



2024
PHYSICIAN
BENEFITS

MISSION:

**TO EXTEND
THE PRESENCE
AND HEALING
MINISTRY OF
CHRIST IN
ALL WE DO.**



OUR VALUES:

EXCELLENCE

PROMOTING HIGH STANDARDS OF SERVICE AND PERFORMANCE

DIGNITY

RESPECTING EACH PERSON AS AN INHERENTLY VALUABLE MEMBER OF THE HUMAN COMMUNITY AND AS A UNIQUE EXPRESSION OF LIFE

JUSTICE

ADVOCATING FOR SYSTEMS AND STRUCTURES THAT ARE ATTUNED TO THE NEEDS OF THE VULNERABLE AND DISADVANTAGED AND THAT PROMOTE A SENSE OF COMMUNITY AMONG ALL PERSONS

INTEGRITY

ENCOURAGING HONESTY, CONSISTENCY AND PREDICTABILITY IN ALL RELATIONSHIPS

STEWARDSHIP

ENSURING PRUDENT USE OF TALENTS AND RESOURCES IN A COLLABORATIVE MANNER

2024 Saint Francis Benefits

Welcome to your 2024 Benefits Guide!

We are excited to bring you the 2024 Saint Francis benefits package. You will find several upgrades in our plans, ranging from drug coverage to retirement. Best of all, your health plan premiums will not cost you more in '24. As a health system we have kept premiums across the board flat, but SFHS is contributing more towards physicians' medical premiums as promised.

This booklet outlines the benefits choices available to you. You may choose the benefits that best meet the needs of your family. As you scroll through this information, we hope you will see how important you are to Saint Francis, our patients and communities. This plan is our way of taking care of you and your families.

You can find answers to your benefits questions on our intranet (HealthNet) or by calling Human Resources Shared Services at **918-502-8300, option 2**.

For Information Regarding	Call or Visit
Employee Assistance Program	Spring Health 855-629-0554 sfhs.springhealth.com Work-life access code : sfhs
Employee Emergency Fund	Tulsa Community Foundation 918-591-2427 tulsacf.org/saintfrancis/
LiveLifeWell Employee Wellness	Sterling Wellness Solutions 800-838-0337 LiveLifeWell-sfhs.com
In-Home Urgent Care	DispatchHealth 918-383-9481 dispatchhealth.com/locations/ok/tulsa/
Medical Plans	CommunityCare 918-594-5201 or 888-589-5214 saintfrancis.ccok.com
Prescription Drugs	MedImpact Healthcare Systems 888-648-6766 medimpact.com
Warren Clinic E-Visits	Warren Clinic saintfrancis.com/mychart
Dental Plans	MetLife 800-GET-MET8 (800-438-6388) metlife.com/saintfrancis/
Vision Plan	VSP 800-877-7195 sfhs.vspforme.com
Flexible Spending Accounts (FSA)	P&A Group 800-688-2611 padmin.com
Health Savings Account (HSA)	HSA Bank Client Assistance Center 833-228-9365 myaccounts.hsabank.com
Short-term Disability Insurance and Long-term Disability Insurance	Unum 866-224-9402 unum.com
Life Insurance and Accidental Death and Dismemberment (AD&D)	MetLife 800-638-6420 metlife.com/saintfrancis/
Critical Illness Insurance	MetLife 800-438-6388 metlife.com/saintfrancis/
Long Term Care Insurance	LTC Solutions, Inc./Allstate Benefits 877-286-2852 LTCiBenefitsTeam@ltc-solutions.com myltcguide.com/sfhs
Saint Francis Retirement Savings Plans 401(k) 457(b)	Fidelity Investments, Inc. 800-343-0860 fidelity.com/atwork Tulsa Fidelity Investment Center 918-712-7628
General Benefit Information	Human Resources Shared Services 918-502-8300, option 2 AskHR@saintfrancis.com HealthNet

For general questions or concerns regarding your benefits, please contact **AskHR@saintfrancis.com**.

This document is an outline of the coverage proposed by the carrier(s). It does not include all of the terms, coverage, exclusions, limitations and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Your full Summary Plan Descriptions (SPDs) or Plan Documents are available through your Human Resources Benefits Department or HealthNet. The description of benefit changes in this benefits guide constitutes a summary of material modification to the plans described herein. If there are any differences between the information in this benefits guide and the official plan documents, the plan documents govern. Benefit plans may change or end at any time.



BENEFITS-AT-A-GLANCE							
Benefits	Who is Eligible:			Cost Shared	System Provided	Employee Contributed	Page
	Full-time	Part-time	ECB				
Enrollment and Eligibility							3
Employee Assistance Program (EAP)	X	X	X		X		4
Employee Emergency Fund	X				X		4
LiveLifeWell Employee Wellness	X	X	X		X		4
Medical Plans*	X	X		X			5
Prescription Drugs (included in the medical benefit)	X	X		X			9
Remote Workers	X	X		X			10
In-Home Urgent Care*	X	X	X	X			10
Warren Clinic E-Visits (included in the medical benefit)	X	X		X			11
Dental Plans	X					X	11
Vision Plan	X					X	12
Flexible Spending Accounts (FSAs)	X	X				X	13
Health Savings Account (HSA) Contributions Only	X	X	X			X	13
Short-term Disability (STD) Insurance	X	X			X		14
Long-term Disability (LTD) Insurance	X	X				X	15
Basic Life and Accidental Death and Dismemberment (AD&D) Insurance	X	X				X	16
Optional Employee/Dependent Life Insurance	X	X				X	16
Voluntary Accidental Death and Dismemberment (VADD) Insurance	X	X				X	17
Critical Illness Insurance	X					X	17
Long Term Care Insurance	X	X				X	18
Retirement Savings Plans	X	X	X	X			19

*If qualified by Affordable Care Act (ACA) guidelines, ECB employees working an average of 30 or more hours per week may be eligible for medical coverage for the following year.

How to Use This Benefits Program Guide

To make informed decisions, simply read about each benefit in this guide and decide which coverage is right for you. This guide describes the opportunities offered by the Saint Francis benefits program and presents a summary of your healthcare and related benefit options.

BENEFIT WAITING PERIODS		
Effective Date	Benefits	
Date of Hire	<ul style="list-style-type: none"> Employee Assistance Program LiveLifeWell Employee Wellness STD 	<ul style="list-style-type: none"> Retirement Savings Plans Employee Emergency Fund
Upon Enrollment	<ul style="list-style-type: none"> LTD Basic Life and AD&D 	<ul style="list-style-type: none"> Optional Employee/Dependent Life Insurance VADD Insurance
First of the Month Following Enrollment	<ul style="list-style-type: none"> Medical Dental FSA and HSA 	<ul style="list-style-type: none"> Vision Critical Illness Long Term Care

Enrollment

The benefit plan year is effective January 1 through December 31.

THREE ENROLLMENT OPPORTUNITIES	
Event	Enrollment Deadline
1. New Hire	Within 31 days of hire date
2. Qualifying Event (QE) (e.g., marriage, birth, divorce, status change, etc.)	Within 31 days of QE date
3. Open Enrollment (OE) (for following year's benefits)	Specified OE deadline (typically in the Fall)

Use Workday to make changes due to a qualifying life event. Navigate to your Mobile Benefits app or the Benefits and Pay app on your desktop, choose Change Benefits, then choose the appropriate event. These changes must be requested within 31 days of the date of the event.

How to Enroll

- Log in to Workday; available 24/7 (online enrollment guide located on HealthNet).
- **IMPORTANT:** For new dependent coverages, you must submit documents to confirm dependent eligibility through Workday by the enrollment deadline.
- For questions regarding enrollment, contact HR Shared Services at **918-502-8300, option 2**, or AskHR@saintfrancis.com.

Eligibility

The Benefits-at-a-Glance chart on Page 2 of this guide indicates who is eligible to participate in each benefit plan.

Dependent Eligibility

You can also enroll your eligible dependents in certain coverages. Your eligible dependents include your lawfully recognized spouse, child(ren) up to age 26 including biological or adopted child(ren), stepchild(ren), foster child(ren), child(ren) for whom you are legal guardian, child(ren) recognized by a Qualified Medical Child Support Order, and child(ren) age 26 or over who became disabled prior to age 26, and are unable to earn a living due to a mental or physical disability.



Employee Assistance Program

Saint Francis has partnered with Spring Health to provide an Employee Assistance Program (EAP) and mental wellness benefit that provides confidential mental health support and work/life services. Employees and their family members have

access to six therapy sessions and six coaching sessions at no cost, personalized care plans, dedicated care navigation, mental wellness exercises, legal and financial services and more. Get started at sfhs.springhealth.com (access code: sfhs).

EMPLOYEE ASSISTANCE PROGRAM	
Benefit	Contact EAP for:
<ul style="list-style-type: none"> • Six therapy sessions • Six coaching sessions covering parenting, personal development, stress, work/life integration, life transitions, etc. • Access to therapists within 2 days • Personalized care plan • Work/life services • Unlimited access to care navigation, Moments platform for mental wellness exercises, and check-ins to Spring Health 	<ul style="list-style-type: none"> • Marriage and family relationships • Mental/emotional illness • Drug abuse • Alcoholism • Financial issues • Any other concern

EAP

Administered by Spring Health
855-629-0554
 (7 a.m. - 10 p.m. CT Monday - Friday)
sfhs.springhealth.com
 (access code: sfhs)
careteam@springhealth.com

Employee Emergency Fund

The Employee Emergency Fund is designed to provide short-term assistance to full-time employees experiencing severe financial need due to unexpected and unavoidable emergencies.

The Employee Emergency Fund is administered by the Tulsa Community Foundation. Applications are confidential and identifying details are never shared with Saint Francis.

Employee Emergency Fund

Administered by
 Tulsa Community Foundation
918-591-2427
tulsacf.org/saintfrancis/

LiveLifeWell Employee Wellness

Your overall well-being is important to us, which is why we want to help support your goals for your physical, spiritual, financial, and emotional health. The LiveLifeWell employee wellness program provides ways to help you reach important milestones while earning points and incentives toward your 2025 medical plan premiums. Visit LiveLifeWell-sfhs.com to sign up and get program details. See the HealthNet LiveLifeWell page for more information.

LiveLifeWell

Administered by
 Sterling Wellness Solutions
800-838-0337
LiveLifeWell-sfhs.com

2024 Medical Plan Options

1. MCO Plan (Managed Care Organization)

- Access the Saint Francis network of doctors, hospitals and specialists with the **lowest out-of-pocket costs**.

You must choose a Primary Care Provider (PCP) in the Saint Francis network.

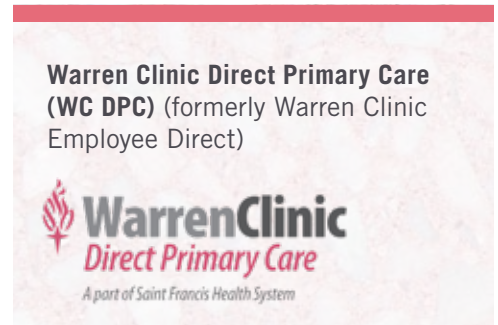
- 1A.** **Warren Clinic Direct Primary Care (formerly Employee Direct), a Primary Care Provider (PCP) option for MCO Medical Plan participants featuring \$0 out-of-pocket costs for primary care. See page 6 for additional information.**

Call CommunityCare if you want to choose WC DPC as your PCP and be enrolled in no-cost primary care benefits.

WC DPC benefits are available to employees and dependents aged 14 or older.

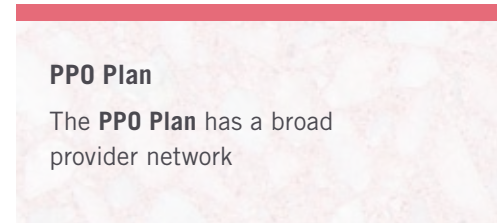
- 1B.** You may choose another Warren Clinic PCP.

All care is through the Saint Francis network.



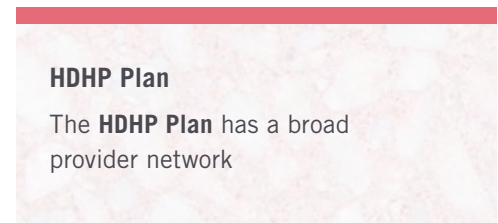
2. PPO Plan (Preferred Provider Organization)

- An affordable option for those who want flexibility to choose care in-network or out-of-network, no PCP election is required.



3. HDHP Plan (High Deductible Health Plan)

- Our lowest premium option with the flexible network and PCP options of the PPO Plan, and with higher deductibles than the PPO Plan.
- Enroll in the HDHP for eligibility to open a tax-advantaged Health Savings Account (HSA) - see page 13 for more information.
- Lower premiums, higher deductible.





Warren Clinic Direct Primary Care*

- High-quality primary care from Warren Clinic focused on improving a patient’s health by increasing accessibility, reducing costs, and utilizing the best digital tools at \$0 out-of-pocket cost to participants.
- Available only to employees and dependents aged 14 and older and enrolled in the MCO medical plan.

A Team-based Approach

With this unique care model, Warren Clinic Direct Primary Care (WC DPC) physicians and advance practice providers are able to offer same-day or next-day access for acute issues and more time with patients. Virtual urgent care with a Saint Francis provider is available after hours, 24/7/365.

Providers can help you coordinate care and optimize the Saint Francis network of medical specialists and services.

Reduced Costs

With DPC, there are no co-pays, coinsurance or deductibles for:

- In-person and video visits with your care team
- Simple labs, imaging services and select medications
- E-Visits and E-Consults
- After-hours Warren Clinic Virtual Urgent Care visits

Digital Tools

Utilizing Saint Francis MyChart, DPC offers the latest digital technology for patient care management, scheduling and communication.



To enroll in Warren Clinic Direct Primary Care:

- Enroll in the MCO Medical Plan
- AND**
- Call CommunityCare at **918-594-5201** or **888-589-5214** and request a **Warren Clinic DPC** provider as your **Primary Care Provider**

Digital Tools include:

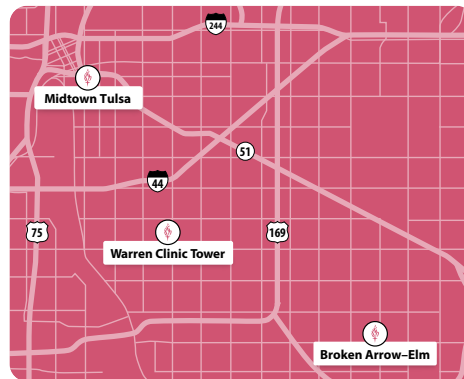
- Online appointment scheduling
- Video Visits, E-visits, and E-consults
- Online messaging to providers
- Text reminders and alerts

Warren Clinic Direct Primary Care Initial Locations

Midtown Tulsa**
1866 East 15th Street
Tulsa, OK 74104

Warren Clinic Tower
6600 South Yale Avenue
Tulsa, OK 74136

Broken Arrow-Elm
2950 South Elm Place
Broken Arrow, OK 74012



Services and Treatments include:

- Annual Physicals
- Sick Visits
- Minor Injuries
- Basic Lab Tests
- Diabetes Management
- Chronic Condition Care
- Video Visits
- Basic Imaging
- Generic Medications

* Warren Clinic DPC benefits are only available to employees who enroll in the MCO Plan for 2024 medical coverage and elect WC DPC as their PCP.

** No on-site imaging and labs.

Medical Plan Options and Summary

This summary is not all-inclusive. Please refer to the handbooks and certificates for more information.	MCO PLAN	PPO PLAN	
	MCO Saint Francis Network	In-network ^d	Out-of-network
Calendar Year Medical Deductible	\$2,000 per individual \$4,000 per family	\$2,000 per individual \$4,000 per family	\$4,000 per individual \$8,000 per family
Out-of-pocket Maximum (includes copays, deductibles and pharmacy)	\$4,000 per individual \$8,000 per family	\$4,500 per individual \$9,000 per family	\$9,000 per individual \$18,000 per family
Warren Clinic E-Visits	No copay	No copay	n/a
Office Visits PCP	\$35 copay (DPC: \$0 copay)	\$35 copay	Member pays 50%*
Office Visits Specialist	\$45 copay	\$45 copay	Member pays 50%*
Preventive Care	No copay	No copay	Member pays 50%*
Emergency Room (copay waived if admitted)	\$150 copay*	Member pays 20%*	Member pays 20%*
Urgent Care	\$50 copay (DPC: \$0 copay Virtual After-hours)	\$50 copay	Member pays 50%*
Inpatient Hospital Care	\$250 copay per day* (maximum of \$1,000 copay per admission)	Member pays 20%*	Member pays 50%*
Mental Health (call 800-774-2677 for CCOK Behavioral Health approval)			
Outpatient (physician/all other)	\$35 copay/\$0*	Member pays \$35 copay/20%*	Member pays 50%*
Inpatient	\$250 copay per day* (maximum of \$1,000 copay per admission)	Member pays 20%*	Member pays 50%*
Outpatient Surgical Facility	\$200 copay*	Member pays 20%*	Member pays 50%*
Outpatient Diagnostic			
Laboratory	No copay	No copay	Member pays 50%*
Radiology	No copay	No copay	Member pays 50%*
Advanced Imaging (e.g., MRI, CT, PET, etc.)	\$150 copay* authorization required	Member pays 20%* precertification required	Member pays 50%* precertification required

Managed Care Organization (MCO) Facts

- Must choose a PCP in-network specializing in family or general practice, internal medicine or pediatrics.
- Each covered family member may choose a different Warren Clinic PCP.
- New enrollees who do not elect a PCP will be assigned a Warren Clinic PCP.
- All healthcare must be arranged within the Saint Francis network.



\$0 out-of-pocket primary care costs for Warren Clinic Direct Primary Care (DPC) option in the MCO Medical Plan.

HDHP PLAN	
In-network [□]	Out-of-network
\$3,000 per individual \$6,000 per family**	\$6,000 per individual \$12,000 per family**
Individual plan: \$5,000 Family plan: \$6,900 per individual \$10,000 per family	Individual plan: \$10,000 Family plan: \$13,800 per individual \$20,000 per family
No copay after in-network deductible	n/a
Member pays 20%*	Member pays 50%*
Member pays 20%*	Member pays 50%*
No copay	Member pays 50%*
Member pays 20%*	Member pays 20%*
Member pays 20%*	Member pays 50%*
Member pays 20%*	Member pays 50%*
Member pays 20%* Member pays 20%*	Member pays 50%* Member pays 50%*
Member pays 20%*	Member pays 50%*
Member pays 20%* Member pays 20%* Member pays 20%* precertification required	Member pays 50%* Member pays 50%* Member pays 50%* precertification required

[□] For remote workers outside of Oklahoma, the medical provider network is Valenz Health Network.
 * Subject to calendar year deductible before copay/coinsurance applies.
 ** HDHP family deductible must be met by an individual or aggregate of covered members.

Medical Plan
 Administered by CommunityCare (CCOK)
918-594-5201 or **888-589-5214**
saintfrancis.ccok.com

Important Plan Facts

- Out-of-network (OON) services are only covered under the Preferred Provider Organization (PPO) and High Deductible Health Plan (HDHP). However, OON services for life-threatening emergencies are also covered under the Managed Care Organization (MCO) plan.
- Primary care provider (PCP) care coordination is required under the MCO plan, however, no PCP is required under the PPO and HDHP plans.

Network Benefits
 Visit saintfrancis.ccok.com or contact CommunityCare Member Services at **918-594-5201** or **888-589-5214**, statewide to confirm your PCP or specialist is in the network you choose.

MCO WC DPC Facts

- Must contact CommunityCare to select WC DPC to participate.
- Employees and dependents aged 14 or older.
- No copays.
- All primary care provided by WC DPC providers.

Prescription Drugs

- Pharmacy benefits are included in your medical plan.
- Prescriptions must be filled at contracted pharmacies or specialty drug pharmacies to be covered.
- Prescription drugs must be on the formulary to be covered.
- Prior authorization may be required for certain drugs.

PRESCRIPTION DRUGS SUMMARY		
The amounts in the chart represent what you pay. Prescriptions filled at non-contracted pharmacies are not covered.	MCO/PPO Plans	HDHP Plan*
Calendar Year Deductible per Member	\$100	Copays apply after the HDHP plan deductible is met
Select Generic	\$0	Deductible + \$0
Tier I Preferred Generic	\$15	Deductible + \$15
Tier II** Preferred Brand	\$45	Deductible + \$45
Tier III** Non-preferred Brand and Generic	\$95	Deductible + \$95
Tier IV** Specialty	\$300	Deductible + \$300
Diabetic, Ostomy and Urologic supplies	20%	Deductible + 20%

* HDHP plan members are subject to a calendar year deductible of \$3,000 individual plan/\$6,000 family plan. All medical and prescription drug covered expenses accumulate toward the medical deductible and out-of-pocket maximum.

** Generic Equivalent Rule applies. If you choose to obtain a brand name drug when a generic equivalent is available, you will pay the applicable copayment for the brand name drug, plus the difference in cost between the brand name drug and its generic equivalent. This will not count toward your annual out-of-pocket maximum.

Mail Order Benefit

- 90-day supply is available for a two-month copay for maintenance drugs.
- Forms are available from MedImpact.
- Specialty drugs are not eligible.

New Pharmacy Benefits Manager for 2024 – MedImpact Healthcare Systems

Prescription Drugs

Administered by
MedImpact Healthcare Systems
888-648-6766
medimpact.com

Contracted Pharmacies

Visit **medimpact.com** and log in for a list of contracted pharmacies and the formulary (prescription drug list).

Specialty Drug Pharmacies

- MedImpact Direct Specialty



Remote Workers and Dependents Outside of Oklahoma

CommunityCare offers an out-of-state wrap network, Valenz Health Network. Valenz is a leading health care management company that specializes in creating a flexible network solution of health care providers. The Valenz Health Network includes over 800,000 providers nationwide. This network provides enhanced quality of health care services, improved access to preferred health care providers, and considerable member savings.

- The Valenz Health Network is only available under the PPO or HDHP medical plans and only when used outside the state of Oklahoma.
- Members will be able to access the out-of-state network of providers through the SFHS/CCOK microsite, saintfrancis.ccok.com.
- The Valenz Health Network is a terrific option for remote workers and dependents outside of Oklahoma, and participants with medical needs while traveling within the U.S.
- The Valenz Health Network Member Support phone number is **800-834-2312**.

dispatchhealth

Same-day urgent medical care from the comfort of home

Employees and dependents with Saint Francis medical coverage now have access to DispatchHealth® for same-day medical care at home.

DispatchHealth® is a Saint Francis employee benefit that provides comprehensive and trusted medical care in the comfort of your home for serious health concerns. Their care teams treat complex medical issues that are commonly addressed in the emergency room. From urinary tract infections, pneumonia, dehydration, COPD exacerbations and more, they've got you and your loved ones covered. They can treat all ages, and it's in-network with the Saint Francis medical plan. Getting urgent medical care at home with DispatchHealth is the same cost as an urgent care center visit and a fraction of an ER visit.

Visit www.dispatchhealth.com/locations/ok/tulsa/ or call **918-383-9481** for more information.

In-Home Urgent Care

Administered by DispatchHealth

918-383-9481

dispatchhealth.com/locations/ok/tulsa/

Warren Clinic E-Visits

Saint Francis employees are eligible to utilize Warren Clinic E-Visits with no copay* for medical plan participants. Sign up for MyChart today—at saintfrancis.com/mychart—to begin taking advantage of this great benefit.

Saint Francis Health System is pleased to offer E-Visits, a way for employees and their dependents to connect with their Warren Clinic primary care physician. For non-emergent issues, E-Visits allow you to consult with your doctor and receive a treatment plan and a prescription (if clinically indicated) through your MyChart portal without having to leave your home or office.

E-Visits can be submitted for non-emergent, common medical concerns such as flu, sinus problems, urinary problems and more. Your Warren Clinic physician will review your E-Visit and then send a basic treatment plan to you, including a prescription if clinically indicated.

As an added benefit, participants of Saint Francis Health System’s employee medical plan can utilize primary care E-Visits with no copay*. Sign up for MyChart today at saintfrancis.com/mychart.

*Due to IRS regulations, high deductible health plan participants must pay the full cost of \$35 per E-Visit until their annual deductible is met.

E-Visits

Administered by Warren Clinic
saintfrancis.com/mychart

Disclaimer: E-Visits are not intended for serious or emergency health issues. If you think you have a medical or mental health emergency, or if at any time you are concerned about your care or treatment, call 911 or go to the nearest open clinic or emergency room.

To submit an E-Visit, you must be at least 18 years of age, have an active Saint Francis MyChart account and must have seen your Warren Clinic physician within the past two years. If your physician is not available, your E-Visit may be forwarded to another Warren Clinic provider or Warren Clinic Urgent Care for response.

Dental Plans

DENTAL PLANS		
The chart reflects what the plan pays unless otherwise noted.	Basic Plan (In-network) ⁴	Buy-up Plan (In-network)
Calendar Year Maximum Benefit ¹ Classes I, II and III Only	\$1,200	\$2,000
Calendar Year Deductible Classes II and III Only	You pay \$50 individual/ \$150 family	You pay \$50 individual/ \$150 family
Class I Diagnostic and Preventive	100%	100%
Class II Basic Restorative	80%	80%
Class III Major Restorative	50%	50%
Class IV ² Orthodontia	50% (only children under age 19)	50% ³ (employee, spouse and children to age 26)
Orthodontia Lifetime Maximum	\$1,500	\$2,000

¹Benefits paid by the plan for covered oral evaluations and routine cleanings will not reduce your annual maximum benefit per person for Classes I, II and III combined services.

²There is a 12-month waiting period at time of enrollment in a Saint Francis dental plan that cannot be waived even with proof of prior coverage.

³Participation in the Basic Plan does not fulfill the Buy-up Plan’s 12-month waiting period for employee, spouse or dependents age 19–26.

⁴Services provided by out-of-network providers will be reimbursed based upon Maximum Allowable Charge (“MAC”) versus Usual, Customary, and Reasonable (“UCR”).

Dental Plan Options

Administered by MetLife
800-GET-MET8 (800-438-6388)
metlife.com/saintfrancis/

- Basic Plan
- Buy-up Plan

Networks

- PDP
- PDP Plus
- **800-GET-MET8 (800-438-6388)**

Visit metlife.com to find a dentist in the PDP or PDP Plus networks.



Vision Plan

VISION PLAN		
Benefit	In-network	Out-of-network
WellVision exam (every calendar year)	\$10 copay	Plan pays up to \$45
Prescription glasses	\$25 copay	n/a
Frames (every other calendar year)	<ul style="list-style-type: none"> \$170 featured frame brands allowance \$150 frame allowance 20% savings on amount over allowance \$80 Costco frame allowance 	Plan pays up to \$70
Lenses (every calendar year)		
Single-vision lenses	Included in prescription glasses	Plan pays up to \$30
Lined bifocal lenses		Plan pays up to \$50
Lined trifocal lenses		Plan pays up to \$65
Impact-resistant lenses for dependent children		n/a
Lens enhancements (every calendar year)* Average savings of 20 to 25% on other lens enhancements not listed below		
Standard progressive lenses	\$0 copay	Plan pays up to \$50
Premium progressive lenses	\$95–\$105 copay	Plan pays up to \$50
Custom progressive lenses	\$150–\$175 copay	Plan pays up to \$50
Contacts (every calendar year, instead of glasses)	Plan pays up to \$150 allowance for contacts; copay does not apply	Plan pays up to \$105
Contact lens exam	Up to \$60 copay	n/a
Diabetic Eyecare Plus Program® (as needed)**		
Retinal screening for eligible members with diabetes.	\$0 copay	n/a
Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Limitations and coordination with medical coverage may apply.	\$20 copay per exam	
Laser Vision Correction	Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities	n/a

* Copays in addition to the prescription glasses copay.

** Copays in addition to the WellVision exam copay.

Vision Plan

Administered by VSP
800-877-7195
sfhs.vspforme.com

Network

- VSP Choice Network

Visit sfhs.vspforme.com or call **800-877-7195** to find a VSP provider.

If you use an out-of-network provider, you will have to pay up front and request reimbursement.

Extra Savings

Save an extra \$20 on featured frame brands. For details, go to vsp.com/offers. Save 20% on additional glasses and sunglasses, including lens enhancements, from any VSP doctor within 12 months of your last WellVision exam.

Flexible Spending Accounts (FSAs)

NEW: We are excited to announce that starting 1/1/2024, we will be introducing a 2.5 month grace period for you to utilize your previous year's FSA account balance (e.g., you have until 3/15/2025 to make the most of your 2024 FSA account balance). We hope this provides you additional flexibility and peace of mind for your healthcare expenses.

An FSA allows you to pay for eligible out-of-pocket healthcare and dependent day care expenses on a pre-tax basis. A Health Care FSA benefit card can be used at the point of sale. (You may be asked for copies of receipts or health explanations of benefits (EOBs) to verify expense eligibility.)

FLEXIBLE SPENDING ACCOUNTS (FSAs)			
	2024 Annual Contributions	Eligible Expenses incurred through 3/15/2025	Claim Filing Details
Health Care FSA	\$260–\$3,050*	Deductibles, copays, vision, dental, over-the-counter drugs, menstrual care products, etc.	Earlier of March 31, 2025, or 90 days after eligibility end date (e.g., termination date). File a claim at padmin.com .
Dependent Day Care FSA	\$260–\$5,000* (or \$2,500 if married and your spouse files separately)	Dependent day care expenses for children under the age of 13 and incapacitated tax-dependent adults living with you.	

Visit padmin.com for a detailed list of expenses or claim forms. Vitamins and supplements require a prescription and physician's letter of medical necessity.

* This limit may be increased once the IRS announces the 2024 limits.

FSA Options

Administered by P&A Group
800-688-2611
padmin.com

- Health Care FSA
- Dependent Day Care FSA

New: 2.5 Month FSA Grace Period

Use it or lose it. Money left in your 2024 FSA not reimbursed by the claim form deadline will be forfeited.

Please note: If you and/or your spouse have a 2024 Health Care FSA, you will not be eligible to contribute to an HSA in 2024.

Health Savings Account (HSA)

- Tax-advantaged personal savings account that works with a High Deductible Health Plan (HDHP). You must enroll in the Saint Francis HDHP to participate in an HSA.
- Saint Francis sponsors accounts through HSA Bank.
- Offers triple-tax benefits:
 - money goes in tax-free through pre-tax contributions;
 - money earns interest tax-free; and
 - qualified distributions for eligible healthcare expenses are tax-free.
- Funds can be used to pay for current and future eligible healthcare expenses.
- 20% penalty tax and income tax if used for non-qualified expenses before age 65.
- IRS does not allow you to contribute to or have a balance in (including a grace period balance) a Health Care FSA (except for limited use FSA) and HSA at the same time.

HEALTH SAVINGS ACCOUNT (HSA)	
HDHP Coverage Level	Maximum 2024 HSA Employee Contribution
Individual	\$4,150
Individual + 1 or More	\$8,300
Age 55 or Older (not enrolled in Medicare)	Additional \$1,000

Health Savings Account (HSA)

Administered by HSA Bank
833-228-9365
HSABank.com

Funds remaining in your HSA at the end of the year are yours to roll over and accumulate for your future healthcare expenses.



Short-Term Disability (STD) Insurance

Saint Francis provides Short-Term Disability (STD) benefits to both full-time and part-time physicians. Physicians who are unable to work for more than 7 days due to their own non-occupational injury or illness may be eligible for the STD benefits summarized below.

For you to obtain STD benefits, you must file an FMLA leave or Medical Leave of Absence with FMLASource. Instructions for filing a leave with FMLASource are available on the HealthNet Benefits page.

Once FMLASource has advised Saint Francis that you have been on leave for more than 7 days, your HR Benefits representative will contact you to initiate your STD claim with Unum on your behalf. Unum will contact you and your treating physician for medical information. If your STD claim is approved by Unum, Saint Francis will process your weekly STD payments to you.

SHORT-TERM DISABILITY INSURANCE	
Eligibility	Immediate — full-time and part-time physicians in active employment with Saint Francis
Elimination Period (disability period before benefits start)	7 days for disability due to non-occupational injury or sickness
Weekly Benefit Amount	60% of weekly compensation up to a maximum of \$2,000 per week (the minimum weekly payment is \$25.00)
Benefit Duration	<ul style="list-style-type: none"> • 12 weeks maximum period of payments per incident • no cap on number of incidents (physicians who have enrolled for long-term disability (LTD) and who expect to be disabled beyond 90 days may file an LTD claim prior to the exhaustion of their STD benefits)
Pre-existing Condition Exclusion	None

Short-term Disability

Insured policy administered by Unum
866-224-9402
unum.com

Long-Term Disability (LTD) Insurance

You may purchase long-term disability (LTD) insurance for yourself.

LONG-TERM DISABILITY INSURANCE	
Eligibility	Immediate (Statement of Health and underwriting approval required for employees enrolling after their initial new hire enrollment period.)
Elimination Period (disability period before benefits start)	90 days
Benefit Percentage	60% of monthly base pay
Minimum Benefit	Greater of \$100 or 10% of monthly benefit before other income benefits
Maximum Benefit	\$20,000 per month (salary cap: \$400,000)
Maximum Duration	
Less than age 62	Up to Social Security Normal Retirement Age
Age 62 and older	12–60 months based on age at disability (see certificate schedule)
Pre-existing Condition Exclusion	Sickness or injury for which you received medical treatment or care in three months prior to your effective date will not be covered if the condition occurs in the first 12 months after your effective date.

Long-term Disability

Insured policy administered by Unum
866-224-9402
unum.com

LTD Benefit

Your LTD benefit covers you if you are disabled and unable to perform your own specialty (e.g., neurosurgery) versus your own occupation (e.g., physician).



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

You may purchase life and accidental death and dismemberment (AD&D) insurance for yourself.

BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE*	
Coverage Amount	1 times base annual salary
Maximum Benefit	\$250,000

Statement of Health and underwriting approval required for employees enrolling after their initial new hire enrollment period.

*AD&D covers loss of life, limbs, sight, speech and hearing.

Basic Life and AD&D Insurance

Insured policy administered by MetLife
800-638-6420
[metlife.com/saintfrancis/](https://www.metlife.com/saintfrancis/)

Designate your beneficiary on Workday.

Optional Employee/Dependent Life Insurance

You may purchase additional life insurance for yourself and dependents when you purchase Basic Life Insurance.

OPTIONAL EMPLOYEE/DEPENDENT LIFE INSURANCE		
Coverage Level	Insurance Benefit	Beneficiary
Employee	1 to 8 times base annual salary up to \$2,000,000*	Designate your Beneficiary on Workday
Spouse/Dependent	\$10,000/\$5,000 \$20,000/\$10,000 \$30,000/\$15,000 \$200 for dependent less than six months old	Employee
Age When Benefits Reduce	Age 70 and older (See certificate for reduced schedule of benefits.)	

Optional Employee/Dependent Life Insurance

Insured policy administered by MetLife
800-638-6420
[metlife.com/saintfrancis/](https://www.metlife.com/saintfrancis/)

*Statement of Health form and approval by insurance carrier required for employees eligible for the first time if the amount elected is greater than \$350,000 or 3 times base annual salary, whichever is less, or for any current employee who elects to increase their optional life benefit.

Saint Francis employees who choose optional employee/dependent life insurance are eligible to receive free will preparation services through MetLife's partnership with Hyatt Legal Plans. To access this benefit, call **800-821-6400** and

reference Saint Francis customer number 29554. They will refer you to a local participating attorney to assist you with preparing a will at no cost to you.

Voluntary Accidental Death and Dismemberment (VADD) Insurance

You may purchase additional VADD insurance for yourself and dependents when you purchase Basic AD&D.

VADD INSURANCE		
Coverage Level	Insurance Benefit	Beneficiary
Employee	1 to 10 times base annual salary up to \$500,000	Designate your Beneficiary on Workday
Spouse Only	50% of employee amount	Employee
Spouse and Child(ren)	Spouse: 40% of employee amount Child(ren): 10% of employee amount	Employee
Child(ren) Only	15% of employee amount	Employee

VADD Insurance
 Insured policy administered by MetLife
800-638-6420
metlife.com/saintfrancis/

Critical Illness Insurance

You may purchase critical illness insurance for yourself and your dependents. This provides a lump sum benefit for the covered medical conditions listed below. You must be enrolled in a

medical plan. Employee coverage must be purchased to purchase the same amount of dependent coverage.

CRITICAL ILLNESS INSURANCE	
Coverage Level	Insurance Benefit
Employee and Dependents	\$10,000 - \$50,000 (in \$10,000 increments)

Critical Illness Insurance
 Insured policy administered by MetLife
800-438-6388
metlife.com/saintfrancis/

Critical Illness Covered Medical Conditions:

- progressive diseases (Alzheimer's, Parkinson's, etc.);
- coronary artery bypass graft;
- full-benefit cancer;
- partial benefit cancer;
- heart attack;
- specified childhood conditions;
- functional loss (coma, paralysis);
- severe burns;
- bone marrow transplant;
- kidney failure;
- stroke;
- major organ transplant; and
- other medical conditions (see certificate for complete list of covered conditions).



Long Term Care Insurance

Saint Francis is pleased to offer Universal Life Insurance plus Long Term Care (LTC) coverage for employees and spouses.

LTC is custodial care received in an assisted living facility, nursing home, or in your own home should you or your spouse end up with a physical and/or a severe cognitive impairment

(e.g., Alzheimer’s or effects of a stroke). Life plus LTC insurance helps with paying costly LTC expenses (which can average over \$90,000 per year) so that you don’t have to rely solely on your savings, family or other means. For more information, visit myltcguide.com/sfhs.

LONG TERM CARE INSURANCE (LTC)		
Eligibility	LTC: Full-time employees and working spouses (age 18–70); non-working spouses (age 18–65) Life Insurance: Full-time employees and spouses (age 18–80)	
Life Insurance (LI) Amounts/LTC Amounts (LTC amounts equal to twice the life insurance amounts)		
Simplified Issue*		
	LI	LTC
Employee (age 18–70)	\$10,000 - \$250,000	\$20,000 - \$500,000
Working Spouse (age 18–70)	\$10,000 - \$150,000	\$20,000 - \$300,000
Non-working Spouse (age 18–65)	\$10,000 - \$50,000	\$20,000 - \$100,000
Death Benefit**	Life insurance amount minus any paid LTC benefits	
Monthly LTC Benefit	4% of life insurance amount (e.g., \$5,200 monthly LTC benefit for \$130,000 life insurance amount—\$130,000 x .04)	
Benefit Duration	50 months	
Elimination Period	90 days (before start of LTC benefits)	
Benefit Triggers	Loss of 2/6 activities of daily living or a severe cognitive impairment	
Portable Policy	May continue upon separation of employment from Saint Francis	

* Allstate Benefits requires a health statement for approval.

** Guaranteed to be paid out in the event of the participant’s death. Cash surrender also available.

Long Term Care Insurance

Insured policy underwritten by Allstate Benefits and administered by LTC Solutions, Inc.

877-286-2852

LTCiBenefitsTeam@

ltc-solutions.com

myltcguide.com/sfhs

Retirement Savings Plans - 401(k)/457(b) Plans

NEW ENHANCEMENTS FOR 2024

The Saint Francis Health System 401(k) savings plan helps you save for your retirement security by allowing you to contribute to your retirement savings account via payroll deduction. Once eligible, Saint Francis also contributes to your account to provide you with additional savings.

New for 2024:

- **Earlier enrollment in matching contributions**
- **Elimination of age 21 requirement for match**
- **Accelerated/improved 5-year graduated vesting schedule**
- **Simplifying by having all new contributions go to one Retirement Savings Plan - the 401(k) plan. The 403(b) plan will be frozen.**

401(k) RETIREMENT SAVINGS PLAN		
Contributions	Eligibility	Amount
Employee Pre-tax and Roth After-tax	Immediate	1%–100% (up to IRS limit)
Employee Pre-tax and Roth After-tax Catch-up (not eligible for matching)	Immediate (employees age 50 and older)	1%–100% (up to IRS limit)
Saint Francis Matching	Earlier of first of the month coinciding with or following:	50% of your contribution up to 8% of eligible compensation (up to IRS limit)
Saint Francis Non-elective	<ul style="list-style-type: none"> • 12 months in which you have completed 1,000 hours of service 	Discretionary annual lump sum contribution after the end of the year for those employed on 12/31
In-Service Withdrawals	Hardship withdrawals, age 59 1/2 withdrawals, and loans. Please contact Fidelity for details and restrictions.	
Vesting	Vesting Years of Service*	Vesting Schedule Percentage
	Less than 1 year	0%
	1 years and less than 2 years	20%
	2 years and less than 3 years	40%
	3 years and less than 4 years	60%
	4 years and less than 5 years	80%
	5 years or more	100%**

* A "Vesting Year of Service" is a calendar year in which you completed 1,000 hours of service.

** You will become 100% vested upon total and permanent disability, death or attainment of age 65.

401(k)/457(b) Plans

Administered by
Fidelity Investments
800-343-0860
[fidelity.com/atwork](https://www.fidelity.com/atwork)

Tax diversification will be available with 401(k) Plan employee pre-tax and Roth after-tax contribution options.

Automatic Enrollment

You are enrolled automatically into the 401(k) plan, after 31 days, at 3% into a Target Date Fund closest to the year you will attain age 65. You can change this election or opt out at any time by contacting Fidelity.

Designate your beneficiary online at [fidelity.com/atwork](https://www.fidelity.com/atwork).



Retirement Savings Plans – 401(k)/457(b) Plans

457(b) RETIREMENT SAVINGS PLAN

- Tax-deferred, non-qualified plan offered to physicians with scheduled annual compensation equal to the IRS annual highly compensated employee threshold plus \$10,000.
- Deferred compensation that remains an asset of Saint Francis until distributed.
- Eligible to enroll into the 457(b) plan after you have contributed the maximum annual amount allowed by the IRS to the 401(k) plan.
- Employees may contribute 1%–100% of eligible compensation (up to IRS limit).
- Saint Francis matches 50% of employee contributions up to 8% of eligible compensation (up to IRS limit).
- Employee deferrals and employer match contributions are 100% vested.
- Plan values are paid out as a taxable lump sum as soon as administratively possible, 60 days after date of employment termination, unless the participant elects to defer distribution of lump sum payment or installments to a later date.

Fidelity Investments, our retirement plan provider, offers a variety of retirement planning options and personal consultation with a Fidelity advisor. For times and locations of quarterly retirement planning consultations, Saint Francis employees can call **800-343-0860** or visit **[fidelity.com/atwork/reservations](https://www.fidelity.com/atwork/reservations)**.

Natalie Warren chose the now-familiar Italian pink modur covering Saint Francis back in the 1950's. The stone's color, like our dedication to this community, has never faded. Saint Francis Health System still serves those who need healing, and the benefits outlined here serve you—a never-fading thank you for answering the call to work alongside us.



Human Resources | Benefits Department

6600 South Yale, Suite 1100 | Tulsa, Oklahoma 74136

918-502-8300, option 2 | AskHR@saintfrancis.com