

## **BENEFITS** | Overview Benefit Plan Year 2019-2020

***In addition to our amazing mission, excellent work environment and of course the opportunity to work with Nevada's healthcare experts, HOPES offers some fantastic benefits! This is part of what has made us a Northern Nevada's Best Place to work for three out of the last five years!***

### **Hometown Health HMO Medical Plan-Free for the Full-time Employee**

- \$500 per person deductible/\$1,500 family
- \$4,500 per person out of pocket maximum/\$9,000 family
- \$20 copay for primary care visits/\$40 copay for specialist visits
- 100% Employer paid & partially payment for dependents for FT employee, employer also pays prorated rates for part-time employees and dependent coverage

### **Hometown Health PPO Medical Plan-An Affordable Buy-up Option**

- \$500 per person deductible/\$1,500 family
- \$4,500 per person out of pocket maximum/\$9,000 family
- \$20 copay for primary care visits/\$40 copay for specialist visits
- Partially paid by HOPES starting at \$17/pay period for the employee; dependent and part-time rates apply.

### **Standard Dental Plan through Ameritas Network**

- 100% paid preventative care/90% Basic / 60% major (In network)
- \$50 deductible per individual-\$150 deductible per family
- \$2,000 Annual Maximum benefit
- \$1,000 Annual Ortho Maximum Benefit (Children Only)
- 100% Employer paid & 40% Employer paid for dependents for FT employee, employer also pays prorated rates for part-time employees and dependent coverage

### **Standard Vision Plan through VSP Choice Network**

- \$20 copay for annual eye exam (In network)
- \$20 copay for materials/eyewear (In network)
- Frame allowance up to \$130
- Additional discounts on glasses, sunglasses and laser vision correction
- Contact Lenses allowance covered at 100% after copay/elective contacts allowance up to \$130
- 100% Employer paid & 40% Employer paid for dependents for FT employee, employer also pays prorated rates for part-time employees and dependent coverage

### **Lincoln Basic and Supplemental Term Life**

- Employer pays for \$50,000 of Life and AD&D Insurance
- Employee can buy additional life insurance for self, partner/spouse and dependents at affordable group rates

### **Colonial Life Supplemental Policies available for voluntary products**

- Short Term Disability
- Accident
- Critical Illness
- Medical Bridge

### **FTCA Coverage**

The Federally Supported Health Centers Assistance Act of 1992 & 1995 granted medical malpractice liability protection through the Federal Tort Claims Act (FTCA) to HRSA-supported health centers. Under the Act, health centers are considered Federal employees and are immune from lawsuits, with the Federal government acting as primary insurer.

### **National Health Service Corp (NHSC) Loan Repayment Program**

Primary care medical and mental/behavioral health clinicians and nurses can receive financial assistance to repay their health profession student loans in exchange for a two-year commitment to work at HOPES, which is an approved NHSC site located in a high-need, underserved area. The payment is free from Federal income tax and is made at the beginning of service so you can quickly pay down your loans.

### **Additional Benefits**

- FT Employee's accrue three weeks of PTO in their first year of employment with incremental increases based on years of service.
- Twelve (12) Paid Holidays per year if a regularly scheduled work day-
- 401(k) plan, employer matches up to 4% with 100% immediate vesting
- Discounted Fitness Membership at Saint Mary's Fitness Center available on date of hire
- Ameriflex Health Care Flexible Spending Account and Dependent Care Account
- Extended Medical Leave-Accrues 1 week per year. (Hours are reflective of normal weekly schedule.)
- 24/7 Access Employee Assistance Program
- Providers enjoy CEU/CME allotment and payment for licensure and professional membership
- Credit union membership through Greater Nevada Credit Union
- Additional perks and discounts

