

## **BENEFITS** | Overview Benefit Plan Year 2022-2023

***In addition to our amazing mission, excellent work environment and of course the opportunity to work with Nevada's healthcare experts, HOPES offer some fantastic benefits! This is just a portion of what has made us a Northern Nevada Best Place to Work Hall of Famer***

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

- \$1,000 per person deductible/\$2,000 family
- \$5,000 per person out of pocket maximum/\$10,000 family
- \$25 copay for primary care visits/\$50 copay for specialist visits/\$70 copay for urgent care visits
- 100% Employer paid & partial payment for dependents of FT employee, employer also pays prorated rates for part-time employees and dependent coverage

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

- \$1,000 per person deductible/\$2,000 family
- \$5,000 per person out of pocket maximum/\$10,000 family
- \$25 copay for primary care visits/\$50 copay for specialist visits/ \$70 copay for urgent care visits
- Partially paid by HOPES starting at \$17.43/pay period for the employee; dependent and part-time rates apply.

### **Hometown Health PPO High Deductible Health Plan- Free for the Full-time Employees**

- \$3,000 per person deductible/\$6,000 family
- \$5,000 per person out of pocket maximum/ \$10,000 family
- No copays, but a contracted amount, this plan is paired with a Health Savings Account (H.S.A.)
- 100% Employer paid & partial payment for depends of FT employee, employer also pay prorated rates for part-time employees and dependent coverage
- Employer also gifts \$50 a month to employees Health Savings Account

### **Principal Dental plan (Principal Plan Dental 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
- 100% Employer paid & 40% Employer paid for dependents of FT employee, employer also pays prorated rates for part-time employees and dependent coverage

### **Principal Vision plan (VSP network)**

- \$10 copay for annual eye exam (In network)
- \$25 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

### **Principal 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

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

- Short Term Disability
- Accident
- Critical Illness

### **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, nurses and Pharmacists 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, under-served area. The payment is free from Federal income tax.

### **Additional Benefits**

- FT Employee's accrue three weeks of PTO in their first year of employment with incremental increases based on years of service.
- \$1000 Sign-On Bonus for non-exempt positions
- Twelve (12) Paid Holidays per year if a regularly scheduled work day for you --- in addition to accrued PTO
- 401(k) plan, employer matches up to 4% with 100% immediate vesting
- \$10 monthly Fitness Membership reimbursement opportunity
- Ameriflex Health Care Flexible Spending Account, Dependent Care Account, and Health Savings Account
- Extended Medical Leave-Accrues 1 week per year. (Hours are reflective of normal weekly schedule for a full-time employee)
- 24/7 Access Employee Assistance Program
- Providers enjoy CEU/CME allotment and payment for licensure and professional membership
- Group Discounts off Pet Insurance

