



# **EMPLOYEE BENEFITS PROGRAM**

**2026**



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# Welcome to your 2026 Employee Benefits Program!

Our employees are our most valuable resource and your health and welfare is extremely important. We recognize all of our employees are unique, and have differing benefit needs. As such, it is our pleasure to offer our Benefits Program.

The Benefits Program will provide you with a comprehensive, competitive benefits package allowing for customization to your individual needs. Under this approach, you will be provided with bi-weekly “benefit dollar credits” to apply toward a menu of medical, dental, vision, and other voluntary benefit options.

This user-friendly guide and the other information included on the company intranet site give you summary information about your benefit program – information you need to make the best benefit decisions, whether you are making annual enrollment elections, enrolling for the first time, or changing your benefits due to a qualified event. Please take the time to review these materials carefully and keep them as a handy reference guide.

Our employees have been the driving force behind our past success and continue to position us well for the future. We are proud to make these benefits available to you, our Carson Tahoe family. Thank you and Here’s to Your Health!



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# BENEFITS CREDIT DOLLAR PROGRAM

## How does the Benefits program work?

Under our Benefits approach, you may use your benefit credit dollar amount to choose a benefits package that makes the most sense for your individual circumstances and family status. For example, there are three different medical plan options from which to choose, priced according to level of benefits. You will be able to compare the different plan options, along with premium costs, and determine the right plan for your individual needs. If the premium cost at your chosen coverage tier (i.e. single or family coverage) costs more than your benefit dollar credit, you will pay the difference through a bi-weekly payroll deduction. Conversely, if you choose a plan and coverage tier that costs less than the benefit dollar credit amount, you may utilize the remaining benefit dollar credits balance to cover Dental, Vision, or Savings/Spending Accounts. Any unused benefit dollar credit won't apply to voluntary coverage. A complete list of available medical, dental, and vision plans, as well as voluntary coverages, and the premium costs of these different plan options will be provided for your review, and will be part of the enrollment process.

## How many benefit dollar credits will I receive?

*Employees electing health benefits will receive a benefit dollar credit of \$473.46 per bi-weekly pay period for eligible full-time status employees and \$356.02 per bi-weekly pay period for eligible part-time status employees.*

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# BENEFIT ELIGIBILITY

## Who Is Eligible?

All full-time and part-time status employees who regularly work a minimum of 20 hours per week, your legal spouse provided the spouse isn't offered or eligible for coverage through their own employer or other sources (e.g., a government programs or other sponsored plans). Note that spouses enrolled in Medicare who do not have access to group health insurance through their employer are also eligible. Additionally, your children are eligible up to their 26<sup>th</sup> birthday.

## When am I Eligible?

An eligible Employee's coverage is effective, subject to timely enrollment, on the first (1<sup>st</sup>) of the month following thirty one (31) days of active continuous employment.

## How Do I Enroll or Make Changes?

New hires must enroll following (31) days of active continuous employment including employees who change into a benefit eligible status. Failure to enroll or waive coverage when first eligible will result in a loss of benefits and/or credits. You may later enroll during an open enrollment period. All enrollments must be completed online using Infor.

Changes to existing participation levels can only be made during the annual Open Enrollment period, which occurs every year prior to the January 1 renewal date. A qualified event occurring mid-year, such as marriage, birth, death, divorce, etc., must be reported to Human Resources and your life event must be entered in Infor within sixty (60) days of the life event.



# YOUR BENEFIT OPTIONS

## Medical Plans

Choosing the right medical coverage is one of the most important benefit decisions you can make. You have a wide range of choices, each of which offers a comprehensive network of physicians, hospitals, and facilities. Because you are a valued part of the team, when using Carson Tahoe Health System and Affiliated Providers you will have lower costs. You do not need to select a Primary Care Physician in any of the health plans offered and you can elect coverage for yourself, your eligible legal spouse, and your eligible children. All health plans are administered by Hometown Health.

As an additional benefit for using services provided by CTHS and Affiliated Providers, you will have lower copayments, a lower deductible, and your coinsurance will be reduced by 10%. To promote good health, the Plan pays 100% for specified preventive care and wellness services. The Plan also pays 100% for one physical exam per person, per year, for all participants age 19 and over. Well-child care for those under age 19 is provided at no charge.

Following are brief descriptions of the three medical/Rx plans available to you:

MEDICAL PLAN NAME	PLUS		CORE		HDHP–HSA	
Deductible	CTHS	In-Network	CTHS	In-Network	CTHS	In-Network
Individual	\$500	\$1,000	\$1,000	\$1,500	\$3,300	\$4,100
Family	\$1,000*	\$2,000*	\$2,000*	\$3,000*	\$6,400*	\$8,200*
Hospitalization	20% (d)	30% (d)	20% (d)	30% (d)	20% (d)	30% (d)
Urgent Care	\$40 copay	\$50 copay	\$40 copay	\$50 copay	20% (d)	30% (d)
Office Visits						
Primary Care Physician Office	\$20 copay	\$30 copay	\$25 copay	\$35 copay	20% (d)	30% (d)
Specialty Care Physician Office	\$40 copay	\$50 copay	\$40 copay	\$50 copay	20% (d)	30% (d)
Physical Therapy	20% (d)	30% (d)	20% (d)	30% (d)	20% (d)	30% (d)
Emergency Room	\$200 copay	30% (d)	\$200 copay	30% (d)	20% (d)	30% (d)
Annual Out-of-Pocket Maximum						
Individual	\$4,500		\$6,850		\$5,000	
Family	\$9,000**		\$13,700**		\$10,000**	
HSA Employer Contribution						
Individual	N/A		N/A		\$500	
Family	N/A		N/A		\$1,000	
Prescription Drug Rider						
Calendar Year Deductible	\$50 – Applies to Brand Name				Integrated with Medical	
Copays	Tier 0 (Preventive Drugs required by PPACA) Tier 1 (Preferred Generic Drugs) Tier 2 (Preferred Brand Drugs/Non-Preferred Generic Drugs) Tier 3 (Non-Preferred Brand Drugs) Tier 4 (Preferred Specialty Drugs)		No cost \$15 copay \$30 copay, after CYPD \$60 copay, after CYPD 20% coinsurance, after CYPD		Tier 0 (Preventive Drugs required by PPACA) Tier 1 (Preferred Generic Drugs) Tier 2 (Preferred Brand Drugs/Non-Preferred Generic Drugs) Tier 3 (Non-Preferred Brand Drugs) Tier 4 (Preferred Specialty Drugs) All Tiers, 20%, after CYD (d)	
Enrollment Tier	Bi-Weekly Rates (26 pay periods)					
Employee Only	\$487.63		\$424.67		\$349.86	
Employee + Spouse	\$758.31		\$660.39		\$544.07	
Employee + Child(ren)	\$666.85		\$580.74		\$478.45	
Employee + Family	\$889.93		\$775.01		\$638.50	

(d) – Deductible applies

\* No individual in a family will pay more than the individual deductible.



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**\*\* No Individual in a family will pay more than the individual out-of-pocket maximum.**

NOTE: Copays are not included when calculating the annual deductible; Copays are included when determining the annual out-of-pocket maximum.

SPECIAL MAINTENANCE DRUG BENEFIT-Limited Drug Categories Tier 1 M (Limited Preferred Generic Drugs) - No cost

Tier 2 M (Limited Preferred Brand Drugs / Non-Preferred Generic Drugs) - No cost

A limited number of medications fall under the Special Maintenance Drug Benefit. This pharmacy benefit allows certain Tier 1 and Tier 2 prescription drugs to be covered at no cost to members, without meeting deductible and/or maximum out-of-pocket expenses. Medications designated under the Special Maintenance Drug Benefit will show on the preferred drug list/formulary marked with an M indicating Special Maintenance Drug Benefit.

## Plus Plan

The Plus Plan is a traditional PPO plan with the greatest amount of coverage when using a CTHS facility or provider. Services will be covered as in-network if you use a PPO Network Provider. The Plus Plan provides the highest level of benefits of all plans, with a lower annual out-of-pocket maximum.

## Core Plan

The Core Plan is a traditional PPO plan through which the highest amount of benefits will be paid when using a CTHS facility or provider. Services will be covered as in-network if you use a PPO Network Provider. The Core Plan is a lower premium cost option, but has higher deductibles, copayments and out-of-pocket maximums than the Plus Plan.

## High Deductible Health Plan (HSA) Plan

The HSA Plan is a PPO plan, but has different features than the other plans available. As with the other plans, you will receive the greatest amount of coverage when using a CTHS facility or provider. Services will be covered as in-network if you use a Hometown Health Provider. Under the HSA Plan, you will have a higher deductible and all services other than preventive care are subject to the deductible and co-insurance. However, you will also receive an employer contribution to a High Deductible Health Plan (HSA) to help offset your cost. A Health Savings Account (HSA) is a tax-exempt savings account that is similar to an individual retirement account, except that the money is used to pay for qualified medical expenses\*\*. An HSA is owned and managed by you, so you have control over how you save for your healthcare expenses. Please note, if you have other health care coverage, are enrolled in Medicare, or can be claimed as a dependent on someone else's tax return, you are not eligible for the HSA. Here is how the HSA works:

- An interest-bearing Health Savings Account (HSA) is established in coordination with the Plan.
- CTHS will contribute \$500 into your HSA if you are enrolled as an individual, and \$1,000 if you are enrolled in a plan with dependent(s). The CTHS contribution is pro-rated based on the coverage effective date if you are not enrolled for the full calendar year.
- For 2026, you may also contribute tax-free contributions into the account through payroll deduction, with total employer/employee contributions up to \$4,300 per year for an individual, and \$8,550 per year if you have one or more dependents enrolled in the Plan. These amounts are indexed annually for inflation by the IRS.
- You may use the monies to pay for any qualified medical expense\*\* on a tax-free basis.
- Additionally, individuals who are age 55 or older may contribute an additional catch-up contribution of \$1,000 for 2026.
- Any unused money carries over to the following year(s), and can be used for future medical expenses, tax and penalty-free, or for retirement income at the age of 65 penalty-free.
- The interest-bearing HSA belongs to you, is portable, and can be used to pay for medical expenses for yourself, your spouse, or your tax dependent children. You can pay for expenses of your spouse and dependent children even if they are not covered by your plan. The HSA account compliance is the employee/account holder's responsibility, and banking fees may be charged by the bank if a minimum balance is not maintained.

*\*\*See [www.irs.gov/publications/p969](http://www.irs.gov/publications/p969) for detailed rules and information on Health Savings Accounts*

## Dental Plan

There is more to dental health than a toothbrush and floss. That is why regular, professional dental care is an important part of maintaining your overall health. We are pleased to offer you a dental plan that provides coverage for preventive, restorative and major dental services, as well as orthodontic services. The chart below provides a brief overview of your deductibles, annual maximums and what the Plan pays. All services provided, including preventive, are charged towards the annual benefit maximum. You may elect coverage for yourself, your eligible spouse, and your eligible children. The dental plan incorporates a PPO network of providers. Although you are not penalized if you do not use a PPO provider, your out-of-pocket costs may be less if you use a PPO provider. A list of providers can be found on the company intranet site.

DENTAL BENEFITS	SCHEDULE OF BENEFITS
Provider Network:	Diversified Dental
	In-Network
Calendar Year Deductible:	\$75 per Individual \$225 per Family
Services:	
Preventative Services:	No Charge
Basic Services:	20% (d)
Major Services:	50% (d)
Calendar Year Benefit Maximum:	\$1,500
Orthodontia:	50% (d)
Ortho Lifetime Benefit Maximum:	\$1,000
Enrollment Tier	Bi-Weekly Rates (26 pay periods)
Employee Only	\$32.74
Employee + Spouse	\$54.20
Employee + Child(ren)	\$48.10
Employee + Family	\$73.55

(d) Deductible Applies



## Vision Plan

Carson Tahoe Regional Healthcare and VSP provide you with an affordable eye care plan.

VSP Coverage Effective Date: 01/01/2026 VSP Provider Network: VSPSignature

SERVICES	BASIC VISION PLAN	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
Wellness Exam	• Focuses on your eyes and overall wellness	\$25 for exam and glasses	Every 12 months
Prescription Glasses			
Frame	• \$170 allowance for wide selection of frames • \$190 allowance for featured frame brands • 20% savings on the amount over your allowance	Combined with exam	Every 24 months
Lenses	• Single vision, lined bifocal, and lined trifocal lenses	Combined with exam	Every 12 months
Lens Enhancements	• Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 35-40% on other lens enhancements	\$50 \$80 - \$90 \$120 - \$160	Every 12 months
Contacts (instead of glasses)	• \$150 allowance for contacts and contact lens exam (fitting and evaluation) • 15% savings on a contact lens exam (fitting and evaluation)	\$0	Every 12 months
Diabetic Eyecare Plus Program	• Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.	\$20	As needed
Extra Savings	<b>Glasses and Sunglasses</b> • Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/special-offers">vsp.com/special-offers</a> for details • 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam. <b>Retinal Screening</b> • No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam. <b>Laser Vision Correction</b> • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities. • After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor.		

Your Coverage with Out-of-Network Providers			
Visit <a href="http://vsp.com">vsp.com</a> for details, if you plan to see a provider other than a VSP network provider.			
Exam – up to \$46 Frame – up to \$50 Single Vision Lenses – up to \$55	Lined Bifocal Lenses – up to \$75 Lined Trifocal Lenses – up to \$95	Progressive Lenses – up to \$75 Contacts – up to \$105	
VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location.			
Network	VSP Network (see <a href="http://vsp.com">vsp.com</a> )		
Enrollment Tier	Bi-Weekly Rates (26 pay periods)		
Employee Only	\$4.34		
Employee + Spouse	\$6.25		
Employee + Child(ren)	\$11.20		
Employee + Family	\$11.20		



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# FIND A PROVIDER

## Medical Provider Network

### Carson Tahoe Health Network

Because you are a valued part of the team when using Carson Tahoe Health System (CTHS) and affiliated providers you will have lower costs. As a reward for using services provided by CTHS and affiliated providers, you will have lower copayments, a lower deductible, and your coinsurance will be reduced by 10%. Not all medical services are available in tier 1; please refer to your plan document.

### TIER 2

To find a Tier 2 provider, go to: <https://apps.hometownhealth.com/onlineproviderdirectory/en>

### Cigna

This nationwide network is available outside of Nevada for Carson Tahoe Health employees and their covered family members. <https://hcpdirectory.cigna.com/>

## Dental Network

### Diversified Dental Services (DDS)

A dental PPO network with general and specialty dentists practicing throughout the state of Nevada. This dental network is available for Carson Tahoe Health employees and their covered family members only. <https://diversifieddental.com>

**For questions or help finding a provider, call Hometown Health at 775-982-3232 | Toll Free 800-336-0123**

### VytOne

VytOne, formerly Maxor, is the nation's only independent, fully integrated total pharmacy solutions partner. By combining pharmacy operations, 340B management, specialty pharmacy, pharmacy benefit management, and patient affordability solutions, VytOne is dedicated to helping mission-driven hospitals and healthcare providers improve outcomes, unlock revenue, and reinvest in healthier healthcare communities.

VytOne offers our Med Assist Tool which is a convenient resource that allows you to find in-network pharmacies, verify medication coverage, and check estimated copays- all without requiring account registration. You can access the tool here: <https://med-assist.maxorplus.com/CarsonTahoeHealth>

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# UNIVERSITY OF UTAH HEALTH CARE AND TRAVEL REIMBURSEMENT BENEFIT

University of Utah Health Care (U of U) is a designated Center of Excellence when services cannot be provided at a Cigna Health Network provider or facility, and services have been pre-certified by the UTILIZATION MANAGEMENT PROGRAM. See Out-of-Network Services and University of Utah Health Care Travel Benefit in the UTILIZATION MANAGEMENT PROGRAM for further information. Eligible expenses from U of U will be processed at the “CTH and Affiliated Providers” benefit level.

**Tertiary Care:** Highly specialized medical care usually over an extended period of time that involves advanced and complex procedures and treatments performed by medical specialists in state-of-the-art facilities. Examples of **tertiary care** services are specialized cancer care, neurosurgery (brain surgery), burn care and plastic surgery. To qualify for the Utah Travel Benefit, the following must apply:

Covered Person and/or their treating physician has requested a referral to a specific facility/provider for **Tertiary Care** that is not in the primary PPO network and will require travel outside of Nevada.

Utilization Management has determined that the requested services are medically necessary, and Tertiary Care cannot be provided in the primary PPO network.

The Utah Travel Benefit is established to offset the cost of travel for patients and/or their support person or family members when Utilization Management provides the physician and/or covered person, as an option for **Tertiary Care** (evaluation and/or treatment), authorization to receive treatment at the University of Utah Medical Center, Intermountain Healthcare providers or Primary Children’s in Utah.

## TELEHEALTH – Teladoc

Teladoc is a faster, easier way to see a doctor. It lets you have video visits with a doctor 24/7/365. It is easy to use, private, and secure. You are automatically enrolled and there are no copays for medical, nutritional, dermatology or therapy visits for medical insured employees and dependents.

### [Teladoc offers:](#)

Your choice of trusted, U.S. board-certified doctors, nutritionists, dermatologists and therapists  
Visits on the app, web, or by phone  
Consultation, diagnosis—even prescriptions (when appropriate)

Teladoc can be used any time, day or night. It’s perfect when your doctor’s office is closed, you’re too sick or busy to see someone in person or even when you’re traveling.

Spouse and dependents 18 and older need to create their own Teladoc accounts.

Once you’ve enrolled in a Carson Tahoe medical plan, you’ll receive a separate letter from Teladoc with instructions on how to create your Teladoc account. You will receive this letter after your medical enrollment is complete.

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# BASIC TERM LIFE, AD&D, LTD INSURANCE

## Basic Term Life:

Protecting your family's future is probably one of your highest priorities. One way to help achieve this goal is through life insurance. That is why the company provides you with a valuable Basic Term Life Insurance plan (at no cost to you), administered by The Standard. The plan will pay a Basic Term Life benefit of \$10,000 for Non-Exempt Employees and \$50,000 for Exempt Employees. At age 70, the Basic Life benefits reduce to 50% of the original amount.

## Basic Accidental Death and Dismemberment Insurance (AD&D):

Anyone can be injured in an accident. That is why the company provides Basic Accidental Death & Dismemberment Insurance, administered by The Standard, which helps to provide protection against financial loss from an accidental death or injury on or off-the-job, 24 hours a day, 365 days a year. The amount of your Basic AD&D policy will be the same as your Basic Life policy, up to a maximum of \$50,000. At age 70, the Basic AD&D benefits reduce to 50% of the original amount.

## Basic Long Term Disability (LTD):

The company provides a Long Term Disability Plan, at no cost to you, administered by The Standard, to help protect your paycheck and your standard of living if you become disabled. The plan provides benefits that replace a portion of your salary if you are out of work because of an illness or injury. You can use the benefits to help pay for food, housing, or any of your usual expenses—things you would have to pay with savings or severely cut back on if you were unable to work.

Benefits include:

A taxable 40% of the employee's monthly pre-disability base salary, up to a maximum of \$7,500 per month (with offset of the benefit amount by other income received)

LTD benefits are payable from the 181st day of a disability through your social security normal retirement age.





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# VOLUNTARY BENEFIT OPTIONS

All voluntary benefit options may be purchased through bi-weekly payroll deductions.

The Standard is our disability insurance carrier. They're a well-established and reputable provider, offering disability coverage to a wide range of employers throughout the region—including the State.

## Voluntary Term Life and Accidental Death and Dismemberment Insurance

The company recognizes the importance of providing you the opportunity to purchase additional life insurance coverage to help meet your family's needs. This is a critical part of planning for the future and as your needs change over time. Since voluntary insurance is an employee-paid option, premiums will be conveniently deducted from your paycheck. At age 70, the Voluntary Term Life and AD&D benefits reduce to 50% of the original amount.

## Voluntary Group Term Life Insurance

After carefully considering your lifestyle and your needs, you can decide just how much life insurance coverage is right for you.

### What are my options?

You can choose increments of \$10,000.

### What is the maximum enrollment amount?

The maximum amount of Voluntary Life coverage that you may enroll in is \$500,000.

### Do I need to provide Proof of Good Health?

You may enroll in Voluntary Life Insurance during your initial eligibility period with the company, without providing a Statement of Health form as long as you are actively at work and the following conditions are met:

You are enrolling for coverage that does not exceed \$250,000 (this amount includes Basic Life amount.)

The \$250,000 is reduced by the amount of employer provided Basic Life.

You will need to provide a Statement of Health form if you do not meet the conditions stated above, you are a late entrant, or you are increasing coverage at a subsequent annual Open Enrollment.

## Voluntary Dependent Life Insurance

Nothing can replace the emotional loss of losing a dependent. However, there are some steps you can take to ease the financial burden of such a loss. Dependent Life Insurance helps protect against the loss of your spouse's income or could be used to help cover domestic-related expenses, such as childcare or other household duties.

You can elect coverage for your spouse and/or eligible children. Since this coverage is an employee-paid coverage, premiums will be conveniently deducted from your paycheck.

### What are my options?

You can elect to cover your eligible dependents by one of the following options\*:

**Spouse** - Coverage from \$10,000 to \$250,000, in increments of \$10,000

**Children** - \$10,000 per child (\$1,000 for a dependent child who is less than 6 months old)

*\*To be eligible for Dependent Life Insurance, you must be enrolled in the Employee Voluntary Life Insurance program.*

### What are the maximum enrollment amounts for my dependents?

The maximum amount of coverage that your dependent spouse can receive is \$250,000. The maximum amount of coverage that your dependent child can receive is \$10,000.

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### Do my dependents need to provide a Statement of Health form?

You may enroll your spouse and/or eligible children in Voluntary Dependent Life Insurance during your initial eligibility period with the company, without providing a Statement of Health form as long as you are actively at work and the following conditions are met:

The maximum amount of spouse coverage applied for does not exceed \$30,000.

A Statement of Health form will be needed if the conditions stated above are not met, you are enrolling your dependents as late entrants, or you are increasing dependent coverage at a subsequent annual Open Enrollment.

### Voluntary Accidental Death and Dismemberment Insurance (AD&D)

Additional AD&D insurance can be purchased during your initial eligibility period or during any annual Open Enrollment to provide further financial protection over and above the company paid insurance amounts for both you and your dependents. A Statement of Health form is not needed.

### What are my options?

You can elect to cover yourself and your eligible dependents by one of the following options:

Employee	Coverage offered in increments of \$10,000
Spouse	Coverage offered in Increments of \$5,000
Child	\$10,000

### What are the maximum enrollment amounts?

The maximum amount of Voluntary AD&D coverage that you can receive is \$500,000 for yourself, \$250,000 for your spouse, and \$10,000 for each dependent child.

### Voluntary Long Term Disability Buy-Up

The company provides you with the opportunity to purchase (through The Standard) additional Long Term Disability coverage above the amount provided by the employer-paid plan. You have the option to increase your LTD benefit to a taxable 60% of your pre-disability base salary, up to a maximum of \$10,000 per month (with offset of the benefit amount by other income received). Regardless of the buy-up option, the basic 40% monthly benefit remains employer-paid. The balance of the benefit buy-up you elect will be paid through payroll deduction.

You may elect the LTD buy-up without providing a Statement of Health form only during your initial eligibility period with the company. A Statement of Health form will be required if you first elect the buy-up option at any subsequent annual Open Enrollment.

### Voluntary Short Term Disability Insurance

The company recognizes the importance of providing you the opportunity to purchase Short Term Disability Insurance (through The Standard). You have the option to purchase STD benefit to a taxable 60% of your pre-disability base salary, up to a maximum of \$1,250 per week (offset by other income received, until you begin receiving LTD benefits). This benefit election will be paid through convenient payroll deduction.

### Additional Voluntary Benefit Programs

The company offers additional voluntary benefits that are available only during annual Open Enrollment. In some cases, a Statement of Health form will need to be completed. Benefits include:

Accident Plan  
Critical Illness  
Hospital Indemnity

## Tax Advantage

Section 125 of the Internal Revenue Code governs medical, dental and vision premium contribution amounts, as well as contributions to Flexible Spending Accounts (FSA) and Health Savings Accounts (HSA). The company's Section 125 Cafeteria Plan allows health-related premium contributions to be deducted from your paycheck on a pre-tax basis. Please note, once you elect to participate in the Section 125 Cafeteria Premium Contribution Plan and/or FSA, you will not be able to change your election until the next open enrollment period unless there is a change in insurance coverage or you experience a qualified event. You may, however, make changes to your HSA election amounts throughout the year. Please see the Section 125 Summary Plan Description posted on the company intranet for details on status changes.

*The example here illustrates what this means for an employee earning \$45,000 a year.*

INCOME	NO PRE-TAX SAVINGS	WITH PRE-TAX SAVINGS
Annual Salary	\$45,000	\$45,000
Less: Health Premiums (assumed at \$250/month)		(\$3,000)
Deductions taken pre-tax		
Taxable Income	\$45,000	\$42,000
Taxes (assumed at 25% based on federal income tax)	\$11,250	\$10,500
Less: Health Premiums (assumed at \$250/month)	(\$3,000)	
Deductions taken post-tax		
Spendable Income	\$30,750	\$31,500
<b>\$750 saved annually with pre-tax deductions!</b>		

NOTE: This example is for illustrative purposes only. The actual amount of your savings will depend on several factors including salary, premium expense, filing status, tax bracket, etc.

## Attentive Preventative Care Management Program

The Attentive program is a comprehensive health and wellbeing program. The program includes a suite of benefits that focus on preventative care, chronic care management, mental health, and overall wellbeing. All benefits are available to you and your family members with no copays. The program also includes a variety of tools and resources for diet and nutrition, physical fitness, stress reduction, and much more. Program premiums are deducted pre-tax from your paycheck, which generates paycheck tax savings that covers the cost of the program, and may even increase your net take-home pay. As a pre-tax benefit, once you elect to participate in this program, you will not be able to change your election until the next open enrollment unless there is a qualified event.





# FLEXIBLE SPENDING ACCOUNTS

***You are not eligible to enroll in the Medical FSA if you have elected the medical HSA Plan. You can save on a tax-advantaged basis through the HSA.***

Would you pass up the opportunity to save up to 22% or more – on something you already buy? If you don't participate in the company Flexible Spending Accounts, you may be doing just that. Using your convenient HealthEquity Card®, you can pay for certain IRS-eligible health care and dependent care expenses on a pre-tax basis, thereby lowering your taxable income and increasing your spendable income. Paper claims may also be submitted if your provider or merchant does not accept the HealthEquity Card®. *Please note: If you are enrolled in the HSA, you are not eligible to participate in the FSA plan.*

To determine the right level of participation for you, estimate how much money you will need to cover qualified expenses in the upcoming plan year. This amount will then be deducted from your paycheck on a pre-tax basis, in equal installments each pay period. These funds will be held in an account and reimbursed to you when you submit claims for eligible expenses.

Examples of eligible expenses that are reimbursable under the Flexible Spending Account:

- Medical plan deductibles, copayments, and coinsurance
- Medical expenses not reimbursed by a medical plan
- Dental plan deductibles, copayments, and coinsurance
- Dental expenses not reimbursed by a dental plan
- Artificial limbs
- Chiropractors' fees
- Christian scientist practitioners' fees
- Contact lenses solution
- Eye exams, glasses and contact lenses expenses not reimbursed by a vision plan
- Crutches
- Weight loss programs (prescribed by doctor)
- Artificial teeth
- Insulin
- Lasik Surgery
- Nicotine patches & gum

FSA PLAN	ANNUAL CONTRIBUTION LIMITS
Flexible Spending Account	\$3,200 Maximum \$130 Minimum
Dependent Care Flexible Spending Account <i>*If you are married and filing separately, your Plan Year maximum is \$2,500.</i>	\$7,500 Maximum \$130 Minimum

If you wish to participate in these plans, you must re-enroll each year. Once enrolled, you may not change your election until the next open enrollment period. The IRS requires that all unused portions of FSA accounts will be forfeited 2 1/2 months after the end of each plan year (forfeiture date – March 15th)

NOTE: These pre-tax contributions will not have any effect on benefits relating to your salary (e.g., Life, AD&D, and LTD Insurance). However, they may have a slight effect on your Social Security retirement benefits because you and the company will not be paying Social Security taxes on the amount by which your salary has been "reduced." This will affect you only if your salary is within the limit (Social Security Wage Base) on which you have to pay Social Security taxes. However, the accumulated tax savings you realize through pre-tax contributions should offset any potential reduction of Social Security benefits. If you have questions regarding your own tax status, you should consult with a tax professional before participating in this plan.

# 401(K) & ROTH RETIREMENT BENEFITS

Eligible Employees of Carson Tahoe Health System & wholly owned subsidiaries are eligible to participate in 401(k) and or ROTH Option Retirement Savings Plans.

Newly hired eligible employees will receive a welcome enrollment email approximately one month prior to their eligibility. We automatically enroll employees in 401(k) contributions at 2% with an employer match of 2%. Automatic participation begins on the first full pay period of the month following ninety (90) days of employment unless you login to your account to make changes.

Employees are 100% vested in your contribution and the employer match from the first day of contribution. You may contribute any percentage of eligible compensation up to the maximum deferral allowed by the IRS.

Changes to your 401k contributions during the plan year must be entered by the Tuesday of the week prior to payday.

The company matches your contribution at the following rates:

CARSONTAHOE HEALTH SYSTEM ANDWHOLLY OWNED SUBSIDIARIES CONTRIBUTION SCHEDULE	
Employee Contribution	Company Contribution
1%	1%
2%	2%
3%	3%
4%	4%
5%	4.5%
6% or more	5%

#### Retirement education & services:

- 1 on 1 meetings in person with a licensed advisor
- Monthly Webinars
- Retirement Plan Account Management App

#### • Milestone Services:

- Create a household budget
- Learn about managing debt
- Prepare a will or another legal document
- Watch a short webinar on health savings accounts

#### ↓ on 1 meetings over the phone

A full library of webinar replays, "learn on demand"

Organize & manage your student loan repayment

Check your Retirement Wellness Score

Take a course on understanding your credit report

## Welcome to Financial Wellness:

To help you take charge of your financial life, we have teamed up with Morgan Stanley at Work to bring you a new benefit: Financial Wellness. Whether you are focused on planning for retirement, managing debt, growing your investment portfolio, or funding your child's education, you will have access to information and resources that can help empower you to meet your goals.

Step 1: Scan the QR code to start your Financial Wellness Journey or go to: <https://mso.morganstanleyclientserv.com/publiccontent/finwell/welcome.html?c=carsonatahoe>

Step 2: Sign up with your work email or log in with your existing Morgan Stanley credentials.

Step 3: Answer a few simple questions about your preferences.

Step 4: Receive your personalized learning plan based on your answers.



Please note if you already have a Morgan Stanley Online or StockPlanConnect Account, sign in using your credentials for that account.

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# ADDITIONAL BENEFITS

## **Paid Time Off**

The company provides you with a Paid Time Off (PTO) program to allow you the flexibility to schedule time for vacations, holidays, personal days, or short-term illness. You accrue PTO every pay period based on hours worked. The PTO program provides you with great flexibility to design your time off benefits to best meet your needs. You may use your PTO with advance supervisor approval. Please check with your department leadership for specific scheduling requirements.

## **Holidays**

The company recognizes the following eleven (11) holidays: New Year's Day, Martin Luther King Jr. Day, President's Day, Memorial Day, Independence Day, Labor Day, Nevada Day, Veteran's Day, Thanksgiving Day, Family Day (the day after Thanksgiving) and Christmas Day.

## **Mental Health Days**

Purpose: To provide employees with the ability to take time for themselves, away from work to recharge, invest in self-care and focus on their mental well-being, to promote mental health awareness and safety by allowing employees the opportunity to take unscheduled time away from work. Refer to employee policy for more information.

## **Tuition Reimbursement**

Our employees are offered the most generous reimbursement program of this type in our area to further education. The funds are available for tuition, fees and books. Full-time or part-time status employees meeting specific criteria are eligible to participate in a fantastic opportunity to further your career and have a great job at the same time.

## **Professional Development**

Our Professional Development Program is designed to empower employees through ongoing learning and skill enhancement.



## Employee Assistance Program - GuidanceResources

Whether the challenges you face are in your work life or your personal life, you deserve to be as happy and productive as possible. That's why the company offers an Employee Assistance Program through GuidanceResources. The program consists of resources and referral services, counseling and support services. Services are confidential, and are available to you and all members of your immediate family. The program includes, among other things, three free counseling sessions for each family member, per incident, per year. Visit the Carson Tahoe Health Intranet site for further information.

**Your ComPsych® GuidanceResources® program offers someone to talk to and resources to consult whenever and wherever you need them.**

Call: 844.703.0397 TTY: 800.697.0353

**Your toll-free number gives you direct, 24/7 access to a GuidanceConsultant<sup>SM</sup>, who will answer your questions and, if needed, refer you to a counselor or other resources.**

Online: [guidanceresources.com](https://guidanceresources.com) App: GuidanceNow<sup>SM</sup> Web ID: CarsonGuidance

**Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos and other helpful tools.**

### 24/7 Support, Resources & Information

### Contact Us... Anytime, Anywhere

No-cost, confidential solutions to life's challenges.



#### Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts



#### Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



#### Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more

Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



#### Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more



#### Online Support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions



#### Wellness Tools

Making positive lifestyle changes is easier when you have tools and support from HealthyGuidance®, including:

- Online Health Assessment
- Diet and exercise trackers
- Coaching for back care, resiliency, sleep and more

Your ComPsych® GuidanceResources® program offers someone to talk to and resources to consult whenever and wherever you need them.

Call: 844.703.0397  
TDD: 800.697.0353

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultant<sup>SM</sup>, who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: [guidanceresources.com](https://guidanceresources.com)  
App: GuidanceResources® Now  
Web ID: CarsonGuidance

Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos and other helpful tools.

## 24/7 Support, Resources & Information



**CARSON TAHOE**  
HEALTH

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## Perks

The following are additional employee perks and opportunities:

- 10% discount at the Sage Café and Midtown Café, our hospital cafeterias
- 10% discount on most items at the Medical Center Gift Shop
- Service recognition
- On-site education and certification programs



# Free Calm Subscription

The world's #1 app for mental fitness


*Millions of people are experiencing lower stress, less anxiety, improved focus and more restful sleep with Calm. Whether you have 30 seconds or 30 minutes, Calm content is made to suit your schedule and needs.*

**To unlock your free Calm subscription, scan the QR Code and use your normal single sign-on login information**

This must be done on a web or mobile browser (not in the app itself).

Once on the page:

1. Create an account or sign in to your existing Calm account.
2. Download the Calm app. And log in to your account to access the premium content.



Need help? Visit [calm.com/support](https://calm.com/support) for the Calm Help Center or to contact Calm's support team.

# ACCESSING YOUR HEALTH PLANS

PLAN TYPE	CARRIER	PHONE NUMBER	WEB ADDRESS
Medical and Dental	Hometown Health	(775) 982-5885	Medical: <a href="http://www.hometownhealth.com">www.hometownhealth.com</a> Dental <a href="http://www.diversifieddental.com">www.diversifieddental.com</a>
Pharmacy	VytlOne	(800) 687-0707	<a href="https://vytlone.com">https://vytlone.com</a>
Flexible Spending Accounts	Health Equity	(866) 346-5800	<a href="http://www.healthequity.com">www.healthequity.com</a>
Health Savings Accounts: Account Management	Optum	(877) 470-1771	<a href="http://www.optumbank.com/health-accounts/hsa.html">www.optumbank.com/health-accounts/hsa.html</a>
Term Life, AD&D, and Long Term Disability Insurance Voluntary Coverage	The Standard	(888) 937-4783	<a href="http://www.standard.com">www.standard.com</a>
Telehealth	Teladoc	1-800-Teladoc	<a href="http://www.teladochealth.com">www.teladochealth.com</a>
VSP Vision Plan	VSP	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Retirement Plan (401k, Roth)	Principal Financial Group	(800) 547-7754	<a href="http://www.principal.com">www.principal.com</a>
Employee Assistance Program	Guidance Resources	(844) 703-0397	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>
PCMP	Attentive	(256) 543-0722	<a href="http://www.beattentive.com">www.beattentive.com</a>
CTHS or Affiliates Service Discounts	TH Business Office/ Patient Accounts	(775) 445-7550	N/A
Benefit Information Page	CTHS Human Resources	(775) 445-8010 (775) 888-3207 Fax	CTHS Intranet (CtNet) Departments >Human Resources >Benefits