



Sky Lakes Medical Center

When it comes to benefits,
we've got you covered!

Benefits for Physician employees
who work 20 or more hours a week

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WE OFFER A WIDE VARIETY OF PLANS AND RESOURCES TO HELP PROVIDE LIFELONG SECURITY FOR YOU AND YOUR FAMILY.

MEDICAL

You have a choice of medical plans with a range of coverage levels and costs. This gives you the flexibility to choose what's best for your needs and budget. The 2024 medical plan options are the Sky Lakes PPO Plan and the Sky Lakes HDHP Plan.

Key features

All of your medical plan options offer:

- Comprehensive, affordable coverage for a wide range of health care services.
- Flexibility to see any provider you want, although you'll save money when you stay in-network.
- Free in-network preventive care, with services such as annual physicals, recommended immunizations, well-woman and well-child exams, flu shots, and routine cancer screenings covered at 100%.
- Prescription drug coverage included with each medical plan.
- Financial protection through annual out-of-pocket maximums that limit the amount you'll pay each year.

WELLNESS INCENTIVE

Our medical premiums – the amount you pay for coverage – are highly competitive, but even more so if you earn the wellness incentive! All employees and their spouses covered by a Sky Lakes medical plan are eligible to receive wellness benefits. By completing wellness activities, you and your spouse will each receive a \$40 discount on your monthly premiums. That's a potential savings of up to \$960 per year.



WELLNESS DRIVES US

As a community-based health system, we are committed to enhancing the well-being of our patients and communities. That commitment also extends to the wellness of employees and their families. The Wellness Center and Healthy Klamath offer a free cooking competition to employees, free fitness classes, walking/step challenges, purpose workshops, mindfulness classes, and body composition analysis regularly throughout the year.

FLEXIBLE SPENDING ACCOUNTS

We offer two flexible spending accounts (FSAs) to help you prepare for upcoming expenses while reducing your taxes at the same time.

- **Use the Health Care FSA** to pay for out-of-pocket health care expenses – including medical, dental and vision costs for you and your eligible family members – with tax-free dollars (available if not enrolled in the High-Deductible Health Plan).
- **Use the Dependent Care FSA** to pay for your dependent and elder care costs with tax-free dollars.

EMPLOYEE ASSISTANCE PROGRAM

Sky Lakes offers an Employee Assistance Program (EAP) through SupportLinc which is available throughout the year beginning January 1, 2024, to assist with your everyday needs, at no cost to you. It's all part of our commitment to supporting your total well-being. Access in-person or video counseling sessions to assist with work-life issues such as stress, depression, relationship issues, work-related pressure, or substance abuse. You also have access to financial expertise, legal consultation and referrals for child and elder care.

DENTAL

Our dental plan offers up to \$1,500 in covered services each year, including:

- 100% coverage for preventive care
- 50% coverage for basic and major dental care, such as fillings, crowns and bridges, etc.
- Up to \$2,000 per member per lifetime for orthodontia

We offer a wide variety of plans and resources to help provide lifelong security for you and your family.

VISION

You pay just a \$25 copay each year for a vision exam for each covered family member. You also receive up to \$350 towards eyeglasses or contacts per calendar year, per member.

DISABILITY COVERAGE

Our time-off program coordinates with our disability benefits. If you are unable to work for more than 28 days due to injury or illness, our voluntary short-term disability plan begins to pay 50% of your weekly earnings, up to \$1,200 per week. You can enroll in this employee-paid benefit when you join Sky Lakes or during an open enrollment period each fall.

If you continue to be unable to work after 150 days, you may qualify for long-term disability plan benefits, which pay 66 2/3% of monthly earnings, up to \$3,000 per month. This coverage is provided to full-time employees with at least one year of service.

LIFE AND AD&D

Group Life Insurance and Supplemental Life and AD&D Insurance is provided to status employees by Reliance Standard and helps provide financial stability and protection for your family in the case of a death. You have access to a variety of life insurance options to ensure you have the amount of coverage that best fits your needs.

TUITION REIMBURSEMENT

Sky Lakes will reimburse tuition costs of up to \$5,250 per year for courses related to employment. This benefit is available to employees working 20 or more hours per week and who have at least six months of service. To qualify, you must be actively enrolled in classes.

TIME OFF

Most full-time clinic Physicians earn up to 256 hours of Paid Time Off (PTO) in their first year. There are different time-off arrangements for hospitalists and ER Physicians. Our plan offers the flexibility to use your PTO for vacation, sick days, personal days, and holidays. We also offer an Extended Illness Bank (EIB) that can be used in combination with your PTO if you are unable to work due to illness or injury.

Employment contracts often determine the exact amount of PTO and EIB available to Physicians and APPs.

VOLUNTARY PLANS

Voluntary Group Accident Insurance provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident, or for accidental death and dismemberment. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and childcare.

Voluntary Group Critical Illness Insurance provides a fixed, lump-sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, paralysis and more. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care.

LifeTime Benefit Term helps protect you and your family if you were no longer able to provide for them. Your family can receive cash benefits paid directly to them upon your death that they can use to help cover expenses like mortgage payments, credit card debt, childcare, college tuition and other household expenses. Cash benefits can also be paid directly to you while you are living for long term care expenses.

MASA EMERGENT PLUS MEMBERSHIP BENEFITS

Sixteen-million people are sent to the emergency room through a ground or air ambulance every year. Insurance companies typically DO NOT cover all air and ground ambulance expenses which can result in a bill in excess of \$60,000. Here at Sky Lakes, we have you covered with MASA Medical Transport Solutions Emergent Plus Membership benefits at no cost to you. For more information on these benefits please visit: www.masamts.com.



RETIREMENT SAVINGS

We help employees prepare for a lifetime of financial security through our generous, market-leading 401(k), 457(b) or 409(a) plans. For example, in our 401(k) plan, employees receive automatic 5% of pay contributions to their accounts each pay period (up to IRS limits)!

In the 401(k) plan, you can also make contributions from your pay and Sky Lakes will match one-third of your contributions up to an additional 1% of pay. For example, if you contribute 3%, Sky Lakes will kick in an additional 1% for total savings of 4%. Add in the automatic 5% of pay contribution that Sky Lakes makes, and that's total savings of 9%, with only a 3% employee contribution!

STUDENT LOAN REPAYMENT

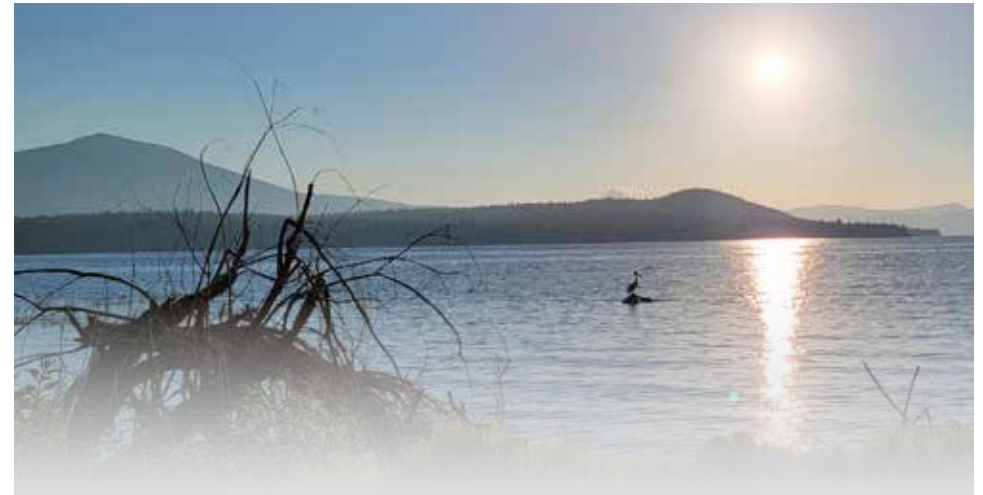
As a rural health care provider in Klamath Falls, you may qualify for one of two state plans that assist in student loan repayment: the Oregon Health Care Provider Incentive Loan Repayment or the Oregon Partnership State Loan Repayment Program (SLRP). These programs were developed to assist health care providers who work in under-served areas, pay back their student loans.

CONTINUING MEDICAL EDUCATION (CME)

CME is offered yearly to Physicians and APPs. Physicians will receive \$4,000 per year and APPs will be allotted \$3,000 per year, with up to five paid days to participate in online or onsite programs. Those providers working part-time shall receive a prorated allowance based on their total full-time equivalent (FTE) status. 1. Providers employed for less than a full calendar year shall have their allowance prorated by month based on start or termination date. Full details can be found in the Employed Provider Continuing Medical Education (CME) Policy.

LIABILITY COVERAGE

As a member of our health care provider team, you are covered by professional liability insurance at no cost to you.



KLAMATH FALLS – BEAUTY IS IN OUR NATURE!

Sky Lakes is an award-winning, independent healthcare system serving a large region of southern Oregon and parts of northern California. We are a teaching system that partners with Oregon Health and Science University to train residents for rural healthcare.

We understand that when you pick a job, you're not just choosing your employer, but also a community and a lifestyle. There is something in Klamath Falls for everyone:

- Ditch the traffic and enjoy an unparalleled quality of life with an affordable cost of living, great schools, and a tight-knit community. We've got it all: quaint local shops, great restaurants, beautiful parks, a playhouse, a theatre, museums, trails, waterways, and more.
- Enjoy access to world-class outdoor opportunities such as birding, skiing, mountain biking, hiking, fishing, and more. Portland and San Francisco are easy weekend trips to catch a professional game, see a concert or visit a museum. Experience the best of all worlds in this Pacific Northwest gem.
- We're Oregon's City of Sunshine with over 300 sunny days per year!

What about professional development? We're right behind you. When you succeed, we succeed. There are multiple opportunities for growth at Sky Lakes, from career development pipelines to tuition reimbursement.

The benefits in this guide apply to Physicians and Advanced Practice Providers of Sky Lakes Medical Center who work 20 or more hours a week; 4 individual contracts specify full details.

SKY LAKES PPO MEDICAL OPTIONS

This plan provides the lowest out-of-pocket cost when you go to see a provider. You are able to set aside pre-tax funds in an FSA to help pay for your copays and coinsurance.

	SKY LAKES PPO PLAN			
	Sky Lakes (In-Network)	Preferred Provider (In-Network)	Network Provider (In-Network)	Non-Network Provider (Out-of-Network)
Annual Deductible				
Per person/per family	\$650 / \$1,950			
Annual Out-of-Pocket Maximum				
Medical – Per person/per family	\$2,150 / \$6,450			\$3,650 / N/A
Pharmacy – Per person/per family	\$2,500 / \$5,000			
Medical coverage				
Doctor's office visits	\$20*	\$20*	\$20*	20% after \$20*
Preventive care	0%*	0%*	0%*	20% after \$20*
Specialist visits	\$20*	\$20*	\$20*	20% after \$20*
Outpatient surgery	10%	20%	40%	50%
Inpatient hospital	10%	20%	40%	50%
Emergency room	10%	10%	10%	10%
Labs and X-rays	10%	20%	40%	50%
Retail prescription drugs (30-day supply)				
Generic	\$5	\$20	Not covered	Not covered
Brand Formulary	\$10	\$40	Not covered	Not covered
Non-formulary	\$20	\$80	Not covered	Not covered
Mail-order prescription drugs (90-day supply)				
Generic	N/A	\$20	Not covered	Not covered
Brand Formulary	N/A	\$40	Not covered	Not covered
Non-formulary	N/A	\$80	Not covered	Not covered

* Deductible waived

SKY LAKES HDHP MEDICAL OPTIONS

As the name implies, the High-Deductible Health Plan has a higher deductible, but you may also qualify for an HSA to help cover your out-of-pocket costs. Under this plan you pay for your medical and pharmacy expenses up to your annual deductible amount. After meeting your deductible, you only pay the coinsurance as noted below. When completing Wellness Activities, Sky Lakes contributes up to \$600 to the HSA each year for individual coverage or \$1,200 if you cover any dependents. Unused funds in your HSA are yours to keep and you can roll the funds over each year and build your balance over time. You can also make additional tax-free contributions to your HSA while reducing your current taxes (up to IRS limits).

	SKY LAKES HDHP PLAN			
	Tier 1	Tier 2	Cigna PPO	Non-Network Provider (Out-of-Network)
Annual Deductible				
Per person/per family	\$1,750 / \$3,500			
Annual Out-of-Pocket Maximum¹				
Per person/per family	\$3,500 / \$7,000			\$4,500 / \$9,000
Medical coverage				
Doctor's office visits	10%	20%	40%	50%
Preventive care	0%*	0%*	0%*	50%
Specialist visits	10%	20%	40%	50%
Outpatient surgery	10%	20%	40%	50%
Inpatient hospital	10%	20%	40%	50%
Emergency room	10%	10%	10%	10%
Labs and X-rays	10%	20%	40%	50%
Retail prescription drugs (30-day supply)				
Generic	10%	10%	Not covered	Not covered
Brand Formulary	10%	10%	Not covered	Not covered
Non-formulary	10%	10%	Not covered	Not covered
Mail-order prescription drugs (90-day supply)				
Generic	N/A	10%	Not covered	Not covered
Brand Formulary	N/A	10%	Not covered	Not covered
Non-formulary	N/A	10%	Not covered	Not covered

¹: Medical and pharmacy OOPM are combined

* Deductible waived