

## **BENEFITS** | Overview Benefit Plan Year 2025-2026

*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 just a portion of what has made us a Northern Nevada Best Place to Work Hall of Famer. Note: Rates are based on receipt of in-network care.*

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

- \$1,000 Deductible / \$2,000 Family
- \$5,000 Out-of-Pocket Maximum / \$10,000 Family
- \$25 copay for Primary Care Visits / \$25 Behavioral Health / \$50 Specialist / \$70 Urgent Care
- 100% employer-paid with partial payment for dependents; prorated rates for part-time employees and dependent coverage

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

- \$1,000 Deductible / \$2,000 Family
- \$5,000 Out-of-Pocket Maximum / \$10,000 Family
- \$25 copay for Primary Care Visits / \$25 Behavioral Health / \$50 Specialist / \$70 Urgent Care
- Partially paid by HOPES, starting at \$17.72 per pay period for the employee; prorated rates for part-time employees and dependent coverage

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

- \$3,300 Deductible / \$6,600 Family
- \$5,000 Out-of-Pocket Maximum / \$10,000 family
- No copays, contracted cash rates in-network / Paired with a Health Savings Account (H.S.A.)
- 100% employer-paid with partial payment for dependents; prorated rates for part-time employees and dependent coverage
- HOPES gifts \$50 a month to employee's Health Savings Account

### **Principal Dental Plan (Principal Plan Dental Network)**

- Single Deductible (Preventative/Basic/Major/Orthodontia) - \$0 / \$50 / \$50 / \$0
- Family Deductible (Preventative/Basic/Major/Orthodontia) - \$0 / \$150 / \$150 / \$0
- Covered In-Network Coinsurance (Preventative/Basic/Major/Orthodontia) - 100% / 90% / 60% / 50%
- \$2,000 Annual Maximum Benefit
- \$1,000 Maximum Lifetime Benefit for Orthodontia
- 100% employer-paid with partial payment for dependents; prorated rates for part-time employees and dependent coverage

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

- \$10 copay for annual eye exam
- \$25 copay for materials/eyewear
- Frames covered up to \$130 every 24 months; 20% off amount over allowance
- Additional discounts on glasses, sunglasses and laser vision correction
- Medically necessary contacts covered at 100% after copay; elective contacts allowance up to \$130
- 100% employer-paid with partial payment for dependents; prorated rates for part-time employees and dependent coverage

**Principal Basic and Supplemental Term Life**

- Employer-paid \$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 Basic and Supplemental Term Life**

- Short Term Disability
- Accident
- Critical Illness
- Hospital Indemnity

**FTCA Coverage**

The Federal 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**

- Accrual of PTO starting on the first day (3 weeks for FT, prorated for PT) with incremental increases based on years of service.
- 12 Paid Holidays per year (if on a regularly scheduled work day for you)
- Accrual of 1 week of Paid Medical Leave per year, based on normally scheduled hours
- FT and PT employees who work for over 12 months are eligible for 6 weeks of Paid Parental Leave.
- Free financial planning services through Ameriprise Financial when enrolled in the 401k plan
- \$10 monthly Fitness Membership reimbursement opportunity
- Ameriflex Flexible Spending Account, Dependent Care Account; Health Savings Account
- 24/7 Employee Assistance Program – counseling, financial and legal assistance, identity theft prevention, travel assistance, and discount center
- Providers enjoy CEU/CME allotment and payment for licensure and professional membership
- Group discounts on Pet Insurance

