/a	n/a
\$750,000	\$16.20	n/a	\$8.10	n/a
\$700,000	\$15.12	n/a	\$7.56	n/a
\$650,000	\$14.04	n/a	\$7.02	n/a
\$600,000	\$12.96	n/a	\$6.48	n/a
\$550,000	\$11.88	n/a	\$5.94	n/a
\$500,000	\$10.80	\$10.80	\$5.40	\$1.08
\$450,000	\$9.72	\$9.72	\$4.86	\$0.97
\$400,000	\$8.64	\$8.64	\$4.32	\$0.86
\$350,000	\$7.56	\$7.56	\$3.78	\$0.76
\$300,000	\$6.48	\$6.48	\$3.24	\$0.65
\$250,000	\$5.40	\$5.40	\$2.70	\$0.54
\$200,000	\$4.32	\$4.32	\$2.16	\$0.43
\$150,000	\$3.24	\$3.24	\$1.62	\$0.32
\$100,000	\$2.16	\$2.16	\$1.08	\$0.22
\$50,000	\$1.08	\$1.08	\$0.54	\$0.11

Voluntary Life Insurance

CO-WORKER/ SPOUSE PRICING	CO-WORKER AND SPOUSE RATE PER \$1,000 OF COVERAGE	
	(Monthly Cost)	
< 20	\$0.042	
20 - 24	\$0.042	
25 - 29	\$0.05	
30 - 34	\$0.067	
35 - 39	\$0.07	
40 - 44	\$0.078	
45 - 49	\$0.125	
50 - 54	\$0.191	
55 - 59	\$0.349	
60 - 64	\$0.548	
65 - 69	\$0.997	
70 - 74	\$1.578	
75 +	\$1.711	
Child Coverage Option		\$0.120



MyRetirement Program

Mercy is helping you save for retirement.

From day one, all active co-workers (regardless of benefit eligibility) are eligible to contribute to the 401(k) plan and are automatically enrolled at 6% of your pretax eligible earnings. You may make changes to your elections at any time.

To access your account, make changes to your contributions, add a beneficiary and much more, visit MyRetirementProgram.com.

To learn more about the MyRetirement program, visit the [MyRetirement section of Baggot Street](#).



Visit **MyRetirement**



My Security Benefits



Mercy Credit Union

Mercy Credit Union is open to all Mercy co-workers, affiliates and their families. The credit union offers members a better banking experience and earnings are returned to our members in the form of lower interest rates on loans (auto, motorcycles, boats, ATVs and RVs), higher rates on savings and more. Learn more about the credit union on Baggot Street under the [My Community Tab](#).

Tuition Reimbursement

Mercy encourages growth and professional development by providing financial assistance to reach educational and career goals. Benefit eligible co-workers in good standing and employed for at least six months may receive up to \$2,000 each fiscal year. A one year service commitment from each date of payout is required. Contact [EdAssist](#) at 855-511-8101.

Student Loan Refinancing

SoFi offers co-workers, their family and friends an opportunity to consolidate and refinance federal, private student and Parent PLUS loans with one monthly payment. SoFi offers a rate discount to qualified borrowers. Eligibility is based on career experience, monthly income vs. expenses, financial history, and education. To apply, visit sofi.com/mercy

Mercy Discounts

As a Mercy co-worker, you can take advantage of several other discount programs to benefit your family and keep more dollars in your pocket. Check out the programs listed on Baggot Street in the [Benefit Hub](#) for your community and [Mercy-wide](#).

Auto, Pet and Home Discounts

Mercy has partnered with numerous vendors to offer co-workers discounts on their pet, auto and home insurance as well as personal property such as renters, mobile home, recreational vehicle, boat, personal excess liability and motorcycle. This option can be payroll deducted and is available to full-time and part-time co-workers anytime during the calendar year. Please visit the Discount section of Baggot Street.

PayActiv Earned Wage Access

It's an alternative to pay-day loans for those times you run a little short of cash or have an unexpected emergency.

You can get up to 50% of your earnings (max of \$500) and choose how you want to receive it. Transfer to your bank card, PayActiv prepaid card, PayPal account, Uber, Amazon or pick up as cash from any Walmart. Learn more about the credit union on Baggot Street under [Earned Wage Access](#).



Identity Theft Protection – NortonLifeLock

NortonLifeLock provides proactive monitoring of your personal identity, credit card activity, bank information, retirement funds and proximity of sexual offenders 24 hours a day, 365 days a year. Immediate alerts are sent directly to you if a potential threat is detected and you are protected with up to \$1 million in recovery services should an incident occur. You can enroll yourself, your spouse and your children up to age 26.

BENEFIT ESSENTIAL	PAY PERIOD
Co-worker Only (18+ Years Old)	\$3.75
Co-worker + Family	\$7.49

BENEFIT PREMIER	PAY PERIOD
Co-worker Only (18+ Years Old)	\$7.50
Co-worker + Family	\$14.99

*The LifeLock Benefit Junior Plan is for minors under the age of 18. LifeLock enrollment is limited to co-workers and their dependents. Eligible dependents must live within the co-worker's household or be financially dependent.



Examples of coverage:



Device Security: Anti-virus software and multilayered, advanced security helps protect devices against existing and emerging threats, including malware and ransomware.



Identity: We monitor for fraudulent use of personal information, and send alerts when a potential threat is detected.



Online Privacy: Norton Secure VPN protects devices and helps keep online activity and browsing history private. Privacy Monitor scans common public people-search websites to help you opt-out. And SafeCam alerts you and blocks attempts to access your webcam.



Home & Family: Take action to monitor your child's online activity with easy-to-use tools to set screen time limits, block unsuitable sites, and monitor search terms and activity history.



Legal Assistance - MetLife Legal Plans

The MetLife Legal Plan provides members with access to a national network of more than 11,000 attorneys to choose from. Legal assistance includes covered legal services, consultations, document preparation and representation in many frequently needed legal matters. New services include establishing guardianship or conservatorship and reviewing legal documents for a second or vacation home.

PAY PERIOD

\$7.87

Example of Personal Legal Matters and Costs*

Wills for Employee and Spouse.....	\$740
Medical Powers of Attorney	\$185
Home Refinancing	\$1,850
Total.....	\$2,775
Legal Plan	\$240 per year
Potential Savings.....	\$2,534

Whether it's a planned event, like buying a home or preparing a will, or an unexpected problem, like a speeding ticket, most of us need legal counsel at some point in our lives. **Here are a few examples:**

Getting Married:

- Prenuptial agreement
- Name change
- Updating or creating estate planning documents

Starting a Family

- Creating wills and estate planning documents
- School and administrative hearings
- Adoption

Caring for Aging Parents

- Review of Medicare/Medicaid documents
- Nursing home agreement
- Reviewing estate planning documents

Buying, Selling or Renting a Home

- Reviewing contracts and purchase agreements
- Preparing deeds
- Attending the closing

Dealing With Identity Theft

- Attorney consultations regarding potential creditor actions
- Assistance with contacting banks and creditors
- Attorney defense for issues related to identity theft

Sending Kids Off To College

- Security deposit assistance
- Reviewing leases
- Student loan debt assistance



What is Paid Time Off (PTO)?

PTO is time for which you are paid but not working. Your PTO Plan includes time built in for holidays, vacation, short-term illness and personal days. Although the time is built in for these specific items, it does not mean that you must use your PTO days specifically for that.

Your PTO time includes:

- Five days for short-term illness.
- Nine days for holidays (six standard holidays and your location may select up to three more).
- Remainder of the time is for vacation and other personal time off

What is Extended Sick Bank (ESB)?

ESB provides eligible co-workers with paid time off work for an extended period due to their own serious health condition and in conjunction with an approved leave of absence. It is designed to ease your financial burden. ESB is accrued based on your pay period hours.

Your ESB accrual rate remains the same throughout your employment with Mercy, regardless of your years of service.



See PTO/ESB Guides



What is Volunteer Time Off (VTO)?

Just as our Ministry is brought to life by co-workers, so are the communities where we work and live.

Mercy appreciates that many of our co-workers give back to our communities outside of work in a variety of ways. VTO allows co-workers to volunteer during their workday and still get paid. Mercy will provide up to eight hours of VTO, prorated based on FTE (four hours for .4-.899 FTE and eight hours for .9 and above FTE), to cover time away from work to volunteer at a non-profit or community activity.



See **Volunteer Time Off**



When Your Active Coverage Ends

Generally, your active coverage will end on the earliest of:

- The date on which your employment ends or you're no longer eligible for coverage.
- The date your coverage is terminated for cause.
- The last day of the pay period for which you made your payment.
- You and/or your dependents' coverage may also be rescinded in the case of fraud or intentional misrepresentation of material facts.
- The date the plan is discontinued.

When Active Coverage Ends for Your Dependent

Your dependent's coverage will end on the earliest of the following:

- The date the individual no longer meets the plan's definition of an eligible covered adult or dependent.
- The date your coverage ends.
- The date you stop making the required contribution for dependent coverage.

Continuation Coverage

If you or your covered dependent(s) become ineligible for group health coverage, you may be able to continue medical, dental and vision coverage for a period of time. Coverage must have been in place under the active plan one day before the change in status date.

Important note: It's your responsibility to notify the [Benefit Support Center](#) when your covered adult or dependents lose eligibility for coverage under the active plan.

When Continuation Coverage Ends

Generally, Continuation Coverage will end for you and/or your dependents on the earliest of one of the following:

- When you fail to pay the premiums when due
- At the end of the six month period

Please contact the [Benefit Support Center](#) if you're unsure about whether you or your covered dependents can elect continuation.

IF YOU:	WHO CAN CONTINUE COVERAGE	FOR HOW LONG
Terminate your employment with Mercy	You and/or your dependent(s)	Up to six months
Are no longer eligible to be covered under the active plan	You and/or your dependent(s)	Up to six months
Divorce	Your spouse and/or your dependent(s)	Up to six months
Pass away	Your dependent(s)	Up to six months
IF YOUR DEPENDENT:	COVERAGE OPTIONS	FOR HOW LONG
No longer meets the definition of an eligible dependent	Your dependent(s)	Up to six months

Contact Information

Benefit Support Center

888.599.3737 Option 3
or benefitsupport@mercy.net

Medical Premium Assistance

888.599.3737 Option 3
or medicalpremiumassist@mercy.net

Healthification

Healthification@mercy.net

Retirement Team

888.599.3737 Option 1
or myretirementprogram@mercy.net

Talent Relations

888.599.3737 Option 5
or TalentRelations@mercy.net

Leave Administration

888.599.3737 Option 2
or leaveadministration@mercy.net

The benefit plans are sponsored by Mercy; the board of directors has established the Benefits Sub-Committee (BSC) to oversee Mercy's group benefit plans. The BSC guides and directs the administration of the plans.

While the plans are exempt from many state and federal insurance regulations, including the Employee Retirement Income Security Act (ERISA), the BSC has elected to voluntarily comply with many of the regulations.

This booklet is intended as a user's guide, highlighting various benefit plans for eligible co-workers of Mercy.

The actual benefits available and the full descriptions of these benefits are governed, in all cases, by the relevant plan documents and insurance contracts. If there are discrepancies between this guide and the actual plan documents and insurance contracts, the documents and contracts will control.



Your life is our life's work.

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