



2025

PHYSICIAN BENEFITS



Saint Francis
Health System

Welcome to Your 2025 Benefits!

The Saint Francis health benefits package is part of a Total Rewards program designed especially for the most important people in the organization – you, our physicians. In addition to health benefits, Total Rewards includes compensation, retirement, long-term disability and short-term disability.

In this benefits book, you will find information on:

- > The 2025 medical plan that features lower out-of-pocket costs, lower deductibles, and no increase in physician contributions.
- > The new dental PPO network with Delta Dental that includes immediate orthodontics coverage.
- > An enhanced vision plan providing new frames every year.
- > Pharmacy plan.
- > Retirement savings and catch-up plan.
- > Supplemental plans.

If you have questions about the benefits plans, please reach out to Ask HR at 918-502-8300, option 2, or by email at AskHR@saintfrancis.com.

As physicians, you are the embodiment of Excellence, Dignity, Justice, Integrity and Stewardship. Thank you for serving our patients, employees and communities so beautifully.



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.

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The “Es” of Enrolling in Health Benefits

The benefits plan year runs from January 1 through December 31, 2025. Here is what you need to know about **Enrollment** and **Eligibility**.

Enrollment

- Enroll for benefits through Workday.
- New physicians must enroll for benefits within 31 days of employment.
- All other physicians will elect benefits each year during open enrollment.
- You will need to provide documentation for new dependents being covered.
- For mid-year benefits changes, you must report a qualified life event within 31 days of the event. For example, a baby may be added to your insurance up to 31 days from date of birth.

Eligibility

- All full-time and part-time physicians are eligible for medical benefits.
- New physicians can join the 401(k) plan.
- Eligible dependents can be enrolled in health benefits and include:
 - Lawfully recognized spouse
 - Biological, adopted, step, and foster child(ren) up to age 26
 - Children for whom you are a legally recognized guardian
 - Children recognized by a Qualified Medical Child Support Order

Ready, Set, GO Enroll!

- Review your current benefits and ask yourself, did my coverage meet my needs?
- Try to anticipate health needs in the coming year (e.g., are your medical providers in-network, do you or your family live outside of Oklahoma, are you expecting family changes in 2025?)
- Make sure your contact and dependent information are correct. Don't skip this step, it's an important one!



Staying Well – Body, Mind and Spirit

Spring Health

Administered by Spring Health

855-629-0554

sfhs.springhealth.com

access code: sfhs



Caring for Your Mental Health

Saint Francis is prioritizing mental wellness by partnering with Spring Health to provide confidential, proactive mental health support for physicians. The Employee Assistance Program (EAP) features discussions, webinars, six free counseling sessions and six free coaching sessions for all physicians and family members. The EAP comes at no cost to physicians and you do not have to be on the Saint Francis health plan to take advantage of this benefit, which also includes legal and financial support.



LiveLifeWell

Saint Francis Employee Wellness

Administered by Sterling
Wellness Solutions

800-838-0337

LiveLifeWell-sfhs.com



LiveLifeWell in 2025

Great patient care requires great self-care. Saint Francis is committed to supporting all physicians' physical, financial, spiritual and emotional goals through a holistic wellness program that helps physicians meet important milestones while earning points and incentives toward their 2026 medical plan premiums. Make this **your** year with the help of the Saint Francis wellness program, LiveLifeWell.



dispatch health®

Administered by
DispatchHealth

918-383-9481

DispatchHealth.com



Urgent Care at Home

Physicians and dependents with Saint Francis medical coverage now have access to urgent care without leaving home. DispatchHealth® is a Saint Francis benefit that brings comprehensive and trusted medical care to you. The medical team treats patients of all ages who would otherwise end up in the emergency room for health problems like pneumonia, urinary tract infections and dehydration. Instead, they get urgent medical care in the comfort of their own surroundings at a fraction of the cost of an ER visit. This care comes at the same cost as an urgent care center visit.

Your Medical Plan – Your Choice!



Understanding that the medical plan options important to one person may not be important to another, Saint Francis offers you four choices. Full-time, part-time, and ACA-eligible employees may elect medical coverage. Consider each one carefully and select the best option for you and your family.

MCO (Managed Care Organization) Plan

This plan gives you access to the Saint Francis network of doctors, hospitals and specialists with the lowest out-of-pocket costs. You must choose a Saint Francis primary care provider (PCP).

PPO (Preferred Provider Organization) Plan

This is a more expensive yet still affordable health plan option that gives you greater flexibility to choose care in-network or out-of-network.

- This plan comes with a broader provider network.
- You are **not** required to select a primary care provider (PCP).

HDHP (High Deductible Health Plan)

There are **two options under the HDHP plan:**

Individual HDHP (Employee Only) or

Family HDHP (Employee and dependents)

The HDHP options have the lowest premiums with the network flexibility and provider options of the PPO plan. These plans carry:

- Higher deductibles and higher out-of-pocket costs.
- To help offset the higher deductibles, you can set up a Health Savings Account or HSA, which comes with tax advantages. See page 5 for more information.
- You are **not** required to select a PCP.

Warren Clinic e-Visits

E-visits are a way for employees to connect with their Warren Clinic PCP on non-emergent issues. Treatment plans and prescriptions (if clinically indicated) are issued through MyChart. E-visits are not intended for serious or emergency health issues. In those cases, call 911 or go to the nearest Emergency Room.

The kinds of medical issues appropriate for e-visits include:

- Respiratory viruses
- Sinus issues
- Urinary tract infections

Saint Francis physicians on the medical plan can use Warren Clinic e-Visits with no copay.

Due to IRS rules, those on the High Deductible Health Plan must pay the full cost of \$35 per e-visit until their annual deductible is met.

You must be 18 or older to use the e-visit benefit and have seen your Warren Clinic provider within the last two years.

Warren Clinic Direct Primary Care

Direct Primary Care (DPC) is a great way to see “your” doctor on your terms. You receive high-quality care, accessibility both in-person and online, and MyChart to schedule visits, order refills and communicate with your provider – all with \$0 out-of-pocket costs.

Services Provided:

- Yearly checkups
- Sick visits
- Minor injuries
- Basic lab tests
- Diabetes management
- Chronic condition care
- Video visits
- Basic imaging
- Generic medications

Perks of Direct Primary Care:

- You pick your PCP
- Patient visits are not rushed
- Same-day or next-day visits
- A team-based approach to care
- Care coordination and navigation
- Access to Saint Francis specialists
- 24/7 access to Virtual Urgent Care

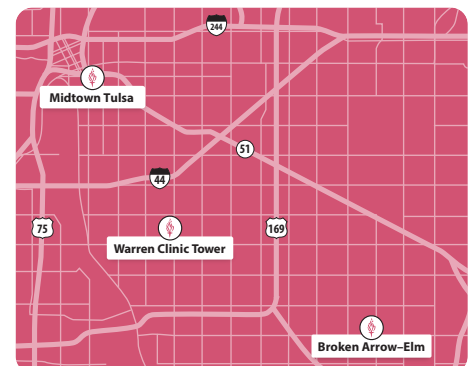
Financial Benefits:

You will incur no copays, no coinsurance and no deductibles with DPC when seeking:

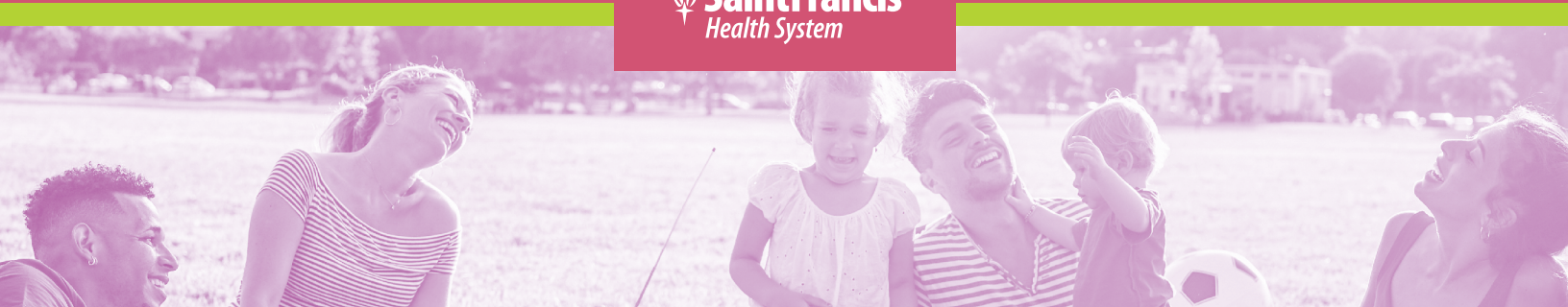
- In-person and/or video visits with your PCP
- Simple labs, imaging services
- Select medications
- E-visits and e-consults
- After-hours Virtual Urgent Care Visits



Warren Clinic Direct Primary Care benefits are only available under the MCO Plan.



Note: The Midtown Tulsa location has no on-site imaging or labs.



Flexible Spending Accounts (FSAs)



An FSA uses pre-tax dollars to help pay for eligible out-of-pocket expenses. There are two types of Flexible Spending Accounts: one that helps you pay for certain healthcare expenses and one for dependent daycare expenses. Full-time and part-time physicians are eligible. These are use it or lose it plans. Dollars not used at the end of the FSA time period are lost and not refunded. The FSA administrator is P&A Group.

1. Healthcare account dollars can be used on qualified expenses such as deductibles, copays, vision, dental, some over-the-counter medications, etc.
2. Dependent Daycare account dollars are earmarked for daycare expenses for children under age 13 and incapacitated tax-dependent adults living with you.

- Vitamins and supplements require a prescription and a physician's letter of medical necessity.
- You may be asked for copies of receipts or health explanations of benefits (EOBs) to verify expense eligibility.
- You have a two-and-a-half-month grace period after the end of the calendar year. You may claim expenses incurred through March 15, 2026.



FSA CONTRIBUTION LIMITS		
Kind of FSA Account	Annual Contributions	Filing Details
Healthcare FSA	\$260 - \$3,200*	File your claims at padmin.com by March 31, 2026 or 90 days after your eligibility end date, whichever comes first.
Dependent Daycare FSA	\$260 - \$5,000 Or \$2,500 if married and your spouse files taxes separately	

* This limit may change once the IRS announces the 2025 limit

There are limits to the amount of money you can contribute to an FSA, as shown in the table to the left.

Health Savings Accounts (HSAs)



Health Saving Accounts, commonly called HSAs, work in tandem with High Deductible Health Plans. You can put money into the account to help offset the higher deductibles and out-of-pocket costs associated with HDHP plans. You can then use this money for current and/or future eligible healthcare expenses. The Saint Francis HSA is administered through the HSA Bank.

Tax Benefits of an HSA

- Your money goes in tax-free. It is a pre-tax contribution.
- Your money earns tax-free interest.
- There are optional investment opportunities for your HSA funds.
- Qualified distributions on eligible healthcare expenses are tax-free.
- You must be a participant in the Saint Francis HDHP medical plan to contribute through payroll deductions.
- You may incur a tax penalty if you contribute to an HSA within 6 months of Medicare enrollment.

HSA CONTRIBUTION LIMITS FOR 2025	
HDHP Coverage Level	Max 2025 HSA Contribution
Individual	\$4,300 (up 3.6% from 2024)
Family	\$8,550 (up 3% from 2024)
Age 55+ (not enrolled in Medicare)	Additional \$1,000
NOTE: Catch-up contribution remains at \$1,000.	

Pharmacy Benefit



Prescription medications and other pharmacy items are included in the 2025 medical plan. The pharmacy benefit is administered by MedImpact. Prescriptions must be filled at contracted pharmacies. Specialty drugs must be filled through MedImpact Direct Specialty.

- > Prescription drugs must be on the formulary to be covered. Prior authorization may be required for certain drugs.
- > The Generic Equivalent Rule applies. That means if you choose a brand-name drug when a generic equivalent is available, you will pay the applicable copayment for the brand-name drug, plus the difference between the cost of the brand name and generic medication.
- > Choosing a brand-name drug over the generic equivalent will not count toward your annual out-of-pocket maximum.

Physicians on the HDHP plan are subject to a calendar year deductible of \$3,000 on the individual plan and \$6,000 for the family plan. Covered medical and prescription drug expenses accumulate toward the medical deductible and out-of-pocket maximum.

You can save money using the **Mail Order** Benefit.

- A 90-day supply is available for a 2-month copay for maintenance drugs.
- Forms are available from MedImpact.
- Specialty drugs are limited to a 30-day supply.

Amounts paid by manufacturer coupons and copay assistant cards do not apply to your deductibles and out-of-pocket maximums.



PRESCRIPTION DRUG COVERAGE SUMMARY		
The amounts in this chart represent what you pay. Prescriptions filled at non-contracted pharmacies are not covered		
	MCO/PPO Plans	HDHP Plans
Calendar Year Deductible per Member	\$100	Copays apply after the HDHP 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%

- > You will pay the full cost of your medication until you meet your prescription deductible.

A list of contracted pharmacies and the prescription drug list are available at [medimpact.com](https://www.medimpact.com). You can talk to someone at MedImpact about your prescription questions by calling 888-648-6766.



MEDICAL PLAN OPTIONS AND SUMMARIES

This summary is not all-inclusive. Please refer to the handbooks and certificates for more information.

Saint Francis Health Plans are administered through CommunityCare.	MCO Plan	PPO Plan	
	MCO Saint Francis Network	In-network	Out-of-network
Calendar Year Medical Deductible	\$1,000 per individual \$2,000 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)	\$2,000 per individual \$4,000 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 (Direct Primary Care: \$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 (Direct Primary Care: \$0 copay Virtual After-hours)	\$50 copay	Member pays 50%*
Inpatient Hospital Care	\$250 copay per day* (max \$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* (max \$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%* pre-certification required	Member pays 50%* pre-certification required

Saint Francis is proud to provide you with great health benefits while holding your costs steady. Meanwhile, Aon reports the average cost of employer-sponsored healthcare coverage in the U.S. is expected to increase by 9% in 2025, surpassing \$16,000 per employee.

Managed Care Organization (MCO) facts

- Must choose a PCP in the Saint Francis network specializing in family or general practice, internal medicine or pediatrics.
- You may choose a Warren Clinic Direct Primary Care provider as your PCP if over age 14. See more information on page 4.
- New enrollees who do not elect a PCP will be assigned a Warren Clinic PCP.

Remote Workers Outside of Oklahoma

Physicians and dependents who live and work outside of Oklahoma who are part of the Saint Francis family can be covered by the Saint Francis medical plan. CommunityCare, our health plan administrator, offers an out-of-state network called Valenz Health Network. It is a leading healthcare management company specializing in creating a flexible network solution of more than 800,000 healthcare providers nationwide.



- The Valenz Health Network is only available in PPO or HDHP medical plans and only when used outside of 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 has you covered even while traveling within the U.S.

Valenz Health has a member support team available at 800-834-2312.



Vision Plan

The 2025 vision coverage stays with VSP, with a much-requested enhancement. We received feedback that you wanted new frames every year. The new enhanced vision plan provides one set of new frames each year for physicians and dependents who need them.

vsp
vision care

Benefits and Copays

- > The yearly wellvision exam is covered with a \$10 copay.
- > Routine retinal screening is covered with a copay of up to \$39.
- > Essential medical eye care has a copay of \$20 per exam. Coordination with your health plan may apply.
- > Frames and glass lenses or contacts each year.
- > Contacts are covered with a copay up to \$60 and up to a \$150 allowance each year.

Coverage of contact lenses kicks in when they are selected instead of glasses.

The CDC says millions of US adults are at high risk for vision loss. Yet 40% of those at high risk didn't see an eye doctor or have an eye exam in the previous year.

See the whole benefit summary including details of prescription glasses and contact lens costs on HealthNet HR>Benefits, at sfhs.vspforme.com or by calling 800-877-7195.





Dental Plan



Many employees and physicians said they wanted the broader dental network that Delta Dental provides. Saint Francis negotiated a plan to make that happen. In 2025, Saint Francis full-time physicians electing dental coverage will be on the Delta Dental plan, PPO network, which comes with immediate orthodontia.


DELTA DENTAL PLAN OVERVIEW		
This chart reflects what the plan pays unless otherwise noted.		
Plan Details	Basic Plan (In PPO network) ¹	Buy-up Plan (In PPO network) ¹
Calendar Year Maximum Benefit ² Classes I, II and III only	\$1,200	\$2,000
Calendar Year Deductible Classes II and III only	\$50 individual \$150 family	\$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 Orthodontia	50% (only children under age 26)	50% (physician, spouse and children to age 26)
Orthodontia Lifetime Maximum	\$1,500	\$2,000

1 Services provided by Delta Dental's Premier network or out-of-network providers will be reimbursed based upon PPO maximum allowable amount. Premier or out-of-network providers may balance bill you up to the Premier or out-of-network maximum allowable amount.

2 Benefits 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.

Physicians are responsible for the cost of dental premiums.

More information including a list of providers is available at deltadental.com or by calling 800-522-0188



Financial Health

Retirement in 2025

The changes to the 2025 401(k) retirement plan are designed to help you increase your contributions both now and as you get closer to retirement age. These increases are called “catch-up” contributions because they allow you to make additional tax-deferred retirement contributions.

These changes go into effect on January 1, 2025. Here is an overview:



- > Physicians age 50 and older can elect a “catch-up” contribution of up to \$7,500 a year.
- > Only physicians ages 60-63 can make a “super catch-up” contribution of whichever is greater between:
 1. \$10,000 (indexed amount) **or**
 2. 150% of the regular catch-up amount, which for 2024 was \$7,500. Doing the math, that comes out to \$11,250.
- > These limits may change in 2025 per annual IRS maximums.

Designate your 401(k) beneficiary online at fidelity.com/atwork



Additional in-service withdrawals will be available.

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	• 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 59½ withdrawals, and loans. Contact Fidelity for details/restrictions.	
Vesting	You will be vested, or have full rights to your Saint Francis employer contributions, per the vesting schedule below:	

Vesting Years of Service *	Vesting Schedule Percentage
Less than 1 year	0%
1 year 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.

After 31 days working at Saint Francis, you are enrolled automatically at 3% into a Target Date Fund closest to the year you reach age 65. You can change this election or opt-out at any time by contacting Fidelity.

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, call 800-343-0860 or visit fidelity.com/atwork/reservations.



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, 90 days after date of employment termination, unless the participant elects to defer distribution of lump sum payment or installments to a later date.

Employee Emergency Fund

Saint Francis physicians needing help in the face of unexpected emergencies can turn to their work family for support. The Employee Emergency Fund, administered by the Tulsa Community Foundation, is designed to provide short-term assistance to full-time physicians. Applications for assistance are confidential and identifying details are never shared with Saint Francis. Contact the Tulsa Community Foundation for more information at 918-591-2427 or online at tulsacf.org/saintfrancis/.



Tuition Assistance

The program provides financial assistance to full-time and part-time physicians who want to continue their education. Rather than “reimburse” physicians as most organizations do **after** classes have ended, Saint Francis believes helping our team pay for school on the **front-end** is the right thing to do.

Go to HealthNet>Human Resources>Career Mobility for more information on the Tuition Assistance program.



Short-Term Disability

Saint Francis provides short-term disability (STD) benefits to both full-time and part-time physicians. Those who are unable to work for more than 7 days due to their own non-occupational injury or illness may be eligible for the short-term disability benefits summarized to the right.

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

To receive short-term disability benefits, you must file an FMLA leave or Medical Leave of Absence with FMLASource. Instructions on how to do that 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 (our short-term disability administrator) 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.



Supplemental Benefits

Saint Francis makes supplemental insurance plans available to full-time and part-time physicians. These plans are purely your choice and premiums are fully the responsibility of the physician(s) who elect the plan.

Go to the Human Resources/ Benefits section of HealthNet for more information.

Long-Term Disability (LTD) Insurance

Your long-term disability benefit covers you if you are disabled and unable to perform your own specialty (e.g., neurosurgery) versus your own occupation (e.g., physician). You are immediately eligible upon employment.

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.



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

- Provides full-time physicians with 1x physician's base salary up to \$250,000.
- Covers loss of life, limbs, sight, speech and hearing.
- Administered through MetLife.

Critical Illness Insurance

You may purchase critical illness insurance for yourself and your dependents **if** you are enrolled in a medical plan. This provides a lump sum benefit of \$10,000-\$50,000 for certain medical conditions including, but not limited to:

- Alzheimer's, Parkinson's and other progressive diseases
- Cancer
- Heart attack
- Kidney failure
- Stroke

See the Benefits page of the Human Resources section on HealthNet for the complete list of covered illnesses.

Physician coverage must be purchased to buy the same amount of dependent coverage.



Voluntary Accidental Death and Dismemberment (VADD) Insurance

- For physicians, the plan pays 1-10x base annual salary up to \$500,000.
- For a spouse **only**, the plan pays 50% of the physician amount.
- For a spouse whose child(ren) are also covered, it pays 40% of the physician amount for the spouse and 10% of the physician's amount for the children.
- For children **only**, the plan pays 15% of the physician's amount.
- The plan is administered by MetLife.

Long Term Care Insurance

Saint Francis offers Universal Life Insurance up to \$250,000 plus Long Term Care (LTC) coverage up to \$500,000 for physicians 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 severe cognitive impairment (e.g., Alzheimer's or the 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.

Optional Physician/Dependent Life Insurance

- For physicians, it provides 1-8x base annual salary up to \$2,000,000.
- For a spouse, it provides between \$10,000 and \$30,000.
- For a child, it provides between \$5,000 and \$15,000.
- Administered through MetLife.

The benefit amounts depend on which options you choose.

For more information, visit myltcguide.com/sfhs.



Here to Help!

Saint Francis has people to answer your questions and make the enrollment process a little easier. If you have questions, please Ask HR. You can reach them by email at AskHR@saintfrancis.com or you can call them at 918-502-8300, option 2.

You can also contact the organizations we contract with to provide you with everything from health benefits and dental insurance to mental health counseling and workplace wellness. Those organizations are listed below with contact information.

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

For Information On	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
Urgent Care at Home	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	Delta Dental 800-522-0188 deltadentalok.org
Vision Plan	VSP 800-877-7195 sfhs.vspforme.com
Flexible Spending Accounts (FSAs)	P&A Group 800-688-2611 padmin.com
Health Savings Account (HSA)	HSA Bank Client Assistance Center 833-228-9365 myaccounts.hsabank.com
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 myltcguide.com/sfhs LTCiBenefitsTeam@ltc-solutions.com
Saint Francis Retirement Savings Plans 401(k) Plan 457(b) Plan	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



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