



# EMPLOYEE BENEFITS Book 2017

**Renown<sup>®</sup>**  
HEALTH



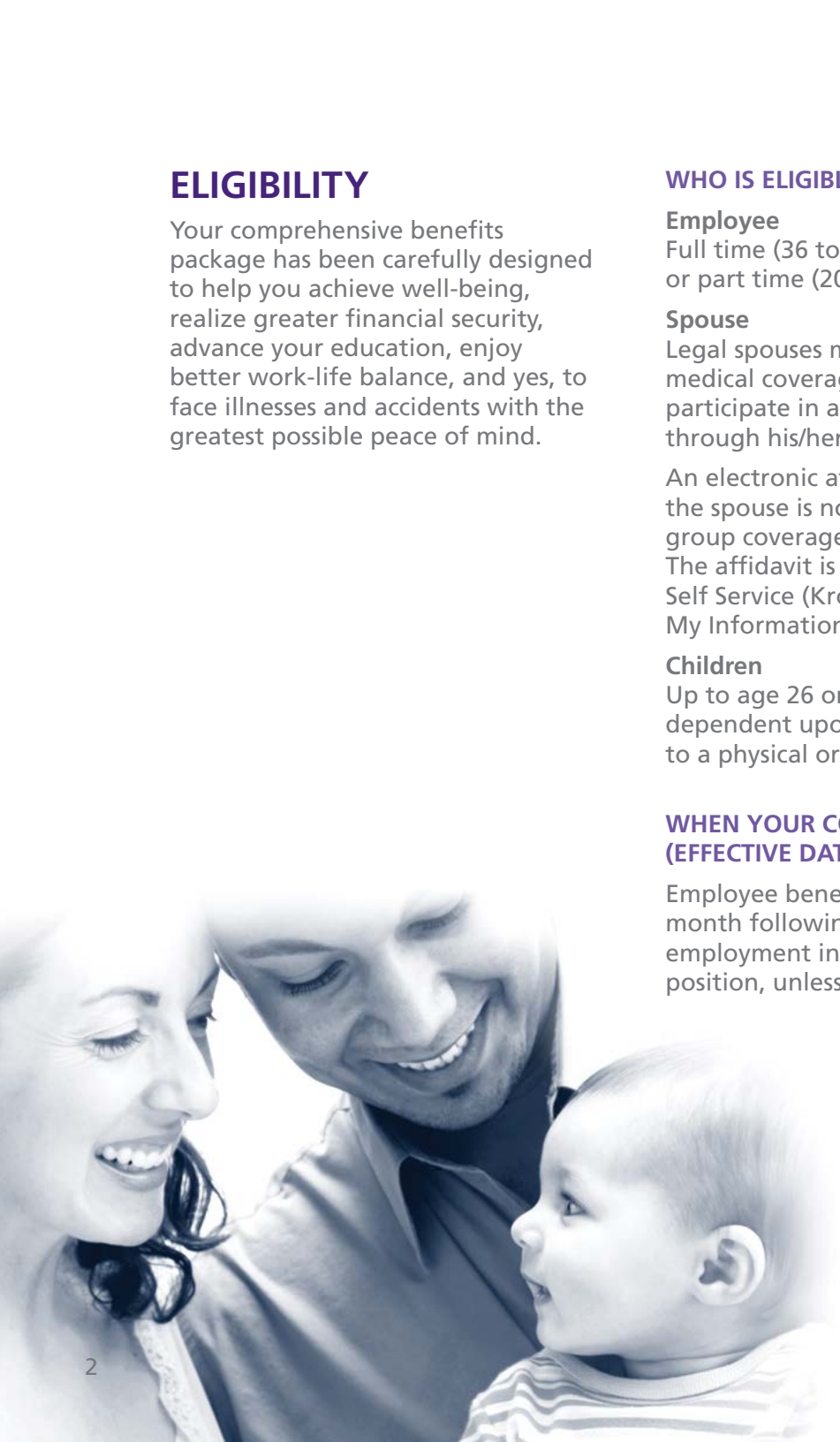
# Everything You Need to **SUCCEED**

The 2017 Employee Benefits Book contains highlights of the benefits available through Renown Health. It is not intended to provide a complete description of these benefits. Renown Health may terminate, withdraw or modify any benefits described in this guide, in whole or in part, at any time. Furthermore, the descriptions of these benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official plan documents will govern.

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## ELIGIBILITY

Your comprehensive benefits package has been carefully designed to help you achieve well-being, realize greater financial security, advance your education, enjoy better work-life balance, and yes, to face illnesses and accidents with the greatest possible peace of mind.

### WHO IS ELIGIBLE

**Employee**  
Full time (36 to 40 hours per week) or part time (20 to 35 hours per week).

**Spouse**  
Legal spouses may be eligible for medical coverage if not eligible to participate in a group medical plan through his/her employer.

An electronic affidavit certifying that the spouse is not eligible for other group coverage is required each year. The affidavit is available on Employee Self Service (Kronos) under the My Information tab.

**Children**  
Up to age 26 or any age if the child is dependent upon you for support due to a physical or mental disability.

### WHEN YOUR COVERAGE BEGINS (EFFECTIVE DATE)

Employee benefits begin the first of the month following 30 days of consecutive employment in a full or part-time position, unless otherwise stated.

## WHEN AND HOW DO I ENROLL

### ORIGINAL ENROLLMENT PERIOD

Newly eligible employees must enroll by the last day of the month prior to coverage effective date. To do so, complete the enrollment form and return to Human Resources.

If an enrollment form is not received, you will be automatically enrolled in the Standard Medical/Standard Rx and Vision plan for yourself only. The necessary deductions will be deducted from your paycheck. Generally, changes cannot be made until the next open enrollment period unless you experience a qualifying life event.

### OPEN ENROLLMENT (NOVEMBER 1 - 30)

This is your opportunity to choose your benefits for the following calendar year. If no changes are made during this period, elections for the current year will continue for the next calendar year. However, you must re-enroll in Flexible Spending Accounts every year and if covering a spouse on your medical plan, you must complete the Spouse Affidavit yearly.

### MAKING CHANGES AFTER OPEN ENROLLMENT

#### QUALIFYING LIFE EVENT

Generally, you cannot make changes outside of open enrollment unless you experience a qualifying life event. Notify Human Resources within 30 days of the event by completing the Qualifying Event Worksheet and providing the required documentation to make changes to your plan selections or number of dependents.

**Below is a list of common qualifying events. See the Welfare Benefit Plan Summary Plan Description for more details, found on Inside Renown under Benefits.**

- Marriage
- Divorce
- Birth or adoption of child
- Death of dependent
- Change in employment status (yours or your spouse's) that results in a loss (or gain) of coverage
- You, your spouse or dependent child becomes entitled to Medicare, Medicaid or COBRA coverage under the plan
- A change from full-time to part-time employment (or vice versa)
- You or your covered dependents moving into or out of an area where your elected medical plan is or isn't available

### NOTIFY HUMAN RESOURCES WITHIN

# 30 days



of the qualifying event by submitting a benefits Qualifying Event Worksheet and supporting documentation.

## Qualifying



### EVENT WORKSHEETS

can be accessed on Inside Renown under Benefits or in Human Resources

# Medical BENEFITS

## RENOWN HEALTH OFFERS THREE MEDICAL PLANS TO CHOOSE FROM:

### STANDARD PLAN

Employees select a primary care doctor that may be a Renown doctor or any primary care doctor that is a Hometown Health preferred provider. The primary care doctor coordinates all aspects of care. If the services are provided by Renown, the participant will pay the stated co-pays and receive the highest level of benefit. If the services are provided by a Hometown Health preferred provider that is not a Renown provider, the participant will pay co-insurance (percentage of cost) except for primary and specialty care office visits. There are reduced benefits for services provided by a non-preferred provider.

Hometown Health (HTH) administers the medical, dental and prescription drug plan.

- For a complete list of Renown providers, go to **HometownHealth.com** and search by Renown entity.
- For questions regarding the benefit plans offered, contact Human Resources Benefits Department at **775-982-4444** or **775-982-4156**.
- For questions regarding specific benefits or claims information, contact Hometown Health at **775-982-3232**.

The information presented on the next page is a brief Medical Plan Comparison. For more information, please refer to the Summary of Benefits for each plan located on Inside Renown under Benefits.

### ENHANCED PLAN

Participants in the Enhanced Plan select a primary care doctor from the Hometown Health preferred provider directory. The primary care doctor provides and coordinates all aspects of care. In order to receive plan benefits, all medical care must be provided by or on referral from their primary care doctor. There is no coverage for services provided by a non-preferred provider except in emergencies.

### LIMITED PLAN

The Limited Plan includes higher co-pays for Renown services than found in the other plans and high deductibles and coinsurance for preferred providers. This plan provides limited prescription drug benefits and no vision benefits. Eligibility is limited to full-time employees and eligible dependents. The plan is 100 percent employer-paid if the participant and participating spouse achieve the highest level wellness discount. There are reduced benefits available for services provided by a non-preferred provider.



## 2017 MEDICAL PLAN COMPARISON

	STANDARD PLAN			ENHANCED PLAN	LIMITED PLAN		
	Renown	Preferred Provider	Non-Preferred	Preferred Provider	Renown	Preferred Provider	Non-Preferred
Calendar Year Deductible							
Individual	N/A	N/A	\$2,000	N/A	N/A	\$2,500	\$3,500
Family	N/A	N/A	\$4,000	N/A	N/A	\$6,500	\$9,500
Inpatient Hospital	\$1,250/Admit	25%	50%	\$1,000/Admit	\$2,500/Admit	30%	50%
Same-Day Surgery	\$300	\$300	50%	\$250	\$500	30%	50%
Routine Lab	\$0	25%	50%	\$0	\$0	30%	50%
X-Ray	\$25	25%	50%	\$25	\$35	30%	50%
MRI, CT Scan, PET Scan	\$250	25%	50%	\$200	\$300	30%	50%
Virtual Visits	\$10	\$20	50%	\$15	\$20	30% no ded.	50%
Primary Care office visit	\$10	\$20	50%	\$15	\$25	30% no ded.	50%
Specialty Care office visit	\$20	\$40	50%	\$30	\$50	30%	50%
Preventive Services	\$0	0%	50%	\$0	\$0	0%	50%
Emergency Room	\$200	\$200	\$200	\$200	\$250	\$250	\$250
Urgent Care Center	\$40	25%	50%	\$30	\$40	30%	50%
Ambulance	N/A	\$100	50%	\$100	N/A	30%	50%
Out of Pocket Maximum							
Individual	\$7,150	\$7,150	N/A	\$7,150	\$7,150	\$7,150	N/A
Family	\$14,300	\$14,300	N/A	\$14,300	\$14,300	\$14,300	N/A
Vision Care Coverage	Included			Included	Not Included		

Note: Flat dollar amounts represent copays and percentages apply after deductible unless otherwise specified.

# Pharmacy BENEFITS

If you elect the Standard or Enhanced medical plan, you have the option to choose between two prescription drug plans: the Standard and the Enhanced plan. The Limited prescription plan is only available with the Limited medical plan.

	Choice of Prescription Option with Standard and Enhanced Medical Plans		Applies to Limited Plan Only
	Standard Rx	Enhanced Rx	Limited Prescription
Retail/Mail Order Supply	30/90 days	30/90 days	30/90 days
Formulary Generic	\$15 copay	\$10 copay	\$15 copay
Separate Prescription Deductible	\$50 brand and non-formulary	\$50 brand and non-formulary	N/A
Formulary Brand Name	\$40 after deductible	\$30 after deductible	discount only
Non-Formulary	\$50 or 50% if greater (ded. applies)	\$50 or 50% if greater (ded. applies)	discount only
Mail Order — Formulary Generic	\$30 copay	\$20 copay	\$30 copay
Mail Order — Formulary Brand	\$80 after deductible	\$60 after deductible	discount only
Special Pharmaceuticals	20%	20%	discount only

The information presented above is a brief pharmacy plan comparison. For more information, please refer to the summary of benefits for each plan located on Inside Renown under Benefits.

## GENERICS SAVE YOU MONEY

There is no deductible to meet when you use generic drugs and you pay smaller co-pays for them compared to brand name drugs. Ask your doctor to prescribe generic equivalents whenever possible. If you’re taking a brand name drug now, talk to your doctor to find out if there’s a generic available to treat your condition.


## EVEN MORE SAVINGS WITH MAIL ORDER

If you take prescriptions on an ongoing basis (for example, to treat high blood pressure), you may want to consider mail order drugs. When you order through Postal Prescription Services (PPS) at **800-552-6694** or **ppsrx.com** or Costco at **800-607-6861** or **pharmacy.costco.com**, you can get a 90-day supply for the cost of a 60-day supply. You save money and time!

# Vision BENEFITS

Vision benefits, administered by Vision Service Plan (VSP), are included with the Standard and Enhanced medical plans. For a provider directory, call the VSP customer service line at **800-877-7195** or visit **vsp.com**. When scheduling an appointment, identify yourself as a VSP member and provide your member ID number (your SSN). There are no cards or claim forms.



Benefit	Description – Your coverage with VSP Doctors and Affiliate Providers	Copay
WellVision Exam	Focuses on your eyes and overall wellness Every 12 months	\$25 for exam and glasses
Prescription Glasses		
Frame	\$150 allowance for a wide selection of frames 20% off amount over your allowance \$80 allowance at Costco Optical Every 24 months	Combined with exam
Lenses	Single vision, lined bifocal and lined trifocal lenses Polycarbonate lenses for dependent children Every 12 months	Combined with exam
Lens Options	Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 20-25% on other lens enhancements Every 12 months	\$55 \$95-\$105 \$150-\$175
Contacts (in lieu of glasses)	\$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every 12 months	Up to \$60
Diabetic Eyecare	Annual eye exams can help prevent diabetes-related blindness. If you have type 1 or type 2 diabetes, you can get both your routine and diabetic eyecare from your VSP doctor — the one who knows your eyes best. Ask your VSP doctor for details.	Diabetic Eyecare Plus Copay: \$20
Extra Savings and Discounts		
Glasses and Sunglasses	20% savings on additional glasses and sunglasses, including lens enhancements from any VSP doctor within 12 months of your last WellVision Exam	
Laser Vision Correction	Average 15% off the regular price of 5% off the promotional price; discounts only available from contracted facilities	
Retinal Screening	No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam	

Out-of-Network Reimbursement – If you choose a non-VSP provider, copayments still apply and you may receive a lesser benefit and pay more out-of-pocket expenses. VSP guarantees service from VSP Choice network doctors only.

MEDICAL PLAN RATES — PLAN YEAR 2017

Deductions are taken on the first and second paycheck each month.  
Full-Time Employees (Full-Time Equivalent = 0.9-1.0)

Medical/Rx Plan Options	Semi-Monthly Rate	PURPLE Discounted Rate	GOLD Discounted Rate
Standard Medical Plan with <i>Standard Rx</i> (Includes Vision)			
Employee Only	\$46.47	\$25.47	\$4.47
Employee + Spouse*	\$188.52	\$167.52	\$146.52
Employee + Children	\$136.43	\$115.43	\$94.43
Employee + Family*	\$238.16	\$217.16	\$196.16
Standard Medical Plan with <i>Enhanced Rx</i> (Includes Vision)			
Employee Only	\$69.22	\$48.22	\$27.22
Employee + Spouse*	\$225.96	\$204.96	\$183.96
Employee + Children	\$168.30	\$147.30	\$126.30
Employee + Family*	\$277.15	\$256.15	\$235.15
Enhanced Medical Plan with <i>Standard Rx</i> (Includes Vision)			
Employee Only	\$69.80	\$48.80	\$27.80
Employee + Spouse*	\$235.67	\$214.67	\$193.67
Employee + Children	\$175.12	\$154.12	\$133.12
Employee + Family*	\$290.09	\$269.09	\$248.09
Enhanced Medical Plan with <i>Enhanced Rx</i> (Includes Vision)			
Employee Only	\$91.52	\$70.52	\$49.52
Employee + Spouse*	\$271.47	\$250.47	\$229.47
Employee + Children	\$207.99	\$186.99	\$165.99
Employee + Family*	\$331.64	\$310.64	\$289.64
Limited Medical with Limited Rx			
Employee Only	\$42.00	\$21.00	\$0.00
Employee + Spouse*	\$84.00	\$63.00	\$42.00
Employee + Children	\$42.00	\$21.00	\$0.00
Employee + Family*	\$84.00	\$63.00	\$42.00

Discounted rate assumes employee discount only. \*Subtract an additional discount if spouse also completed Healthy Tracks requirements (\$21 for PURPLE and \$42 for GOLD).

MEDICAL PLAN RATES — PLAN YEAR 2017

Deductions are taken on the first and second paycheck each month.  
Part-Time Employees (Part-Time Equivalent = 0.5-.89)

Medical/Rx Plan Options	Semi-Monthly Rate	PURPLE Discounted Rate	GOLD Discounted Rate
Standard Medical Plan with <i>Standard Rx</i> (Includes Vision)			
Employee Only^	\$58.76	\$37.76	\$16.76
Employee + Spouse*	\$269.63	\$248.63	\$227.63
Employee + Children	\$204.78	\$183.78	\$162.78
Employee + Family*	\$350.21	\$329.21	\$308.21
Standard Medical Plan with <i>Enhanced Rx</i> (Includes Vision)			
Employee Only	\$83.88	\$62.88	\$41.88
Employee + Spouse*	\$309.22	\$288.22	\$267.22
Employee + Children	\$237.12	\$216.12	\$195.12
Employee + Family*	\$388.20	\$367.20	\$346.20
Enhanced Medical Plan with <i>Standard Rx</i> (Includes Vision)			
Employee Only	\$91.97	\$70.97	\$49.97
Employee + Spouse*	\$338.12	\$317.12	\$296.12
Employee + Children	\$260.88	\$239.88	\$218.88
Employee + Family*	\$425.40	\$404.40	\$383.40
Enhanced Medical Plan with <i>Enhanced Rx</i> (Includes Vision)			
Employee Only	\$115.72	\$94.72	\$73.72
Employee + Spouse*	\$372.03	\$351.03	\$330.03
Employee + Children	\$292.67	\$271.67	\$250.67
Employee + Family*	\$463.46	\$442.46	\$421.46

Discounted rate assumes employee discount only. \*Subtract an additional discount if spouse also completed Healthy Tracks requirements (\$21 for PURPLE and \$42 for GOLD).

^ Total annual employee cost sharing not to exceed 9.69% of annual wages.



# Dental BENEFITS

Renown offers two dental plans to choose from: the Standard and the Enhanced plan. Dental plans are administered by Hometown Health and offer a choice of contracted dentists. Visit **HometownHealth.com** for a current provider list or call Customer Service at **775-982-3232**.

## BENEFITS SUMMARY

	STANDARD DENTAL PLAN	ENHANCED DENTAL PLAN
<b>Calendar Year Deductible</b>	\$100/person or \$300/family	\$50/person or \$150/family
<b>Preventive Services</b> (Routine oral exams, cleanings and X-rays)	100% of eligible expenses* (two per calendar year)	100% of eligible expenses* (two per calendar year)
<b>Basic Services</b> (Fillings, extractions, oral surgery, etc.)	80% of eligible expenses* after deductible is met	80% of eligible expenses* after deductible is met
<b>Major Services</b> (Bridgework, dentures, crowns, etc.)	Plan pays 50% of eligible expenses* after deductible is met	Plan pays 50% of eligible expenses* after deductible is met
<b>Orthodontia</b>	50% coverage for children 18 years and younger up to \$1,000 lifetime maximum	50% coverage for children and adults up to \$1,500 lifetime maximum
<b>Orthodontia Deductible</b>	\$50 individual deductible in addition to annual deductible	\$0
<b>Annual Maximum</b> (Per covered member)	\$1,000	\$2,000

## DENTAL PLAN RATES

FULL-TIME EMPLOYEES (FULL-TIME EQUIVALENT = .9-1.0)		
SEMI-MONTHLY RATE		
Dental Plan Options	Standard Dental	Enhanced Dental
Employee Only	\$4.46	\$13.71
Employee + Spouse	\$11.84	\$34.65
Employee + Children	\$10.86	\$31.72
Employee + Family	\$18.12	\$52.47

\* Eligible expenses are subject to usual and customary fees. For services received from network dentists with Hometown Health, members are not responsible for charges exceeding usual and customary fees. For services obtained from non-network providers, members will be responsible for charges exceeding usual and customary fees.

# CONVENIENCE Is the Best Medicine

Care should always be convenient. That’s why we offer innovative solutions that allow you to manage your health from wherever you are.

## VIRTUAL VISITS

Skip the exam room and see a doctor online. Just connect through your smartphone, tablet or computer wherever you happen to be, and you can get treatment for a variety of common conditions and minor ailments.

Enroll prior to scheduling an appointment.  
Please visit **renown.org/VirtualVisits** for instructions.

## VIRTUAL CHECK-IN

Get in line at Renown Urgent Care from home, the office or even on-the-go using your phone. Receive text notifications to stay updated about estimated wait times and when you’re next in line.

Please visit **renown.org/VirtualCheckIn** for additional details.

## MYCHART

Securely manage your health information online, 24/7.

- Schedule an appointment
- Get your test results faster
- Request prescription refills
- Keep track of your family’s health
- Review your immunization records
- View or download your Summary of Care document

Please visit **renown.org/MyChart** for more information.



## CREATED TO ENCOURAGE AND INSPIRE EMPLOYEE HEALTH AND WELL-BEING

Healthy Tracks is a powerful tool that can help you become an inspiring example of health and well-being for our community. Visit [MyHealthyTracks.com](http://MyHealthyTracks.com) to learn more.



*Healthy*   
*Tracks*  
It's Your Health. Our Priority.

## EARNING A WELLNESS DISCOUNT HAS NEVER BEEN EASIER

Through participation, you can earn wellness discounts on your insurance.

**Annual deadline is Sept. 30.**

### JUST THREE EASY STEPS:

1. Complete an online Health Assessment at [MyHealthyTracks.com](http://MyHealthyTracks.com).
2. Get your biometric screening.
3. Get an annual flu shot.



## Who



### CAN PARTICIPATE?

All Renown employees (including per diems) and all spouses covered under Renown's medical plans.



## Earn Prizes

By completing Healthy Tracks activities, you score points toward healthy prizes. The more you score, the bigger your prize!

### GET THE HEALTHYNOW MOBILE APP!

This convenient app lets you access your personal Healthy Tracks data, share information, and participate in organized challenges. Download it through your smartphone's app store.



# Life BALANCE

## INVESTING IN YOUR HEALTH

Renown is providing a \$100 credit for all employees toward one Fitbit device on our Renown Fitbit storefront through Healthy Tracks.



## Who IS ELIGIBLE?

All Renown employees (including per diems)



## HOW TO GET YOUR Device

Employees can log on to [MyHealthyTracks.com](http://MyHealthyTracks.com) for instructions on how to obtain their unique promo code and the link to our Renown Fitbit storefront.



## Sync YOUR FITBIT DEVICE

Fitbit wearable devices will sync with Healthy Tracks, and you can earn points for participating in certain challenges or track your cardio. Don't delay! Purchase your Fitbit and get connected today!



## WORK LIFE BALANCE

The Work Life Balance (Employee Assistance Program) is specifically designed to help you find ways to better manage your life. You may begin accessing these services upon your date of hire. Services offered under the plan include:

- Personal relationship information
- Legal consultations with licensed attorneys
- Financial planning assistance
- Stress management
- Career development

Help is easy to access. Toll-free, 24 hour access:

**800-854-1446:** English

**877-858-2147:** Spanish

**800-999-3004:** TTY/TDD

Online Access: **LifeBalance.net**;  
user ID and password: **lifebalance**

*Our Employee Assistance Program isn't just for employees and workplace problems. It's available to any member of your family and is designed to help with a wide variety of concerns.*



# Life INSURANCE

## AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE BENEFITS

Renown Health provides a basic term life and accidental death and dismemberment (AD&D) insurance policy at no cost for full and part-time employees. Employees are automatically enrolled in this benefit the first day of the month following 30 days of employment. The plan is administered by Unum. Coverage amounts are as follows based on position:

**COVERAGE AMOUNTS:**

Non-exempt (hourly) positions	\$15,000 life benefit
Exempt (salaried) positions	1 times annual earnings to a maximum of \$200,000
Leadership	2 times annual earnings to a maximum of \$300,000

Accidental death doubles the life benefit amount.

Accidental death and dismemberment includes a schedule of benefits for losses other than death.

Coverage amounts for employees age 70 and older will be reduced on a pro-rata basis.

Life insurance coverage includes an “accelerated” benefit in the event of terminal illness. Please see policy for details.



*If you reduce your hours or leave Renown Health, you may apply to continue coverage for yourself, your spouse and your dependent children at the group rate. Contact HR within 30 days of your termination date.*

# Supplemental LIFE INSURANCE

Active full-time and part-time employees and their eligible family members can participate in supplemental life insurance.

- In order to purchase life insurance coverage for dependents, you must also purchase coverage for yourself.
- Evidence of insurability is required for amounts above the guarantee issue amount and outside of your original enrollment period or if you were previously declined.
- Life insurance includes an accelerated benefit in the event of terminal illness. Please see policy for details.

**EMPLOYEE**

Increments of \$10,000; maximum is the lesser of 5 times your annual earnings or \$500,000. Employee guarantee issue amount is \$200,000.

**RATES**

Rates are based on age and coverage amount selected. The online enrollment system will calculate rates for you.

Coverage amounts for participants age 65 and older will be reduced on a pro-rata basis.



**SPOUSE**

Increments of \$5,000; maximum is the lesser of 100% of the employee’s life insurance amount or \$250,000. Spouse guarantee issue amount is \$25,000.

**CHILD**

14 days to 6 months of age: \$1,000  
6 months to 19 (25 if full-time student) increments of \$2,500; maximum is the lesser of 100% of the employee’s life insurance amount or \$20,000.

*Enroll during your original enrollment period and make future increases without medical underwriting.*

**DEPENDENT LIFE INSURANCE**

\$2,000 coverage for each covered family member.

*When can I enroll?  
Eligible employees can enroll in Supplemental Life Insurance anytime. If you are interested in enrolling, visit Unum’s website at [unum\\_renown.bswift.com](http://unum_renown.bswift.com). You can access this website from work or home.*

# Supplemental Accidental Death and Dismemberment **INSURANCE**

Serious accidents can occur without warning, allowing no time for financial planning. In addition to providing protection against financial hardships that can occur from an accidental death, accidental death and dismemberment (AD&D) insurance can also help during a recovery and rehabilitation period. Active full and part-time employees and their eligible family members can participate.

### EMPLOYEE

Increments of \$10,000; maximum is the lesser of 10 times your annual earnings or \$500,000.

Coverage amounts for participants age 65 and older will be reduced on a pro-rata basis.

### SPOUSE

Increments of \$10,000; maximum is the lesser of 100% of employee's AD&D insurance or \$250,000.

### CHILDREN

Increments of \$2,500; maximum is the lesser of 100% of employee's AD&D insurance or \$25,000.



*When can I enroll?  
Eligible employees can enroll in supplemental life, AD&D and long term disability Insurance anytime. If you are interested in enrolling, visit Unum's website at [unum\\_renown.bswift.com](http://unum_renown.bswift.com). You can access this website from work or home.*

# Long Term **DISABILITY**

If you become injured and are unable to work, the loss of your income could significantly affect the financial security and lifestyle you've worked so hard to achieve. That's why Unum's long term disability (LTD) insurance is so important for working people of all ages. You're covered both on and off the job and provided with a variety of benefits and services to help you and your family weather a financial storm while you're unable to work.

### LTD BENEFIT HIGHLIGHTS:

- 60% of covered monthly earnings to a maximum of \$10,000; maximum of \$15,000 for doctors
- 90-day waiting period
- Benefit duration payable until age 65 if the disability occurs before the age of 60

View the plan highlights on Inside Renown, Benefits.

### WHEN CAN I ENROLL?

Employees can enroll anytime in LTD with medical underwriting and approval from Unum. New employees in their original enrollment period are guaranteed issue.

### RETURN-TO-WORK SUPPORT

Unum's insurance plan features programs for rehabilitation, worksite modifications, part-time return-to-work strategies, and a number of resources to help employees maximize their abilities after experiencing a disability.



*Who's at risk?  
More than 70% of American households could not pay their normal living expenses if a wage earner is disabled for six months.*





# Other Voluntary Insurance BENEFITS

Renown offers convenient payroll deductions for the following voluntary benefits.

## CRITICAL ILLNESS INSURANCE

Critical illness insurance can pay a lump-sum benefit at the diagnosis of a covered illness. You choose the level of coverage — from \$5,000 to \$50,000 — and you can use the money any way you see fit. You may take the coverage with you if you leave the company or retire without having to answer new health questions. See policy definitions for complete details about covered conditions.

### WHO CAN HAVE IT?

**Employees** who are actively at work

**Dependent Children** newborn until 26, regardless of marital or student status. All eligible children are automatically covered at 25% of the employee benefit amount (no additional cost).

**Spouse** age 17 through 64 with purchase of employee coverage

### BENEFIT

\$5,000 to \$50,000 in \$1,000 increments

Eligible children are covered for the same conditions as employee and the following childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. Diagnosis must occur after the child’s coverage effective date.

From \$5,000 to \$30,000 in \$1,000 increments

## ACCIDENT INSURANCE

Accident insurance pays a lump-sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need. You choose the coverage that’s right for you. Accident insurance is offered to all eligible employees ages 17 to 80 who are actively at work. See schedule of benefits for full list of covered injuries and expenses.

### SPOUSE COVERAGE

Age 17 to 80, if actively at work or not disabled

### CHILD COVERAGE

Available for dependent children age 14 days to 26, regardless of martial or student status

- If a family plan is purchased, dependent children are covered until 26
- If a child-only plan is purchased, dependent children are covered until 24

## SHORT TERM DISABILITY

Individual short term disability insurance can pay you a percentage of your monthly salary if you become injured or ill due to a covered off-the-job disability or covered pregnancy. You can use the monthly benefit amount any way you choose.

### GET THE OPTIONS YOU NEED

**Benefit period** — (12 weeks) If you become disabled, this is the maximum amount of time you can receive benefits for a covered disability.

**Elimination period** — (14 days) This is the number of days that must pass between your first date of a covered disability and the day you can begin to accrue your disability benefits.

**Benefit amount** — Choose a monthly benefit between \$300 and \$3,000 up to 60% of your gross monthly salary (whichever is less).

### Reasons to buy these coverages at work

- *You own the policy so you can keep it even if you leave the company or retire.*
- *Convenience of payroll deductions.*
- *Benefits are independent of any sick leave paid by your employer.*



*Enrollment for accident, critical illness and short term disability insurance is available to newly eligible employees during their original enrollment period or for all employees during open enrollment. If you are interested in enrolling, visit [unum-renown.bswift.com](http://unum-renown.bswift.com) from work or home.*

# Retirement Savings Plan - 401(k)



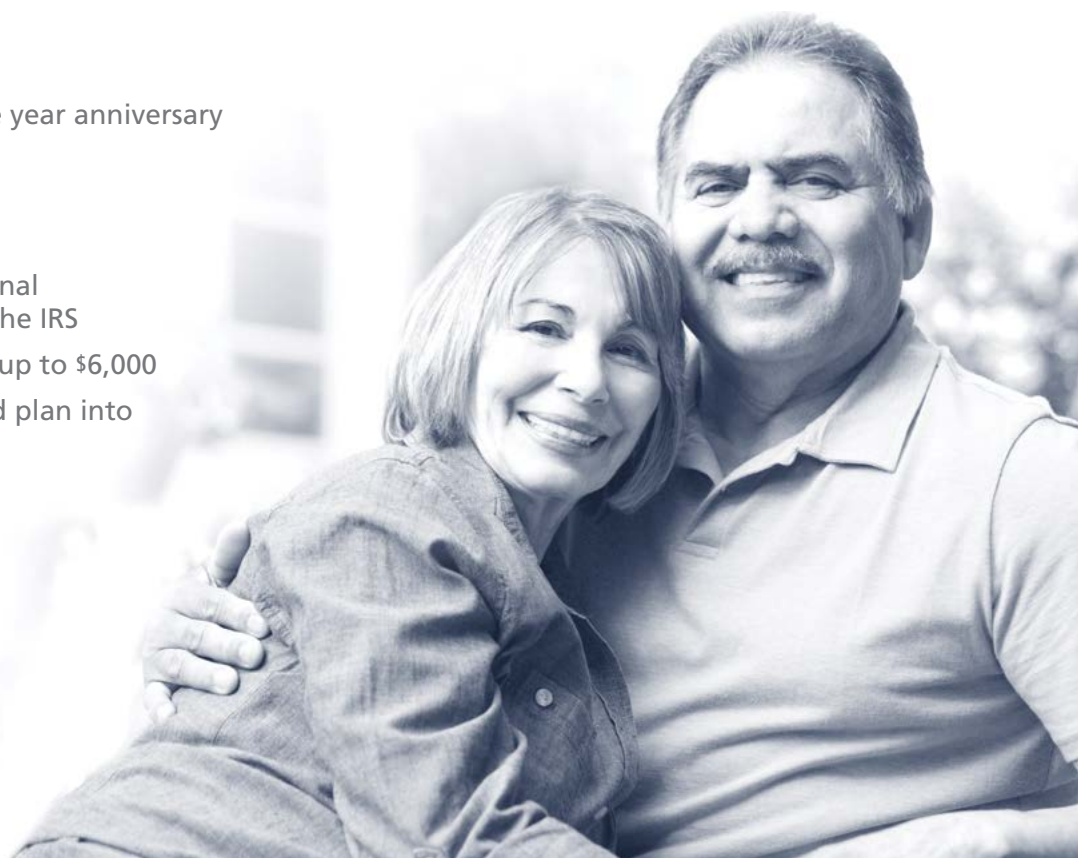
A retirement savings plan is one of the most important long-range benefits any employer can offer its employees. Administered by The Vanguard Group, one of the nation’s most respected 401(k) investment companies, Renown Health’s Retirement Savings Plan is designed to help you on your journey to a comfortable financial future.

- TO ENROLL IN THE RETIREMENT SAVINGS PLAN**  
Call Vanguard at **1-800-523-1188** or go online to **vanguard.com**. **Renown’s plan number is 091539.**
- Enroll and begin contributions
  - Change or stop contributions
  - Change the investment direction of future contributions

- Transfer money between funds
  - Request loans or hardship withdrawals
  - Designate a beneficiary

- ELIGIBILITY AND ENROLLMENT**
- Full and part-time employees (minimum 20 hours a week)
  - First of the month following 30 days of employment
  - Employer match will begin the pay period following your one year anniversary
  - **Employees may enroll in the plan anytime during the year**

- EMPLOYEE CONTRIBUTIONS**
- Contribute from 2 - 75% of pay pretax: up to \$18,000; additional limits apply to highly compensated employees as defined by the IRS
  - “Catch-up” contributions allowed for employees 50 or older: up to \$6,000
  - Roll over account balances from a former employer’s qualified plan into the Retirement Savings Plan at any time



- RENOWN’S INVESTMENT IN YOUR FUTURE**
- Renown will match employee contributions after 1 year of service at a rate of dollar-for-dollar for the first 3% and fifty cents on the dollar for the following 2%. This results in a total matching contribution of 4% when an employee contributes 5% or more to their 401(k) plan.

- VESTING SCHEDULE**
- Vesting refers to your right of ownership of the money in your account. You are always 100% vested in your own contributions and their earnings. You become vested in Renown Health contributions based on the following schedule:
- Less than 2 years of employment: 0%
  - 2 years: 25%
  - 3 years: 50%

- 4 years: 75%
  - 5 years of employment: 100%

- INVESTMENT ADVICE**
- Do you ever wish someone would just tell you how to invest in your retirement plan? You don’t have to guess which investments are right for you. Renown and Vanguard provide you with different ways to get investment help:
- Target Date Retirement Funds
  - Vanguard’s Managed Account Program
  - Financial Engines
  - Vanguard Financial Planning 55+

Financial Engines and Vanguard Financial Planning 55+ are available at no charge, while Vanguard’s Managed Account Program is offered for a nominal monthly fee. Contact Vanguard at **800-523-1188** for more information on investment advice services.



## FIVE HEALTHY REASONS TO PARTICIPATE IN THE 401(K):

**1. YOU DECIDE**  
how much you can afford to contribute.

**2. REDUCES YOUR CURRENT INCOME TAXES.**

**3. INVESTMENT CHOICES**  
that match your retirement goals and risk tolerance.

**4. Your contributions and earnings ACCUMULATE TAX-DEFERRED.**

**5. EMPLOYER MATCHING CONTRIBUTIONS**  
after one year of service.

And for added peace of mind, there are plan provisions allowing you access to your funds before retirement, should the need arise.



# College Savings Plan — 529

Vanguard offers a professionally managed 529 College Savings Plan to Renown Health benefit-eligible employees. This investment program is designed to help you save for future education expenses at almost any private or public college or accredited higher education institution.

A 529 plan offers significant tax advantages because the money you deposit grows free from federal taxes, so any potential earnings accumulate faster. In addition, you won't pay federal taxes when you withdraw the money to cover expenses for higher education, such as tuition, books, room and board and school fees.

## FAST FACTS



**WAIVED INITIAL INVESTMENT**  
**\$3,000**

**TOTAL CONTRIBUTION LIMIT IS**  
**\$370,000**

**\$50/month**  
**MINIMUM CONTRIBUTION**

**NO ENROLLMENT, TRANSFER, OR COMMISSION FEES**

**U-Gift OFFERS A CONVENIENT WAY FOR FAMILY & FRIENDS TO CONTRIBUTE**

**U-Promise SERVICES CAN ADD TO YOUR SAVINGS**

To learn more about the 529 College Savings Plan, contact Vanguard's Education Resource Center at **866-734-4524**. For more information regarding Nevada's 529 College Savings Program, go to [nevadas529.com](http://nevadas529.com).

# FLEXIBLE Spending Accounts

One of the most valuable benefits — at least when it comes to putting more money in your wallet — is participating in one (or both) of the Flexible Spending Accounts (FSA). By participating in the Healthcare FSA and/or Dependent Day Care FSA, you can budget for certain expenses and reduce your taxes.

Total Administrative Services Corporation (TASC) administers the FSA benefit. If you want to participate in an FSA for 2017, you must enroll during Open Enrollment (or within 30 days of hire if a new employee). You must actively enroll each year in an FSA if you want to participate the following year.

## HEALTHCARE FLEXIBLE SPENDING ACCOUNT

- Contribute up to \$2,550 annually pre-tax
- Roll over up to \$500 from year-to-year
- Access to the total annual "projected" account as soon as you incur the expenses, either by using your TASC debit card or submitting itemized receipts for reimbursements

## DEPENDENT DAY CARE FLEXIBLE SPENDING ACCOUNT

- Contribute up to \$5,000 annually per household
- Expenses must be incurred by the end of the calendar year to be reimbursed
- Submit for reimbursement as funds accumulate in your FSA
- Daycare costs for children under age 13, disabled children, disabled spouses and disabled parents/grandparents who are your legal dependent qualify

## REIMBURSING CLAIMS

If you enroll in either FSA, TASC will provide you with a debit card. You may either pay for eligible expenses with your TASC debit card or submit itemized receipts to TASC via mail, fax, mobile upload or online. You may also enroll in direct deposit, free of charge.

A tax savings calculator, examples of covered expenses and other educational materials are available online at [TASOnline.com](http://TASOnline.com).



## Important

***The Healthcare FSA carryover is limited to \$500 at the end of the calendar year. So, estimate wisely. The Dependent Day Care FSA has a grace period that expires March 15, 2018 for the plan year 2017.***

# ENRICH-U


**NEW THIS YEAR** Renown provides a highly engaging and collaborative work environment in which employees are free to learn, grow and thrive.

You are encouraged to expand your knowledge, enrich skills and plan your career path at Renown. To support this, Renown has designed Enrich-U — structured development activities, educational assistance, advising and pathways to help you achieve your career goals.



## Skills WORKSHOPS

Interactive workshops offer opportunities to learn and practice new skills. Self-enroll through the Online Learning Academy.



## High Potential PROGRAM

Brings together employees to focus on personal development to prepare you for future roles in the organization. Nomination forms available on Inside Renown.



## Leader in Training PROGRAM

Focus on developing leadership skills to prepare you for future leadership roles. Program application available on Inside Renown.



## Mentorship PROGRAM

Partners professionals together to provide insight, expertise and learning opportunities.

For more information, visit the Enrich-U page on Inside Renown.



## Physician Leadership TRAINING

Leadership skills and development activities for physician leaders.



## Leadership Development UNIVERSITY

Offers courses to new leaders on leadership competencies and expectations. Provides opportunities to practice leadership styles and skills and receive feedback on current leadership challenges.



## Career Advising SERVICES

One-on-one time to identify and discuss career paths and goals at Renown Health.

Renown is proud to be partnering with an educational assistance vendor. This partnership offers tools for helping employees decide and plan for their own academic futures, as well as their children’s.

## TUITION AND CERTIFICATION REIMBURSEMENT

- Full-time — \$4,000  
Part-time — \$1,500  
See policy for details.
- Faster and easier tuition reimbursement system
- Convenient document upload functionality — this means no more paper submissions!
- Automated approval process
- Email notification alerts for your application status
- Live customer service from 7 a.m. to 7 p.m. EST

## TEAM OF ADVISORS

In addition to tuition benefits, as an employee, you have unlimited — and free — access to educational advisors.

### HOW THE ADVISORS CAN HELP YOU:

- Information about schools and degree programs
- Details about the education network and how to use it
- Access to 220 schools that provide employees with discounted tuition and other special services, including our continued partnerships with Western Governors University (WGU) of Nevada and Capella University
- Approaches for getting the most out of your tuition reimbursement dollars
- Guidance with aligning your education to your career goals

## COLLEGE COACHING

Helping your child navigate educational changes and challenges can be a stressful and time-consuming process. With the help of College Coach, you will have access to experts who have worked at top colleges around the country. They can provide the impartial guidance you need to help your child succeed.

### KEY FEATURES:

- College matching and personalized college list
- Admission essay writing assistance
- College admissions action plan, timeline and schedule
- College interview preparation
- Securing letters of recommendation
- College resume building: academic and extracurricular activities
- Finding and applying for scholarships
- College tuition payment planning
- Financial aid consulting and form explanation





# Great Place TO WORK

## RENOWN REWARDS

The Renown Rewards program provides recognition to employees for living our Values of Caring, Collaboration, Excellence and Integrity. When nominated for recognition, reward points are credited to an employee's badge. Employees can then use their points to redeem items at Renown retail and dining locations.

## EMPLOYEE DISCOUNTS AND SPECIALS

Renown Health employees receive many valuable discounts and benefits through our partners and vendors.

All employees receive a discount in The Shops at Renown and the cafeterias. Benefit-eligible employees are offered the convenience of Badge Pay. In addition, discounts to a variety of stores, products and services throughout the area are available to Renown Health employees.

## BADGE PAY

Badge Pay is a unique and convenient payroll deduction program for goods and services at Renown restaurants and retail outlets all by using your own employee identification badge.

Benefit-eligible employees may use Renown-issued employee identification badges to charge merchandise and services from participating retail businesses.

To start Badge Pay, submit a completed enrollment form to HR. The enrollment form is located on Inside Renown under Benefits.

## CHILD CARE CENTER

Renown provides care for children ages 6 weeks to 6 years. The center focuses on each individual child's development and self-esteem by providing developmentally appropriate curriculum from nurturing, professional teachers in a quality learning environment.

The center is open Monday through Friday. For more information, hours of operation and fee schedules, contact the Renown Health Child Care Center at **775-982-6040** or visit Inside Renown under Benefits.

## ADDITIONAL BENEFITS:

- Public transportation discounts
- Hearing aid discount
- LifeLock Identity Theft Protection
- Pet insurance

*For details on discounts available to Renown employees, visit the Benefits page on Inside Renown.*



# FLEXIBLE Work Environment

Renown Health recognizes that employees have diverse personal and family needs. A flexible work schedule can assist employees in balancing work, family commitments and personal responsibilities. Flexible work arrangements are offered to the extent a department can accommodate the need and still meet our customers' needs.

## EXAMPLES OF FLEXIBLE WORK ARRANGEMENTS:

- Alternative Work Schedule
- Compressed Work Week
- Flex Time
- Self-scheduling
- Telecommuting

Please refer to Renown Health Flexible Work Arrangements Policy on Inside Renown, Document Library.



# Get INVOLVED

What’s your passion? Renown Health provides more opportunities for you to make a genuine difference for the people and communities we serve. Joining an employee committee is a great way for you to help improve health and well-being at work and in our community.



## RENOWN ENVIRONMENTAL ACTION AND CHANGE TEAM (REACT)

REACT inspires better health in our communities by conserving and protecting our natural resources and promoting environmental health.

## DIVERSITY COMMITTEE

We recognize, appreciate and utilize the unique insights, perspective and backgrounds of all employees by promoting a deeper understanding and acceptance of all cultural backgrounds and beliefs.



## WELLNESS CHAMPIONS

Wellness Champions are dedicated to inspiring health throughout Renown Health. These Champions promote the Healthy Tracks wellness program and act as a liaison between their assigned area and Healthy Tracks to provide feedback, thoughts, ideas and suggestions to improve the program and make it more beneficial for all participants.

## VOLUNTEER COMMITTEE

This committee coordinates recognition events, organizes community group projects, and hosts other special programs and services to recognize the great work our employees do in the community.



*To get involved, go to Inside Renown, Employee Committees, Get Involved.*

# VOLUNTEERING in Our Community

We encourage our employees to become involved in their communities, lending their voluntary support to programs that support Renown’s Mission, Vision and Values.

## EMPLOYEE VOLUNTEERISM HIGHLIGHTS:

- Renown provides full-time employees with 4 hours of paid time per quarter for volunteer activities.
- Through the Employee Volunteer Committee’s Sponsorship Program, you can apply to the committee to request a monetary donation to support your participation in local events.
- Dollars for Doers encourages work in the community. If you give 25+ volunteer hours with an eligible nonprofit, you can apply for a \$250 grant.
- Employees who serve on a qualified nonprofit board may request a matching donation from Renown, up to \$1,000 annually.

For more information on volunteering, please reference the Employee Volunteerism Policy on Inside Renown, Document Library.





# Employee WELL-BEING

**REST, RECREATION AND WELLNESS** are important employee benefits for individual well-being. Renown offers full and part-time employees up to 10 paid holidays plus vacation time, which are combined together in an annual leave bank. Annual leave amounts are based on the employee’s type of position and length of service.

ANNUAL LEAVE (Accrual amounts shown below are based on 1.0 FTE, prorated based on FTE Status)				
Position Type	Type of Leave	Less than 5 years of service	5 to 10 years of service	Greater than 10 years of service
Non-Exempt	Bi-weekly Accrual	6.15 hours	7.69 hours	9.23 hours
Exempt* hired on or after January 1, 2014	Annual Front Load	200 hours	240 hours	280 hours
Exempt hired prior to January 1, 2014	Bi-weekly Accrual	7.69 hours	9.23 hours	10.77 hours

\*Exempt new hires will receive the front-load amount, prorated for the number of remaining pay periods in the year.

## SICK LEAVE

Renown Health provides sick leave for full and part-time employees. Sick leave is accrued at the rate of 3.08 hours per 80 hour pay period. The maximum amount of sick leave you may accumulate is 480 hours. Sick leave may be used to care for ill immediate family members.

For additional information, please refer to the Renown Health Annual and Sick Leave policies located on Inside Renown, Document Library.

# KRONOS Web and Mobile Access

Decisions regarding benefits, schedules and time off may require family involvement. And, these things are often on our minds more frequently at home than at work. Kronos remote access is offered as a convenience for employees to view, print and complete items of a more personal nature at any time.

## KRONOS WEB

Access Kronos Web from work, home or devices with internet access to:

- Complete open enrollment and related affidavits
- Maintain personal information
- View schedules
- Schedule shifts
- Request time off
- View and print pay stubs and W-2s
- Access quick links to benefit providers
- And more

Web address: <https://workforce.renown.org/wfc/logon>. Use Internet Explorer to access all features. Contact Help Desk at **775-982-4042** for technical issues. Help Desk will not be able to assist with issues related to your personal device or internet service provider.

## KRONOS MOBILE

Download the Kronos Mobile application to your smart device for easy access to many of the same features available in Kronos Web. See complete instructions in the job aids for both iPhone and Android, available on Inside Renown.

*Please note that accessing Kronos during non-scheduled or reported work time is voluntary, and there is no expectation of employees to perform any work-related tasks through this access. Please refer to the Reporting Time Worked policy for more information.*



# Contact LIST

NAME	PHONE NUMBER	WEBSITE
Child Care Center	775-982-6040	Inside Renown, Benefits
Healthy Tracks	775-982-4271	MyHealthyTracks.com
Hometown Health	Customer Service: 775-982-3232 or 800-336-0123 Health Hotline: 775-982-5757 or 888-324-3243	HometownHealth.com
Hometown Health Rx	844-373-0970	
Human Resources	Phone: 775-982-4444 or 775-982-4156 Fax: 775-982-4157	Inside Renown, Benefits
Mail Order Prescription Drug Programs Costco Pharmacy Postal Prescription Services (PPS)	800-607-6861 800-552-6694	pharmacy.costco.com ppsrx.com
MyChart	775-982-2781	renown.org/MyChart
TASC (Flexible Spending Accounts) Client ID #657	Customer Service: 800-422-4661 Fax Number: 608-663-2762 Interactive Voice Response System: 800-422-4661	TASOnline.com
Unum	Life/AD&D: 800-445-0402 LTD: 866-224-9402 Accident, Critical, STD: 800-635-5597	unum_renown.bswift.com
Vanguard Plan #091539	800-523-1188	vanguard.com
Virtual Visits	775-982-7700	renown.org/VirtualVisits
Vision Service Plan	800-852-7600	vsp.com
Work Life Balance Program (EAP)	800-854-1446	LifeBalance.net Username and password: lifebalance

## HOMETOWN HEALTH eCard

Hometown Health eCard provides you with secure, on-the-go access to email or fax your ID card straight to your provider. To download this app, visit the app store or Google Play and search for “Hometown Health eCard.”



# Ready to ENROLL?

The best way to make sure you have the right benefits is to take time to think about your needs and the choices available to you.

NEW EMPLOYEES	OPEN ENROLLMENT	QUALIFYING EVENTS
<ul style="list-style-type: none"><li>• Turn in enrollment form to HR or fax to <b>775-982-4157</b>.</li></ul>	<ul style="list-style-type: none"><li>• Log in to Employee Self Service in Kronos to make any changes for the next calendar year during Open Enrollment.</li></ul>	<ul style="list-style-type: none"><li>• Notify Human Resources within 30 days of the qualifying event.</li></ul>
<ul style="list-style-type: none"><li>• Must be received the last day of the month prior to effective date.</li></ul>	<ul style="list-style-type: none"><li>• To make any changes to Supplemental Life, AD&amp;D, LTD, STD, Critical Illness or Accident insurance, log in to <b>unum_renown.bswift.com</b>.</li></ul>	<ul style="list-style-type: none"><li>• Submit a qualifying enrollment worksheet and supporting documentation.</li></ul>
<ul style="list-style-type: none"><li>• Complete the benefits e-lesson (Online Learning Academy).</li></ul>	<ul style="list-style-type: none"><li>• Attend a 1-hour benefits education meeting</li><li>• Attend a benefits fair</li><li>• Attend a help session for assistance with online enrollment</li></ul>	





[renown.org](http://renown.org)

***Renown***<sup>®</sup>  
**HEALTH**