

Benefits Guide

Health

Financial

Work-Life



EXETER HEALTH
RESOURCES
& AFFILIATES

Welcome

Exeter Health Resources & Affiliates is pleased to offer a comprehensive array of valuable benefits to support the wellbeing of you and your family. This guide provides a basic overview of the benefits available. Please refer to the plan documents for detailed information.

Eligibility

You are eligible for most benefits if you work 40 or more hours per biweekly pay period, but refer to the specific requirements for each individual benefit plan for full details. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody. Disabled children age 26 or older who meet certain criteria may continue on your coverage.

Enrolling

- **New Hires:** You must complete the enrollment process within 31 days of your date of hire.
- **Change to Eligible Status:** you must complete the enrollment process within 31 days of the change to eligible status.

If you fail to enroll on time, you will only be enrolled with any applicable employer-paid benefits.

Choose Carefully!

Due to IRS regulations, and/or contracts with insurers, you cannot change your elections until the next annual Open Enrollment period unless you have a qualified life event during the year. The following are examples of the most common qualified life events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse or child
- Loss or gain of coverage elsewhere

Making Changes

To make changes to your benefit elections, you must submit a benefits enrollment/change form to benefits@ehr.org within 31 days of the qualified life event (including adding newborns). Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted within 31 days of the event, you must wait until the next Open Enrollment.

For more information, contact Human Resources at benefits@ehr.org.

Required Information—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents.

The Affordable Care Act (ACA), otherwise known as health care reform, requires the hospital to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

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Health Insurance



Exeter Health Resources offers eligible employees medical coverage through Anthem. Our comprehensive medical insurance plan features no annual deductible and has been carefully designed to preserve your freedom of choice while managing overall costs. You decide where to receive your care, inside or outside of our EHR-Affiliated (EHRA) Network (Tier 1), which allows you to control your out-of-pocket costs.

Tier 1: You receive the most savings by utilizing a primary care physician (PCP) or specialist who is in the Anthem network and affiliated with Exeter Health Resources.

Tier 2: You also have the freedom to choose a PCP or to seek care from a specialist outside of the EHR Network, but still within the Anthem network; however, your out-of-pocket expenses are higher. For a list of Anthem network providers, go to www.anthem.com and click “Find Care.”

Tier 3: If you prefer, you have the choice to seek care without a referral outside of both networks. When you use this option, however, you will be responsible for co-insurance costs, rather than co-payments, and your out-of-pocket maximums are significantly higher.

Effective: First of the month coinciding with or after date of hire (or following a change to eligible status) if regularly scheduled to work at least 40 hours a pay period, or if qualified under the Affordable Care Act.

EHR Anthem BCBS Plan			
	Tier 1	Tier 2	Tier 3
Maximum Out-of-Pocket (Includes Deductible)	\$5,700/member \$11,400/family		\$10,000/member \$20,000/family
Preventive Services	\$0	\$0	Subject to Coinsurance*
PCP/Specialist	\$30 / \$40	\$60 / \$80	Subject to Coinsurance*
Urgent Care	\$40	\$150	\$150
Emergency Room (Waived if Admitted)	\$250	\$250	\$250
Mental Health Visits	\$10 (Seacoast Mental Health)	\$20	Subject to Coinsurance*
Pharmacy			
Maximum Out of Pocket Pharmacy	\$3,000/member \$6,000/family		N/A
Tier 1—Low Cost Generic	\$40 copay per prescription (30 day retail and 90 day home delivery)		N/A
Tier 2—Preferred Brand	\$60 copay per prescription (30 day retail and 90 day home delivery)		
Tier 3—Non-Preferred Brand	\$125 copay per prescription (30 day retail and 90 day home delivery)		
Tier 4—Specialty	\$400 copay per prescription (30 day retail and 90 day home delivery)		

For more details refer to the Anthem Summary of Benefits on the [H.R./Benefits/Health Insurance](#) page of *The Pulse* Intranet site.

*Out of Network services are covered at 60% of the Maximum Allowed Benefit (MAB). Out of network providers may bill you for amounts that exceed the MAB.

SPOUSAL SURCHARGE

If you choose to cover a spouse on the Exeter Health Resources and Affiliates Health Plan who has access to group health insurance through their **own** employer, you will be required to pay a “spousal surcharge” equal to \$100/month, *in addition to* the per pay period premium charges. However, you can avoid the surcharge AND receive reimbursement for your spouse’s out-of-pocket costs for services covered by their plan by enrolling in the Medical Expense Reimbursement Plan (MERP) – see details below.

MEDICAL EXPENSE REIMBURSEMENT PLAN (MERP)

The spousal Medical Expense Reimbursement Plan (MERP) is available to spouses of new hires or spouses of employees who are newly eligible for health insurance who enroll in the plan, but waive coverage for their spouse (if married). Spouses who become newly eligible for a plan through their employer are also eligible for the MERP, as long as the benefits department is notified within 31 days. The MERP provides reimbursement for all out-of-pocket costs related to covered services under the spouse’s health insurance plan. Note – spouses whose health insurance plan offers a contributory health savings account (HSA) are NOT eligible under IRS regulations. If your spouse can select a plan at their employer that does not include a contributory health savings account (HSA), then you can enroll in MERP. In addition, employees whose spouses are enrolled in a MERP will receive a payment of \$100/month (\$1200/year) to put toward the cost of the spouse’s health insurance premiums.

How It Works

Our MERP administrator is Benefit Strategies, the company that also administers our Flexible Spending Accounts. To receive reimbursement, you simply submit the “Explanation of Benefits” your spouse receives from their health insurance provider each time they incur a medical expense. Benefit Strategies makes it easy to submit claims via their mobile app or online portal.

For additional info about the MERP, view the FAQs on the [HR/Benefits/Health Insurance & MERP](#) page of *The Pulse* or [click here](#).

RIDER FOR MASSAGE AND ACUPUNCTURE SERVICES

The health insurance plan offers coverage for acupuncture and massage offered by *our organization from our licensed acupuncturist and licensed massage therapists on staff*.

Massage: Employees who participate in our health insurance plan are limited to two massages a month for a \$55 co-pay per massage. If a physician orders massage services that are provided by a licensed physical therapist as part of a prescribed course of treatment, additional benefits may be payable. The massage rider co-pay cost is not available to spouses or dependents, unless the spouse/dependent is an employee who qualifies to enroll in the health plan.

Acupuncture: Employees, spouses, and dependents who participate in our health insurance plan are entitled to acupuncture services from our licensed acupuncturist for a \$45 co-pay per visit. *Co-payments must be paid at the time of service and will not count toward out-of-pocket maximums.*

WELLNESS CREDITS INCENTIVE PROGRAM

Employees have the opportunity to reduce their health insurance premiums through participation in the Wellness Credits Incentive Program. The Program offers credits to employees and spouses enrolled in our health insurance plan who fall within predetermined standards for blood pressure (130/85 or lower), body mass index (BMI) of below 30, and no smoking/no use of tobacco products for three months. **Alternative Measures for Wellness Credits:** Employees and spouses who do not meet the predetermined standards have an opportunity to receive Wellness Incentive Credits by meeting alternative measures as follows:

- Provide proof of PCP awareness/management of blood pressure
- Prove alternative measures to BMI as outlined in the Program details
- Completion of a smoking/tobacco cessation program for no smoking/use of tobacco products

Each target achieved entitles you to a per pay period discount off your health insurance premium. Refer to the Wellness Credits Program details on the [HR/Benefits/Wellness Credits Program](#) page of *The Pulse* Intranet site.

Dental Insurance



Delta Dental: While you can see any provider, using a Delta participating provider offers no balance billing and no claims paperwork.

Below is a high-level overview of the coverage available.

Key Dental Benefits	
Deductible (per calendar year)	
Individual / Family	\$25 Member / \$75 Family
Benefit Maximum (per calendar year; preventive, basic, and major services combined)	
Per Individual	\$1,500 per person
Covered Services	
Diagnostic/Preventive Services	100%
Basic Restorative	80%
Major Restorative	50%

The Plan provides 100% coverage for routine diagnostic and preventative care; 80% coverage for minor restorative services; & 50% coverage for major restorative coverage. Minor and major restorative coverage requires a \$25 per person annual deductible. The annual maximum benefit is \$1,500 per person.

For detailed information, please refer to the coverage summary on the [Human Resources/Benefits/Dental](#) page of *The Pulse* Intranet site.

Effective: First of the month coinciding with or after date of hire (or following a change to eligible status) if regularly scheduled for at least 40 hours a pay period.

Cost: Refer to Employee Benefits Contribution Rate Sheet.

DELTA DENTAL VISION DISCOUNT PROGRAM:

This program is offered in conjunction with the dental plan and gives you access to discounts at over 30,000 vision care providers (including optometrists, ophthalmologists, and opticians) nationwide at 16,000 locations.

This program is accepted at the nation's leading optical retailers, including Lens Crafters, Pearle Vision, Sears Optical, and Target Optical.

Delta Dental Mobile

Delta Dental's mobile app is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. You can log in using the same username and password that you use to login at www.nedelta.com/patients



SCAN TO DOWNLOAD
DELTA DENTAL MOBILE

Delta Dental Mobile Features

- Digital ID card — no more looking for ID cards!
- Claims and coverage information on the go, putting benefits information right at subscribers' fingertips.
- A dentist search tool that helps subscribers quickly select an in-network provider nearby, and even book an appointment with participating dentists!
- LifeSmile Score — our easy-to-use risk assessment tool helps subscribers understand their risk for tooth decay, gum disease, and oral cancer.
- Cost Estimator

Flexible Spending Accounts (FSAs)

FSAs are tax advantaged accounts that let you use pre-tax dollars to pay for eligible medical expenses.

FSAs allow you to redirect a portion of your salary, on a pre-tax basis, to pay for qualified, unreimbursed medical or dependent care expenses incurred during that plan year. Once FSAs have begun, only certain family status changes allow you to change or stop your deduction. FSA “debit” cards are available to automatically deduct eligible expenses from your Medical and Dependent Care accounts.

Effective: First of the month coinciding with or after date of hire (or following a change to eligible status) if regularly scheduled for at least 40 hours per pay period.

For further info, including IRS forfeiture rules for unused account balances at the end of the plan year, and substantiation requirements, go to the [HR/Benefits/Flexible Spending](#) page of *The Pulse* Intranet site.

Maximum contribution amounts are set annually by the IRS and will be updated when available.

Health Care FSA

For 2023, you may contribute up to \$2,850 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26.

Up to \$610 of a Medical FSA may be rolled over from one year to the next, as long as you remain eligible to participate in the plan.

Some qualified expenses include:

- Coinsurance
- Copayments
- Deductibles
- Prescriptions
- Dental treatment
- Orthodontia
- Eye exams/eyeglasses

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p502.pdf.

Dependent Care FSA

For 2023, you may contribute up to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if you and your spouse file separate tax returns or may be less for participants who meet the IRS definition of “highly compensated” (you will be notified if impacted)).

Some eligible expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p503.pdf.

NOTE: Dependent Care FSAs do not cover medical care for your dependents. (Those costs, however, may qualify under a Medical FSA, described above).

Rollover of unused funds from one year to the next is not applicable to Dependent Care FSAs.



Life and AD&D & Disability Insurance



Exeter Health Resources provides **Basic Life and AD&D coverage**, at no cost to you, in an amount approximately equal to your annual base rate plus other eligible earnings from the prior calendar year - including differentials, overtime, and any eligible bonuses - subject to a maximum of \$400,000.

You may also choose to purchase additional coverage (**Supplemental Life and Supplemental AD&D**) in increments of \$10,000, up to a maximum benefit of \$500,000. In the event you leave the organization, you may be able to convert your Basic Life or Supplemental Life coverage to an individual plan at non-group rates, or at preferred rates with evidence of good health.

Effective: First of the month coinciding with or after date of hire* (or following a change to eligible status) if regularly scheduled for at least 40 hours a pay period.
 *For Supplemental life, new enrollees electing more than \$200,000, OR increase to existing coverage exceeding \$50,000 increment (or 200,000 total coverage), will require Evidence of Insurability (EOI) and will be enrolled at the maximum allowable until EOI is satisfied.

Cost: Exeter Health Resources pays 100% of Basic Life and Basic AD&D coverage. Optional supplemental life and AD&D is employee-paid. The premium is based on the amount of coverage you elect.

Dependent Life (Employee-paid)

You may purchase a \$20,000 or \$40,000 life insurance benefit for your spouse. Children (15 days and older) may be covered for \$10,000 each up to age 26. Dependents who are physically/mentally incapable of self-care/support may be covered beyond age 26. In the event you leave the organization, you may be able to convert the Dependent Life coverage to an individual plan at non-group rates, or at preferred rates with evidence of good health.

Effective: First of the month coinciding with or after date of hire (or following a change to eligible status) if regularly scheduled to work at least 40 hours a pay period.

Cost: Refer to the attached Employee Benefit Contribution Rate Sheet.

Note: IRS regulations stipulate that the value of life insurance, and/or spousal life insurance, is considered taxable income in certain circumstances. If applicable, you will notice "GTL" under the "earnings" category on your paycheck. GTL stands for Group Term Life and these earnings reflect the value of the life insurance that the IRS considers taxable. The earnings are reported monthly on your paycheck and are shown as income on your W-2.



Disability Insurance

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Eligibility for Short or Long Term Disability: 40 hours a pay period.

Cost: EHR pays 100% of the premium for basic LTD, other LTD or STD options are the employee's responsibility. Premiums for STD begin the month following enrollment.

Short-Term Disability (Employee-paid)	
Following a six month waiting period after initial enrollment, the plan provides income protection for up to six months for non-work related injury or illness.	
Benefit Percentage	60% of basic weekly earnings
Weekly Benefit Maximum	Up to \$3,058
When Benefits Begin	After 14 day waiting period
Maximum Benefit Duration	6 months

Long-Term Disability	
Provides protection for disabilities that extend beyond six months. You may choose from the following levels of coverage:	
LTD Basic (EHR Paid)	50% of total eligible earnings to a maximum of \$1,500/month.
LTD Enhanced Level 1	60% of total eligible earnings to a maximum of \$10,000/month.
LTD Enhanced Level 2 (Physicians/Dentists only)	60% of eligible earnings to a max of \$20,000/month.
Assisted Living Benefit	an enhancement of the LTD plan that allows for an increase of 20% of the long-term disability monthly benefit (to a maximum of \$5,000 per month) in the event that, while out on long term disability, the participant were to suffer a loss of two activities of daily living (such as the ability to dress or to feed oneself) or cognitive impairment.

Retirement Savings Plans

Account Balance Pension Plan

For employees of Exeter Hospital and Exeter Health Resources only

Eligibility: Must be 21 years old and must have completed one year of employment in which you have worked at least 1,000 hours. You will receive notification when you are eligible to participate.

Cost: Effective 1/1/23, the organization contributes the equivalent of 3% of your salary each year in which you have worked 1000 hours. You have the option to contribute an additional 1%, 2%, or 3% of your salary, after-taxes. Your contribution is matched dollar-for-dollar by the organization, on top of the 3% automatic contribution. You become 100% vested in your own contributions immediately, and vested in the employer contributed portion of your account after three years during which you have worked at least 1000 hours in each year.

Refer to the Summary Plan Description on the [Human Resources/Benefits/Retirement](#) page of *The Pulse* for details.

403(b) Retirement Savings Plan

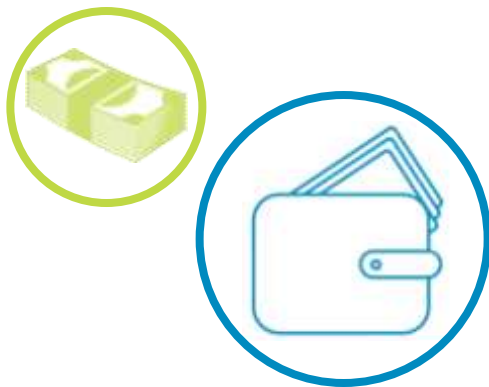
Pre-tax and after-tax deductions available

The organization offers a 403(b) retirement savings plan through Lincoln Financial Group that allows all employees to save for retirement. Participants become 100% vested immediately. You may join the plan upon hire date by choosing a percentage of your salary to contribute, not to exceed the IRS limit for the current year. Loans on a portion of your vested account are also permissible.

Eligibility: There are no age or service requirements to participate in the 403(b) plan. To be eligible for any discretionary employer match (Core and Rockingham VNA & Hospice employees only) you must be employed on the last day of the calendar year and must have worked at least 501 hours during that calendar year.

Cost: You may elect pre-tax or after-tax (Roth) deductions (subject to IRS limit).

Refer to the Summary Plan Description on the [HR/Benefits/Retirement](#) page of *The Pulse* for complete details.



Earned Time

EARNED TIME (ET)

Does not apply to physicians/dentists or contracted provider

Vacation, holiday, and sick time plan. Eligibility is effective immediately for all regular employees. **Accruals are calculated on the following pay categories:** *Regular time, ET (excluding ET payout), Bereavement, and Jury Duty*. The sum of these hours (not to exceed 80 hours per pay period) will be multiplied by the Earned Time accrual factor. There are increases for length of service, as noted in the accrual tables below.

EARNED TIME Accrual Table for Core Physicians, LLC—as of 1/1/22 Does not apply to physicians/dentists or contracted staff			
Length of Service	Per Hour Accrual	Biweekly Accrual Based on 80 hrs/ppd	Annual Accrual Based on 2080 hrs/year
New hire to the end of year 2.	.0770	6.16	20 days
Beginning year 3 to end of year 5.	.1154	9.23	30 days
Beginning to end of year 6.	.1193	9.54	31 days
Beginning to end of year 7.	.1231	9.85	32 days
Beginning to end of year 8.	.1270	10.16	33 days
Beginning to end of year 9.	.1308	10.47	34 days
Beginning of year 10 and beyond.	.1347	10.78	35 days

Earned Time Accrual Table for Exeter Hospital, Exeter Health Resources, and RVNA & Hospice - as of 1/1/22			
Length of Service	Per Hour Accrual	Biweekly Accrual Based on 80 hrs/ppd	Annual Accrual Based on 2080 hrs/year
New hire to the end of year 2.	.0961	7.69	25 days
Beginning year 3 to end of year 5.	.1154	9.23	30 days
Beginning to end of year 6.	.1193	9.54	31 days
Beginning to end of year 7.	.1231	9.85	32 days
Beginning to end of year 8.	.1270	10.16	33 days
Beginning to end of year 9.	.1308	10.47	34 days
Beginning of year 10 and beyond.	.1347	10.78	35 days

EARNED TIME SELL BACK PROGRAM

During our annual Benefits Open Enrollment period, you may pre-elect to cash in **up to 100%** of the **Earned Time** you will accrue in the upcoming calendar year. Payouts occur in the first pay period in July and last pay period in December, and are verified at the time of payment to ensure they do not exceed the accrual. Employees may carry over up to 480 hours of **ET** from year to year. Any amount of time in excess of 480 hours will be forfeited.

Valuable Extras

EDUCATION BENEFITS

Tuition Assistance: Employees regularly scheduled for 40+ hours per pay period are eligible. Financial Assistance is available for undergraduate and graduate courses that are job-related or that lead to a job-related degree. To receive tuition assistance you must complete the course with a grade of "C" or better.

Tuition Reimbursement, Tuition Discounts, and Public Service Loan Forgiveness: For more detailed information on other Education Benefits, please refer to the [HR - Education Benefits](#) page of The Pulse where the full details are outlined.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Free to full and part time employees and members of their households.

Our licensed EAP counselors provide confidential assistance to full and part time employees, as well as members of their households, who are experiencing behavioral health issues, financial difficulties, substance misuse, etc. Details about the Program can be found on the Employee Assistance Program page of The Pulse (under the "Corporate Resources" heading). To reach a counselor or schedule an appointment, call 603-580-6688.



OTHER BENEFITS:

- Discounts at local merchants; movie tickets; and admission fees to events, water parks, ski areas, etc. can be found on the [Join The Fun/Employee Perks](#) page of *The Pulse*.
- Direct Deposit (Refer to [HR/Payroll](#) page of *The Pulse* for information).
- Payroll deduction is available for purchases made in the Exeter Hospital Cafeteria and Exeter Hospital Gift Shop. Must complete the [Payroll Deduction Authorization form](#) available from the HR and Tuition Forms page of *The Pulse*.
- Bereavement Leave (Refer to policy HR 951.610)
- Discounts on home and auto insurance are offered through Liberty Mutual (800-852-6500) or MetLife (800-438- 6388). *If you have a policy with another insurance company, be sure to have the policy available when you call.*
- Emergency Travel Assistance is available through Sun Life (Refer to [HR/Benefits/Life Insurance](#) page of *The Pulse* for details.)

Contact Information

Coverage	Carrier	Contact	Group Number
Health Insurance	Anthem CarelonRx	www.anthem.com Member Service/pre-certification: 1-855-383-3172 Alternate pre-certification: 800-531-4450 24/7 Call A Nurse: 1-800-544-1901	NH9989
Dental Insurance	Northeast Delta Dental	www.nedelta.com Customer Service: 1-800-832-5700	3397
Disability & Life Insurance	Sun Life Financial	www.sunlife-usa.com Customer Service: 1-800-247-6875	08677
Flexible Spending Accounts (FSAs) & Medical Reimbursement PLAN (MERP)	Benefit Strategies, part of Voya Financial	www.benstrat.com Customer Service: 1-888-401-3539	N/A
403(b) and 457 Retirement Savings Plans	Lincoln Financial Group	www.lfg.com Customer Services: 1-800-234-3500 To view and/or make changes to current account contributions: www.lfg.com/public/individual To schedule personal consultations: https://lfg.com/EXETERschedule or Email Jenny.Billings@lfg.com	N/A
Home & Auto Insurance	Metropolitan Life Liberty Mutual	Customer Service: 1-800-438-6388 Customer Service: 1-800-852-6500	OUP
Cobra Administration	Benefit Strategies, part of Voya Financial	Customer Service: 1-888-401-3539	N/A



DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern.

Annual Notices: ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.



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