

2021 BENEFITS

ENROLLMENT GUIDE



*Your
Benefits.*

*Made
Better.*

MARSHAÉ OWENS, RN
CARDIOLOGY

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NOTE: To view required legal notices, go to www.BJctotalrewards.org/Benefits/Plan-Information.

The 2021 Benefits Enrollment Guide can help you make informed decisions about the benefits that you have the opportunity to elect or change during the enrollment process.

Look for additional information at www.BJctotalrewards.org.



You Must Actively Enroll in Benefits to:

- ▶ Ensure your enrollment elections and life insurance beneficiary meet your needs.
- ▶ Verify your and your spouse's tobacco-use status and whether your working spouse has access to medical coverage through their employer (surcharges may apply, see page 12).
- ▶ Sign up for a Flexible Spending Account (FSA) to participate in 2021 and to carry over your unused 2020 health care FSA balance, if you participated in 2020 (see page 18).

NOTE: If you are currently enrolled in a medical, dental, vision, supplemental life insurance, additional accidental death & dismemberment insurance, long-term disability insurance, or legal services option for 2020, your coverages will remain at the same level in 2021 unless you actively make changes for 2021.

SUE MARTEN
Project Coordinator, Clinical Education

What's New for 2021

Review details that could impact your election decisions.

2021 Employee Cost for Coverage

Biweekly deductions from your paycheck (i.e., cost for benefits coverage) **will not increase** in 2021 for:

- ▶ Medical (which includes prescription drug coverage)
- ▶ Dental
- ▶ Vision
- ▶ Life insurance*
- ▶ Additional accidental death & dismemberment insurance
- ▶ Long-term disability*
- ▶ Legal services

**May increase based on age and/or salary.*

BJC Medical Plan

BJC Medical Plan members will see a decrease in copayments for primary care physician (PCP) visits. Cigna telehealth and preventive wellness visits will remain at no copayment. Annual deductibles and corresponding out-of-pocket maximums, coinsurance for some services, and emergency room copayments will increase.

In addition, as we continue to encourage you and your family to use BJC-affiliated physicians and facilities, SSM Health, Mercy and St. Luke's Hospital facility charges will be out-of-network. The provider and professional charges will remain in the Cigna Open Access Plus (OAP) Network coverage level. See pages 7-8 for more information.

Transition of Care/Continuity of Care: If you are scheduled for a surgery or service with an SSM Health, Mercy or St. Luke's Hospital facility in 2021, you may be able to continue to receive services at these facilities at the Cigna OAP Network coverage levels. You must notify Cigna (800-244-6224) about your request by January 30, 2021. If Cigna approves your request, the services will be authorized for a defined period of time and/or until the safe transfer of care to an in-network facility can be arranged.

Cigna ID Cards: Cigna will mail new ID cards to all members' homes in late December.

DARRYL BRAXTON
Environmental Services Lead

If you elect the same benefit coverages in 2021, your paycheck deductions **do not increase!**



What's New for 2021 *continued*

Prescription Drugs

Schnucks pharmacies will no longer be in the Express Scripts retail network. Walgreens and Dierbergs pharmacies will remain in the Express Scripts retail network, and no change will be made to the use of BJC Pharmacies, including the Family Care Central Pharmacy (mail order).

Life Insurance

Supplemental Life and AD&D Insurance: Employees who newly elect or choose to increase their current supplemental life coverage by one times their annual base salary will receive automatic approval without having to complete Evidence of Insurability (EOI) requirements. See page 15.

Dependent Life Insurance for Spouses: Employees who newly elect or choose to increase their current dependent life coverage up to \$50,000 for their spouse will receive automatic approval without having to complete EOI requirements. See page 16.

Flexible Spending Accounts (FSAs)

You can elect up to \$2,750 for a health care FSA and \$5,000 for a dependent care FSA (combined household limit).

Carry-Over Reminder: At the end of the 2020 calendar year, FSA participants can carry over health care account balances of \$50 to \$550 into the new year, provided they again enroll in a health care FSA for 2021 during annual benefits enrollment. See page 18.

Wellness

The **Annual Wellness Incentive** is just one of the many benefits available to help support your efforts in achieving and sustaining your health. Employees who are actively covered as the main subscriber in the BJC Medical Plan on January 1, 2021, can earn a \$225 wellness incentive. For more details, go to www.BJCTotalrewards.org/Benefits/Medical.



Eligibility & Coverage

You are eligible to participate in 2021 Benefits Enrollment if you are classified as a full-time employee working at least 35 hours per week (70 hours per pay period) or as a part-time employee working at least 24 hours per week (48 hours per pay period).

Enrolling Dependents

You can enroll your eligible dependents in the benefits you elect, including your spouse, children up to age 26, and a disabled child of any age. A child is defined as an employee's natural child, stepchild, legally adopted child, or a child placed with you for adoption. Your dependent cannot be enrolled in benefits by more than one BJC employee.

You can cover your dependents in the benefits you elect, including your spouse, children up to age 26, and a disabled child of any age.



Verifying Dependent Eligibility

If enrolling a new dependent or a dependent not previously verified as eligible by BJC, you will need to provide documentation verifying their eligibility for coverage. Secova, BJC's dependent eligibility verification administrator, will mail to your home a packet detailing requirements.

Coverage Start Date

Coverage elected during annual enrollment will be effective January 1, 2021, except for supplemental life insurance that requires Evidence of Insurability (EOI) approval.

New Employees: Coverage for you and your eligible dependents will begin on the first day of the month after 30 days of employment, provided you complete your online enrollment within 31 days of your hire date. Short-term and long-term disability coverage will be effective after six months of employment.

Graduate Medical Education (GME) Resident House Staff: Medical coverage will begin on your hire date. All other coverage will begin on the first day of the month after 30 days of employment, provided you complete your online enrollment within 31 days of your hire date.

JACOB POLLARD
Human Resources Business Partner

Steps to Enroll

1. Log on to *myBJCnet*

On the BJC network:

- ▶ Go to <https://myBJCnet.carenet.org>, or on the **BJCnet** home page select the **myBJCnet** tab.
- ▶ Log on using your BJC network ID and password.
- ▶ On the **myBJCnet** landing page, click on **myBenefits**.

Outside the BJC network:

- ▶ Go to <https://myBJCnet.carenet.org>.
- ▶ Log on using your BJC network ID and password.

Access to *myBJCnet* from home requires Duo, an internet security tool.

If you haven't already registered and activated Duo, go to <https://DUOselfservice.carenet.org>. Access to the Duo self-service portal is only available from inside the BJC network, so you'll need to log in using your BJC network ID and password.

- ▶ After you're logged in to **myBJCnet**, click on **myBenefits**.

2. Enroll

- ▶ The enrollment tool will guide you through all the steps for enrolling.
- ▶ At the bottom of the **Select an Option** page, select **Continue** to store your choices until you're ready to submit your final elections. **Continue** also takes you back to the **Enrollment Summary** page, where you can choose **Edit** to view another benefit.

3. Review & Finalize

- ▶ After making your elections, go back to the **Enrollment Summary**.
- ▶ Review your elections and click **Next**. This will take you to the **Authorization** page.
 - If you *are not* sure, select **Cancel** to return to the **Enrollment Summary** page.
 - If you *are* sure, click **Next**, and you will go to the **Submit Benefit Choices** page.
- ▶ Select **Submit** to finalize your enrollment.

4. Save or Print Your Confirmation Statement

Annual Enrollment: If you enroll during Annual Enrollment, select **As of Next Annual Enrollment** in the drop-down menu on the **Benefits Confirmation Report** page, then choose **Generate Benefits Confirmation Report**.

New Employee/Status Change: Select **Last Event Processed** in the drop-down menu on the **Benefits Confirmation Report** page, then choose **Generate Benefits Confirmation Report**.

You can view your benefit elections any time on **myBJCnet** in the **myBenefits** folder. Choose **Benefits Summary**. To view your 2021 benefits after enrolling, enter 01/01/2021 and select **Go**. If you're a new employee, or enrolled due to a status change, enter the date your benefits become effective and select **Go**.

When Life Events Occur October–December 2020

During October, November and December, employees who experience an employment status change (e.g., newly hired, part-time to full-time) or a qualified life event (e.g., marriage, birth of a child) **may need to enroll in benefits twice within a short period of time.**

Employees who experience multiple events will receive an email with enrollment instructions.

Benefits Assistance:
EMPLOYEE
SERVICE CENTER
855-362-2184

myBJCnet
Access Assistance:
CUSTOMER
SUPPORT CENTER
314-362-4700

Medical

You have two medical options: **Choice** and **Choice Plus**, both administered by Cigna.

Both Options:

- ▶ Include access to **preferred providers**
- ▶ Cover the same **medical services**
- ▶ Offer the same **prescription drug coverage**

CHOICE	CHOICE PLUS
You pay less per pay period but considerably more in out-of-pocket costs for medical services.	You pay more per pay period but considerably less in out-of-pocket costs for deductibles, copayments and coinsurance for medical services.

Both Choice and Choice Plus offer three coverage levels:

- ▶ **BJC Network:** You will save the most when you receive services from BJC facilities. Deductibles, coinsurance and copayments are the lowest when you use the BJC Network. See listing on www.myCigna.com. The BJC Network does not include physicians. See next coverage level—Cigna OAP Network.
- ▶ **Cigna Open Access Plus (OAP) Network:** The Cigna OAP Network features health care facilities and physicians (including BJC Medical Group and Washington University physicians) who have agreed to provide services at a reduced cost. See listing on www.myCigna.com.
- ▶ **Non-Network:** Services from health care providers not within the BJC Network or Cigna OAP Network may not be discounted.

Note: Beginning January 1, 2021, SSM Health, Mercy and St. Luke’s Hospital facility charges will be out-of-network. The provider and professional charges will remain in the Cigna OAP Network coverage level.



BRITTANY MOSES
Lab Associate

Preventive Care

Many preventive services are covered with no cost to you if received from a BJC Network or Cigna OAP Network provider. For more information, see Summary Plan Descriptions at www.BJCTotalrewards.org/Benefits/Plan-Information.

ID Cards

Your medical and prescription drug ID card is issued by Cigna. If you do not have your ID card, your service provider or pharmacy can call Cigna to verify your eligibility based on your group number (3335018) and your social security number.

For more information, go to www.myCigna.com or call **800-244-6224**.



Medical Coverage Chart

This chart provides examples of your payment responsibility under each medical option. Consult the Summary Plan Description (SPD) for coverage details. The SPD is available at www.BJCTotalrewards.org/Benefits/Plan-Information.

	CHOICE PLUS			CHOICE		
	BJC Network	Cigna OAP Network	Non-Network	BJC Network	Cigna OAP Network	Non-Network
Annual Deductible - Per Individual (3x Family)	\$400	\$900	\$4,000	\$900	\$2,700	\$6,000
Annual Out-of-Pocket Maximum						
• Per Individual	\$1,500	\$5,000	Unlimited	\$4,000	\$6,000	Unlimited
• Per Family	\$4,500	\$10,000		\$9,200	\$12,000	
Urgent Care	\$50			\$60		
Emergency Room	\$250			\$300		
Wellness and Preventive Care	\$0	\$0	50%	\$0	\$0	75%
Cigna Telehealth	N/A	\$0	Not Covered	N/A	\$0	Not Covered
Diagnostic/Non-Preventive Office Visit						
• Primary Care Physician (PCP)	\$20	\$20	50%	\$25	\$25	75%
• Specialists	\$50	\$50	60%	\$60	\$60	75%
Outpatient Short-Term Therapy	\$0	\$50	60%	\$0	\$50	80%
Chiropractic Care	N/A	\$25	Not covered	N/A	\$25	Not covered
Outpatient Lab & Radiology (Diagnostic)	\$0	50%	50%	\$0	70%	75%
Outpatient Surgery	0%	45%	\$1,750 & 50%	15%	70%	\$3,500 & 80%
Hospital Services						
• Inpatient Facility	0%	50%	\$2,750 & 60%	15%	70%	\$5,500 & 75%
• Outpatient Facility	0%	50%	50%	15%	70%	75%
• Inpatient Professional	25%	25%	50%	50%	50%	75%
• Outpatient Professional	25%	25%	50%	50%	50%	75%

Copayments and coinsurance reflect member responsibility.

Employee Costs for Medical Coverage

The costs listed below are pre-tax, per-pay-period deductions, based on 26 pay periods a year.

	FULL-TIME	PART-TIME
CHOICE PLUS		
Employee Only	\$79.48	\$119.22
Employee + Children	\$133.68	\$200.52
Employee + Spouse	\$190.80	\$286.20
Employee + Family	\$244.82	\$367.23
CHOICE		
Employee Only	\$41.76	\$62.64
Employee + Children	\$76.22	\$114.33
Employee + Spouse	\$111.32	\$166.98
Employee + Family	\$146.43	\$219.65

Note: Additional coverage costs may apply due to the Working-Spouse Surcharge and/or the Tobacco-User Surcharge.

CHOOSE THE OPTION THAT'S BEST FOR YOU!

CHOICE

Less per pay period but more out of pocket

CHOICE PLUS

More per pay period but less out of pocket

PAOLO VINZON
Patient Care Manager



Prescription Drugs

Prescription drug benefits are included in the BJC Medical Plan option that you elect. Present your Cigna ID card when purchasing medications.

Key Features

- ▶ Express Scripts administers your prescription drug claims, as noted on the back of your Cigna ID card.
- ▶ You will pay the lowest copayment when filling **new** prescriptions (first fills) at any BJC pharmacy, including the Family Care Central Pharmacy (mail order). New prescriptions filled at Walgreens or Dierbergs will be subject to a higher copayment.
- ▶ **All refills** in Missouri and Illinois need to be filled through the Family Care Central Pharmacy (mail order) to obtain the lowest copayment. Refills not processed through the Family Care Central Pharmacy (mail order) will result in significantly higher costs to you.
- ▶ **All Specialty Drugs** (first fills and refills) need to be directed to the Family Care Central Pharmacy (mail order). Copayment is \$50 if filled through the Family Care Central Pharmacy (mail order) or \$100 if filled through Walgreens or Dierbergs.

Eligible Pharmacies

- ▶ **Family Care Central Pharmacy** (mail order) can deliver 30-day first fills (new prescriptions), refills, 90-day supplies of maintenance medications, and specialty drug prescriptions with no mailing fees. Employees should order 14 business days in advance.
- ▶ **BJC Pharmacies** include six pharmacies that are located within BJC facilities, plus the Family Care Central Pharmacy (mail order).
- ▶ **Express Scripts Network Pharmacies are exclusively at Walgreens and Dierbergs.** Walgreens operates 9,277 drugstores with a presence in all 50 states. Dierbergs operates 22 pharmacies in Missouri and Illinois.

You will pay
**the lowest
copayment**
when filling new
prescriptions
(first fills) at any
BJC pharmacy.



Prescription Drugs

Prescription Drug Coverage Chart

	30-DAY SUPPLY 1st Fills ONLY (MO & IL)		30-DAY / 90-DAY SUPPLY 1st Fills & Refills (MO & IL)
	BJC Pharmacies	Walgreens and Dierbergs Pharmacy	Family Care Central Pharmacy (Mail Order)
Generic Drugs	\$10	\$25	\$10 / \$25
Preferred Brand-Name Drugs	\$30	\$75	\$30 / \$75
Non-Preferred Brand-Name Drugs	\$75	\$150	\$75 / \$150
Specialty Drugs	\$50 at BJC and \$100 at Walgreens and Dierbergs		
Annual Out-of-Pocket Maximum			
Per Individual	\$2,000		
Per Family	\$4,000		

Copayments

Prescription drug copayments depend on the type of pharmacy you choose, the type of drug you purchase and the supply amount. Copayments for above listed 90-day supplies apply only to maintenance medications.

Each BJC Medical Plan member is allowed two emergency fills per calendar year (from a list of eligible drugs) at Walgreens or Dierbergs pharmacies and at the same copayment as BJC pharmacies.

GO TO

www.BJCTotalrewards.org/benefits/pharmacy to find:

- ▶ How to fill prescriptions
- ▶ How to use mail order
- ▶ BJC pharmacies
- ▶ Prescription drug lists



Additional Costs for Medical Coverage

In addition to Employee Costs for Medical Coverage that appear on page 9, below are two costs for medical coverage that medical plan participants and/or their covered spouses could incur.

Working-Spouse Surcharge

During benefits enrollment, you will be asked to verify whether your working spouse has access to medical coverage through their employer.

A BJC employee whose spouse is eligible for their employer's group medical coverage but chooses to cover their spouse under BJC's Medical Plan, will pay an additional \$50 per pay period toward the spouse's medical coverage. This is called the "Working-Spouse Surcharge."

If you don't actively complete annual enrollment and your spouse is currently covered by the BJC Medical Plan, BJC will assume your spouse has access to group medical coverage through their employer, and you will begin paying an additional \$50 per-pay-period, Working-Spouse Surcharge for your spouse's coverage under the BJC Medical Plan in 2021.



Tobacco-User Surcharge

During benefits enrollment, you will be asked to verify your and your spouse's tobacco-use status. If you or your covered spouse confirm using tobacco, you will pay a "Tobacco-User Surcharge" of \$25 per-person, per pay period, beginning in May 2021, in addition to the costs you will pay toward your 2021 BJC Medical Plan coverage, unless you and/or your spouse complete the Quit for Life tobacco-cessation program between September 1, 2020 and March 31, 2021.

If you don't actively complete annual enrollment, and you are a BJC Medical Plan member who designated yourself and/or your spouse as a tobacco user during last fall's annual enrollment, you will be assessed the \$25 per-person, per-pay-period, medical plan surcharge beginning in May 2021.

Because completion of the Quit for Life tobacco-cessation program requires **five weekly calls** with your Quit Coach, enroll in Quit for Life by February 1, 2021, to meet the March 31, 2021 deadline requirement.

Call **866-784-8454** or go to www.quitnow.net/bjc to get started.

The Tobacco-User Surcharge for 2021 only applies to employees who are actively covered in the BJC Medical Plan on January 1, 2021.

The **Quit for Life** tobacco-cessation program is **FREE** to BJC Medical Plan members and their eligible dependents, age 18 and older.

Dental

You have two dental options: **High** and **Low**, both administered by Delta Dental of Missouri.

Both Options:

- ▶ Provide access to the **Delta Dental Premier Network**, which features more than 80 percent of dental care providers nationwide.
- ▶ Provide access to the **Delta Dental PPO Network** (preferred provider organization), which includes nearly 50 percent of all dentists nationwide.
- ▶ Cover **in-network preventive services** (e.g., two dental cleanings per year) with no deductible.
- ▶ Cover services for **basic care and major care** (*Low option plan participants pay more for these services*).



Dental Coverage Chart

	HIGH			LOW		
	PPO Network	Premier Network	Non-Network	PPO Network	Premier Network	Non-Network
ANNUAL DEDUCTIBLE						
• Per Individual	\$50	\$50	\$50	\$75	\$75	\$75
• Per Family	\$100	No limit	No limit	\$150	No limit	No limit
Preventive Care	0%; no deductible	0%; no deductible	20%; no deductible	0%; no deductible	0%; no deductible	40%; no deductible
Basic Care	20% after deductible	40% after deductible	40% after deductible	30% after deductible	40% after deductible	40% after deductible
Major Care	40% after deductible	60% after deductible	60% after deductible	50% after deductible	60% after deductible	60% after deductible
ORTHODONTIA BENEFIT						
• Services	40% after deductible	60% after deductible	60% after deductible	No coverage	No coverage	No coverage
• Lifetime Maximum	\$2,000	\$1,500	\$1,500			
Annual Maximum Benefit	\$2,000	\$1,500	\$1,500	\$1,000	\$750	\$750

Copayments and coinsurance reflect member responsibility.

Employee Costs for Dental Coverage

The costs listed below are pre-tax, per-pay-period deductions, based on 26 pay periods a year.

	FULL-TIME & PART-TIME
HIGH	
Employee Only	\$4.57
Employee + Children	\$18.27
Employee + Spouse	\$16.94
Employee + Family	\$22.00
LOW	
Employee Only	\$2.91
Employee + Children	\$10.52
Employee + Spouse	\$10.61
Employee + Family	\$12.42

ID Cards

Delta Dental issues your dental ID card. If you do not have your ID card, your provider can call Delta Dental to verify your eligibility and benefits.

For more information, or to find a provider, go to www.deltadentalmo.com or call 800-335-8266.



Vision

Coverage from VSP Vision Care features a large national network of vision providers.

Key Features

- ▶ Covers a VSP Well Vision Exam® with a copayment for children up to age 18 twice a year and adults once a year
- ▶ Pays a portion of the cost for your contacts or eyeglass lenses once a calendar year
- ▶ Pays a portion of the cost for children's (up to age 18) frames once a calendar year and the cost of adult frames every other year
- ▶ Provides a discount on laser vision correction

To find a provider, visit www.vsp.com or call **800-877-7195**.

ID Cards

VSP does not issue ID cards. The VSP network provider needs only your social security number to verify your benefits and submit claims.

An annual preventive vision exam is covered at **100 percent** under the BJC Medical Plan. Present your Cigna ID card at the time of service.

Vision Coverage Chart

	VSP NETWORK	NON-NETWORK
VSP WellVision Exam® (twice every calendar year for children up to age 18; once every calendar year for adults)	\$15 copayment	Up to \$45 after \$15 copayment
Contacts (once every calendar year instead of lenses and frames)	Up to \$200	Up to \$105
Contact Lens Exam, Fitting & Evaluation	\$60 copayment	N/A
Lenses (once every calendar year)		
• Single Vision	\$15 copayment	Up to \$45 after \$15 copayment
• Lined Bifocal	\$15 copayment	Up to \$65 after \$15 copayment
• Lined Trifocal	\$15 copayment	Up to \$85 after \$15 copayment
Frames (once every calendar year for children up to age 18; once every other calendar year for adults)	Up to \$200 after \$15 copayment	Up to \$47 after \$15 copayment
Laser Vision Correction	Average 15% discount	N/A

Employee Costs for Vision Coverage

The costs listed below are pre-tax, per-pay-period deductions, based on 26 pay periods a year.

	FULL-TIME & PART-TIME
Employee Only	\$3.58
Employee + Children	\$8.13
Employee + Spouse	\$7.17
Employee + Family	\$13.00



Life and AD&D Insurance

Basic life and Accidental Death & Dismemberment (AD&D) insurance is provided to you at no cost. You have the option to buy supplemental life and AD&D insurance for yourself, additional AD&D insurance for you and your family, dependent life insurance for your spouse and dependent life insurance for your children.

Basic Life and Accidental Death & Dismemberment (AD&D) Insurance

BJC provides this coverage at no cost. You do not need to enroll in this benefit, however you do need to name your life insurance beneficiary during benefits enrollment.

Key Features

- ▶ Coverage pays one times the annual base salary of a full-time employee.
- ▶ Coverage pays \$15,000 to part-time employees.
- ▶ If you are injured or die because of an accident, the plan may also pay an AD&D benefit.
- ▶ The IRS requires a tax on life insurance coverage greater than \$50,000; if your salary is greater than \$50,000, you can elect to limit your coverage to \$50,000 to avoid the tax impact.

Supplemental Life and AD&D Insurance

Full-time employees may purchase supplemental life and AD&D coverage up to five times their annual base salary. Part-time employees may purchase supplemental life and AD&D coverage in the amount of \$15,000 or \$30,000.

Key Features

- ▶ Your combined basic and supplemental life coverage cannot exceed \$1.5 million; same for combined basic and supplemental AD&D.
- ▶ During annual enrollment for 2021 benefits, employees who elect one times their annual base salary, or increase their current coverage by one times their annual base salary will be automatically approved without having to complete Evidence of Insurability (EOI).
- ▶ Following annual benefits enrollment, Evidence of Insurability (EOI) is required if you waive coverage when you are first eligible or if you experience a qualified status change.
- ▶ EOI is required if you elect any amount of supplemental life coverage greater than \$500,000.
- ▶ Coverage will be effective on the first day of the month following EOI approval.

Employee Costs for Supplemental Life and AD&D Insurance

The cost of this coverage is a pre-tax, per-pay-period deduction, based on 26 pay periods a year. Your coverage options and costs will be provided during your benefits enrollment.

EMPLOYEE'S AGE	RATE PER \$1,000 OF COVERAGE
<30	\$0.0277
30-49	\$0.0554
50+	\$0.1615

BJC provides basic life and AD&D insurance at **no cost** to you, along with the option of buying additional coverage for yourself, your spouse and your children at group discounted rates.

Additional AD&D Insurance

You can purchase additional AD&D protection for yourself and your family. Maximum coverage amounts include \$500,000 for employees, \$200,000 for spouses and \$50,000 for children.

Employee Costs for Additional AD&D Insurance

The costs listed below are pre-tax, per-pay-period deductions, based on 26 pay periods a year.

EMPLOYEE ONLY		EMPLOYEE & FAMILY			
Employee	Rate Per Paycheck	Employee	Spouse	Per Child	Rate Per Paycheck
\$50,000	\$0.37	\$50,000	\$20,000	\$5,000	\$0.65
\$100,000	\$0.74	\$100,000	\$40,000	\$10,000	\$1.29
\$200,000	\$1.48	\$200,000	\$80,000	\$20,000	\$2.58
\$300,000	\$2.22	\$300,000	\$120,000	\$30,000	\$3.87
\$400,000	\$2.96	\$400,000	\$160,000	\$40,000	\$5.16
\$500,000	\$3.70	\$500,000	\$200,000	\$50,000	\$6.45

Dependent Life Insurance

You can purchase life insurance for your spouse and eligible children. You can elect \$20,000 or \$50,000 in coverage for your spouse. The cost of coverage is based on your (the employee's) age. You can choose \$5,000 or \$10,000 in coverage for your children.

- ▶ During annual enrollment for 2021 benefits, you are allowed to elect either level of coverage for your spouse or child without having to complete Evidence of Insurability (EOI).
- ▶ Following annual enrollment, EOI is required for coverage for your spouse if you do not enroll when first eligible or have a qualified status change.

Employee Costs for Dependent Life Insurance

The costs listed below are after-tax, per-pay-period deductions based on 26 pay periods a year.

EMPLOYEE'S AGE	SPOUSE \$20,000	SPOUSE \$50,000
	Rate Per Paycheck	Rate Per Paycheck
0-29	\$3.14	\$7.85
30-39	\$3.97	\$9.92
40-49	\$5.08	\$12.69
50-59	\$6.09	\$15.23
60-69	\$7.48	\$18.69
70+	\$10.52	\$26.31
CHILD'S AGE	CHILDREN \$5,000	CHILDREN \$10,000
	Rate Per Paycheck	Rate Per Paycheck
0-26	\$0.46	\$0.92



Long-Term Disability Insurance

Eligible employees automatically receive both short-term and long-term disability benefits to help replace some of the income they would lose while disabled.

Full-time employees who have been with BJC for six months are eligible for a long-term disability (LTD) benefit equal to 50 percent of their base pay, up to \$8,000 per month at no cost.

Long-Term Disability Insurance Option

- ▶ Full-time employees have the option to purchase an additional 10 percent in coverage to a maximum of \$10,000 per month.
- ▶ Part-time employees have an option of purchasing 60 percent in coverage to a maximum of \$10,000 per month, after completing six months of employment with BJC.
- ▶ Graduate Medical Education (GME) Resident House Staff **must** purchase LTD coverage unless they provide proof of coverage from another plan within 31 days of their hire date and again each year during annual benefits enrollment.

Employee Costs for Long-Term Disability Insurance

The cost of LTD insurance is a pre-tax, per-pay-period deduction for full-time employees, and after-tax, per-pay-period deduction for part-time employees, based on 26 pay periods a year.

Employee's Age	FULL-TIME > 6 MONTHS OF SERVICE	PART-TIME > 6 MONTHS OF SERVICE
	10% Coverage Rate Per \$100	60% Coverage Rate Per \$100
<35	\$0.137	\$0.224
35-39	\$0.224	\$0.405
40-44	\$0.319	\$0.419
45-49	\$0.453	\$0.833
50+	\$0.567	\$1.030

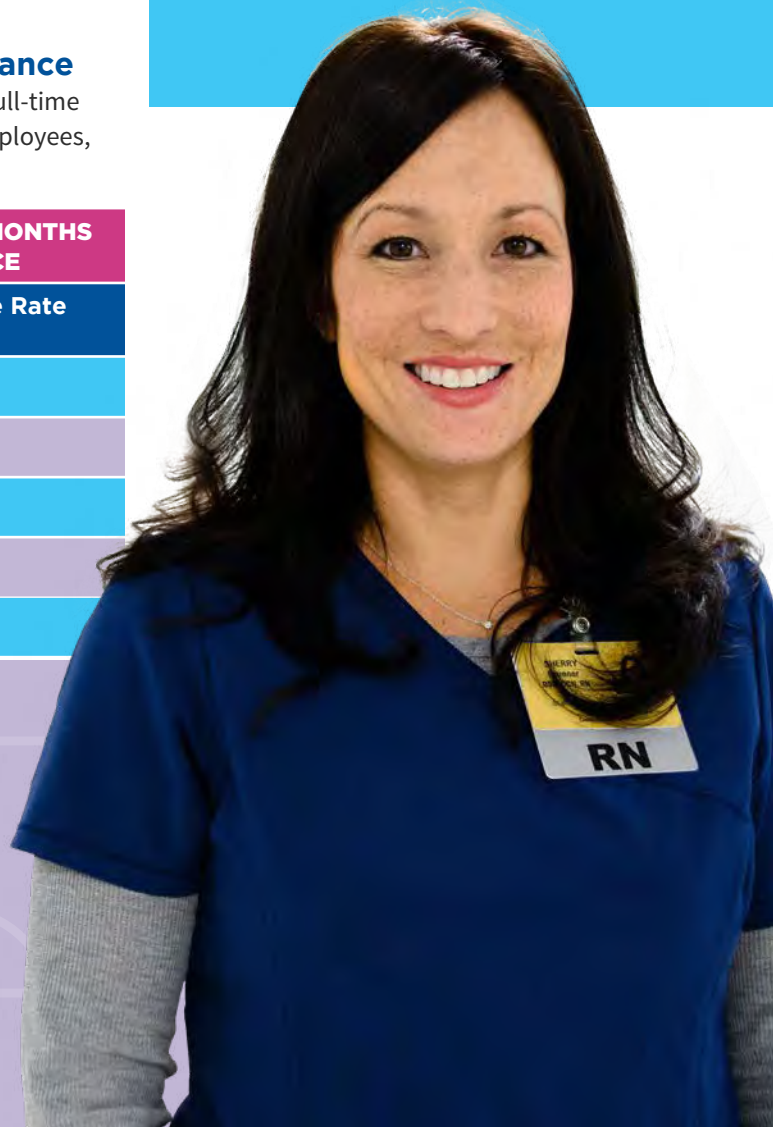
Long-Term Disability Insurance Costs for GME Resident House Staff

The cost of LTD insurance for GME Residents is an after tax, per-pay-period deduction based on 26 pay periods a year. The rate per \$100 of coverage is \$0.160.

SHERRY BRUNNER, RN
Oncology

YOU'RE COVERED!

BJC's short-term disability pays **60 percent** of an employee's weekly earnings up to \$2,500 per week for 25 weeks (or 180 days) after the employee completes six months of employment with BJC.



Flexible Spending Accounts (FSAs)

FSAs help reduce your taxable income by allowing you to set aside pre-tax dollars that you can use toward eligible health care and dependent day care expenses throughout the year. This pre-tax deduction lowers your taxable income, reducing the amount of tax you owe on your biweekly paycheck. You do not have to be a member of the BJC medical, dental or vision plans to enroll in an FSA.

Two FSAs are available to you, both administered by Discovery Benefits.

Health Care FSA

- ▶ Reimbursement of eligible **health care expenses** for you and your dependents.
- ▶ Elect up to \$2,750 for 2021.
- ▶ Qualified expenses include medical, dental, vision, hearing and other health-related costs, such as copayments and deductibles. Over-the-counter medications and supplies are eligible.
- ▶ Deadline to submit claims is March 31 of the following year.
- ▶ Carry over \$50 to \$550 of unused funds (will occur mid-April 2021), provided you enroll in a Health Care FSA for 2021.

Dependent Care FSA (day care)

- ▶ Reimbursement of eligible **day care expenses** for children under age 13.
- ▶ Reimbursement for eligible care expenses for your disabled spouse or disabled dependent of any age.
- ▶ To be eligible for this account, you must be working. If you are married, your spouse must be working, looking for work, be a full-time student, or be incapable of self-care.
- ▶ Elect up to \$5,000 each year (combined household limit).
- ▶ Qualified expenses include before- and after-school programs, nursery or preschool, summer day camp, and adult care.
- ▶ Deadline to submit claims is March 31 of the following year.
- ▶ No carry-over – “use it or lose it” rule applies.

Manage Your FSA

Manage your FSA at www.discoverybenefits.com, and view a complete list of eligible expenses, check your balance, file claims, request direct deposit, and more.

Speak to or live chat with a Discovery Benefits service representative, 6 a.m. to 9 p.m. (CT), Monday-Friday, at **866-451-3399**.

Both Health Care and Dependent Care FSA

- ▶ Use the convenient Discovery Benefits FSA debit card to pay for eligible health care and dependent day care expenses.
- ▶ In addition to your FSA debit card, you have the option to pay with personal funds and request reimbursement.
- ▶ Deadline to submit claims is March 31 of the following year.
- ▶ Submit claims online, via mobile app, fax, or U.S. mail.



You can place your FSA card on file with the Family Care Central Pharmacy (mail order) at <https://rxprofile.bjc.org>.

Legal Services

MetLife Legal offers members access to a national network of experienced attorneys, which provides coverage on a wide range of legal matters. Employees have a choice of two legal service options: a **Base Plan** or the **Base Plan with Plus Parents**.

A sampling of MetLife Legal plan services is listed below. A detailed list of services can be found at <https://info.legalplans.com/BJC>. All services are included in the **Base Plan** (Employee Only or Employee & Family). Services highlighted in blue are available to the employee's parents, stepparents and parents-in-law, with the election of the **Plus Parents Plan**.

- ▶ **Civil Lawsuits:** Administrative Hearings, Civil Litigation Defense, Incompetency Defense, Pet Liabilities, Small Claims Assistance
- ▶ **Elder-Care Issues:** *Consultation & Document Review for Issues Related to Your Parents: Deeds, Leases, Medicaid, Medicare, Nursing Home Agreements, Powers of Attorney, Prescription Plans, Wills*
- ▶ **Estate Planning:** Codicils, Healthcare Proxies, Living Wills, Powers of Attorney, Revocable & Irrevocable Trust
- ▶ **Family & Personal:** Adoption, Affidavits, Demand Letters, Divorce, Garnishment Defense, Guardianship, Immigration Assistance, Prenuptial Agreement
- ▶ **Home & Real Estate:** Deeds, Eviction Defense, Foreclosure, Mortgages, Property Tax Assessments, Sale or Purchase of Home
- ▶ **Money Matters:** Debt Collection Defense, Identity Management Services, Identity Theft Defense, Negotiations with Creditors, Personal Bankruptcy, Promissory Notes, Tax Collection Defense
- ▶ **Vehicle & Driving:** Defense of Traffic Tickets, Driving Privileges Restoration, Repossession

Employee Costs for Legal Services Coverage

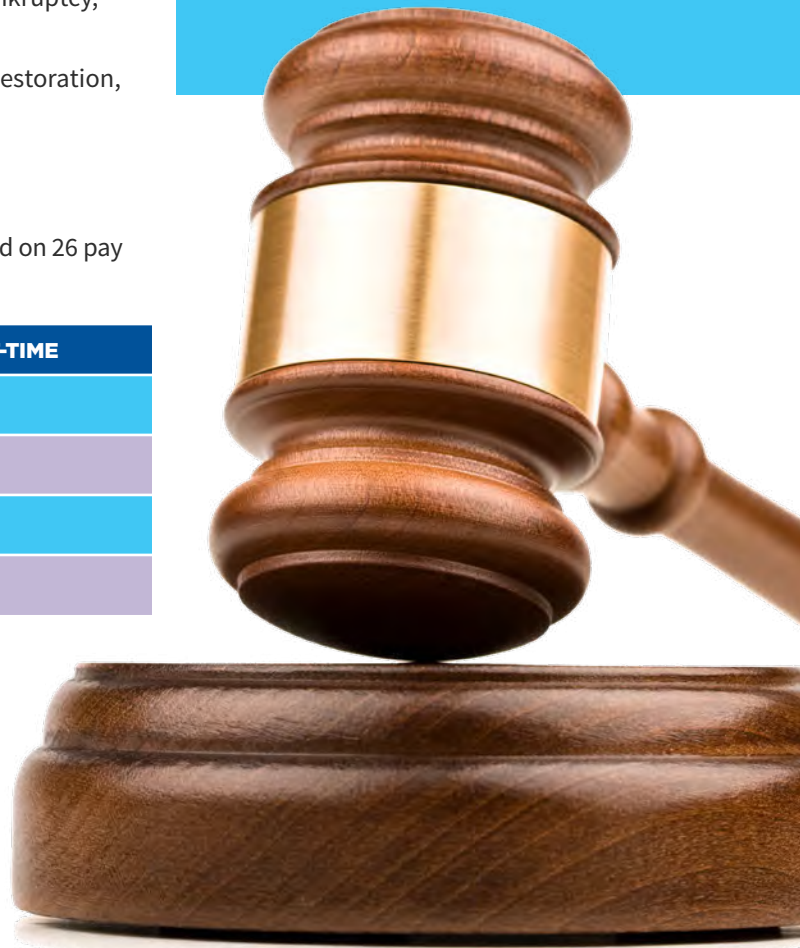
The costs listed below are after-tax, per-pay-period deductions based on 26 pay periods a year.

	FULL-TIME & PART-TIME
Employee Only	\$5.92
Employee / Plus Parents	\$8.69
Employee + Family	\$8.10
Employee + Family / Plus Parents	\$10.87

For more information, visit <https://info.legalplans.com/BJC> or call 800-821-6400.

Metlife Legal offers coverage on a **wide range** of legal matters:

- ▶ Civil Lawsuits
- ▶ Elder-Care Issues
- ▶ Estate Planning
- ▶ Family & Personal
- ▶ Home & Real Estate
- ▶ Money Matters
- ▶ Vehicle & Driving



Need Help?

BJC RESOURCES	ONLINE OR EMAIL	CUSTOMER SERVICE NUMBER
BJC Total Rewards Website	www.bjctotalrewards.org	N/A
BJC Benefit Provider Phone Directory (Connect to all benefit providers, e.g. medical, dental, vision, life, legal)	N/A	314-362-1585
BJC Employee Service Center	Employee_Service_Center@bjc.org	314-362-2184 / 855-362-2184
PROVIDER RESOURCES	ONLINE OR EMAIL	CUSTOMER SERVICE NUMBER
Dental (Delta Dental)	www.deltadentalmo.com	800-335-8266
Dependent Eligibility Verification (Secova)	N/A	866-367-0766
Disability: Short- & Long-Term, and Leaves (Lincoln Financial)	www.mylincolnportal.com	800-213-1580
Disability: Long-Term for Residents Only (Unum)	www.unum.com	800-858-6843
Flexible Spending Accounts (FSAs) (Discovery Benefits)	www.discoverybenefits.com	866-451-3399
Legal Services (MetLife Legal)	Pre-enrollment: https://info.legalplans.com/bjc Members: https://members.legalplans.com	800-821-6400
Medical (Cigna)	www.mycigna.com Open Access Plus Network	800-244-6224
Prescription Drugs • Express Scripts	www.express-scripts.com	866-273-5779
• Family Care Central Pharmacy (mail order)	https://RxProfile.bjc.org https://RxRefill.bjc.org	314-657-9000 / 855-525-0411
Tobacco-Cessation Program (Quit For Life)	www.quitnow.net/bjc	866-784-8454
Vision (VSP Vision Care)	www.vsp.com	800-877-7195

The benefits described in this guide are available to BJC employees and their eligible dependents who meet the eligibility requirements of the corresponding benefit plans. Receipt of this guide does not guarantee eligibility or benefit coverage. The plan documents provide a full description of the benefits offered and will always govern if there is a discrepancy between this guide and any of the plan documents. Your plan sponsor hopes to continue the plans indefinitely, but it reserves the right to end or change any of the plans at any time and for any reason, without notice to you. To obtain a copy of the Summary Plan Description for each plan, go to www.BJctotalrewards.org/Benefits/Plan-Information or contact your Human Resources department.

BJC HealthCare, October 2020