MultiCare
BetterConnected
Human Potential

MultiCare Benefit Program

www.multicare.org

2014 Benefits Guide

Advantages **Flexible Benefits Program**

Medical, Dental, Life, and Disability Insurance

Flexible Spending Accounts/ Health Savings Accounts

Paid Time Off/Leaves of Absence/Retirement/Wellness

Career Development/Recognition and Awards

Benefits Program

MultiCare Health System offers many different benefits to employees, including the option to receive a higher rate of pay in lieu of receiving paid time off and health insurance benefits. Here are the options employees have:

If you are scheduled to work...	*Advantages Flexible Benefits + Paid Time Off*	*You may receive Pay in lieu of Benefits (PLB)*
40 Hours per week (1.0 FTE)	Yes	No
24-39 Hours per week (.6 – .9 FTE)	Yes	Yes
16-23 Hours per week (.4 – .59 FTE)	Yes, you pay half the cost of your health benefits	Yes
Less than 16 Hours per week	No	Automatic
On-call	No	Automatic
Temporary	No	No

All employees are eligible for retirement benefits (subject to plan eligibility) and other benefits described later in this guide.

Advantages Flexible Benefits Program

Advantages is a comprehensive and competitive benefits program that offers choices:

- Medical Insurance (includes vision and prescriptions)
- Dental Insurance
- Group Term Life Insurance
- Accidental Death and Dismemberment Insurance
- Long Term Disability
- Health Care and Dependent Care Flexible Spending Accounts

Each year you can choose your desired benefits coverage, offered at the specified pricing.

Sharing the cost of ***ADVANTAGES*** benefits

MultiCare pays nearly the full cost of medical and dental insurance for employees who work 24 or more hours per week, and 50% of the cost for employees who work 16 to 23 hours a week. MultiCare continues to pay a significant portion of the total cost for dependent coverage, and you pay the remainder of the cost.

MultiCare provides Group Term Life coverage in the amount of one times your annual base salary at no cost to you. You can buy optional Group Term Life and Accidental Death and Dismemberment Insurance at group rates through the Advantages program.

MultiCare provides a Core Long Term Disability benefit of 50% at no cost to eligible employees. You can buy up to a 60% benefit.

You can contribute before-tax dollars to Flexible Spending Accounts. These accounts help you reduce your taxes while planning for dependent care and out-of-pocket health care costs.

Waiving medical and dental coverage

If you have medical coverage through another source, you may opt out of medical coverage (signed waiver form required for .6 FTE or above) and receive cash back. You may also decline dental coverage and receive cash back.

ELIGIBILITY FOR ***ADVANTAGES*** BENEFITS

You are eligible to enroll in the *Advantages* Flexible Benefits as follows:

- As a newly eligible employee – effective the first of the month following one month of employment as a benefit eligible employee
- At open enrollment – effective January 1st of the following year
- Following a family status change – effective the first of the month after the qualifying event

If both you and your spouse work for MultiCare

You can select one of the following options:

- You can each enroll in benefits for yourself, with only one spouse covering any dependent children.
- You and/or your spouse can waive medical benefits, if you or your spouse has other medical coverage.
- You and/or your spouse can waive dental benefits.
- Your spouse can opt out of medical insurance to be covered on your plan. However, your spouse would not receive the cash back for opting out of medical insurance because MultiCare will be subsidizing your spouse's coverage under the plan and will not have the opt-out cost savings to pass on to your spouse.

You cannot:

- Both enroll in medical and dental benefits and cover the other as a dependent.
- Enroll in spouse life insurance for your spouse.

Dependent eligibility

You can cover your eligible dependent family members for medical, dental, life and AD&D insurance. Your eligible dependents include:

- Your legal spouse*
- Your same- or opposite-sex domestic partner*
  Domestic partner benefits are provided on an after-tax basis by processing imputed income on each paycheck unless your domestic partner is your tax dependent for health care purposes. (Please note that any time the term "spouse" is used throughout the guide, it is meant to also include a domestic partner.)
- Your child if the child meets all of the criteria:
  - he or she is your child by birth or adoption, or your stepchild or foster child
  - he or she is under age 26
  (Note: when your child turns age 26, his or her coverage will end at the end of the month during which he or she turns age 26)
- Your child age 26 and older who is totally disabled.
  To maintain health care benefits for a disabled child, you must provide proof of total disability by age 26 and provide periodic updates afterward.
- Child(ren) for which a Qualified Medical Child Support Order (QMCSO) is issued.

**You can cover a spouse/domestic partner on medical coverage only if he or she does not have employer group coverage available elsewhere (Certificate of Spouse Eligibility required).*
A child of a spouse/domestic partner must be described in one of the categories summarized above to participate in the plan.

Enrolling in Your Advantages Benefits

Enrollment decisions are in effect for the calendar year. You may change benefit plans during the annual Open Enrollment or outside of the Open Enrollment period if you have a qualified Family or Employment Status Change.

New benefits enrollment information is sent as soon as administratively possible after your hire date, or status change to a benefit eligible position. You can complete your enrollment online until the 27th of the month prior to your benefits eligibility date. Some forms are required for verification of eligibility for benefits or to change your benefit elections.

Form	Purpose	Complete...
Spouse / DP Verification Form	Verifies that your spouse / DP is not offered or eligible for medical coverage through his/her employer.	If your spouse / DP is employed and wish to cover your spouse / DP on MultiCare medical benefits. Must be completed each plan year.
Certificate of Domestic Partnership	Certifies your relationship with a domestic partner so you can add him or her to your coverage.	To enroll your same- or opposite-sex domestic partner on MultiCare benefits.
HSA Election Form	Elects payroll deductions to be deposited in your Health Savings Account with Wells Fargo.	To change your contributions to your Health Savings Account when you are enrolled on the High Deductible PPO paired with an HSA.
Life / LTD Insurance Evidence of Insurability (EOI) Form	Provides a report on your health and medical history.	To increase coverage on life or disability insurance at open enrollment.
Qualified Benefit Change Request Form	Change benefit elections due to a qualifying event	If you have a qualifying event that allows for a change in your benefit elections

Default provisions apply if you do not actively enroll:

.6 or greater FTE:

- First Choice – Standard PPO medical plan ..... Employee only coverage
- Washington Dental Service – PPO Plan ..... Employee only coverage
- Group Term Life– Basic ..... 1x annual base salary
- Core Long Term Disability..... 50% of salary

.4 - .59 FTE:

- Opt Out of Medical and Dental coverage
- Group Term Life Basic ..... 1x annual base salary

Annual Open Enrollment

Each year during Open Enrollment, you can change your benefit elections; choices become effective the following January 1st.

If you have a previous benefit election (or PLB status) on file and do not enroll, you will remain in the same benefits, except for the following:

- Spouse / DP enrollment for medical requires spouse / DP eligibility verification annually
- Waiver documentation is required annually to opt out of medical coverage (for employees .6 FTE or greater)
- Flexible Spending Accounts and Health Savings Accounts must be re-elected each year

When you enroll for benefits, you commit to keeping the same benefits for the calendar year. The only time that you can change your benefits during the year is if you have a Qualified Benefit Change.

Qualified Benefit Changes

A Qualified Benefit Change is a qualifying event that allows for a change in your benefit elections during the year such as:

- Your status at MultiCare changes and you become eligible for benefits.
- Marriage, divorce, legal separation, or annulment.
- Birth, adoption, or placement for adoption.
- Death of a dependent.
- Losing coverage under a health care plan sponsored by another organization.
- Receiving a Qualified Medical Child Support Order.
- A change in employment status that affects eligibility for health care coverage.
- Becoming eligible or losing eligibility for Medicare or Medicaid.
- Your child losing eligibility for coverage or gaining eligibility for coverage.
- Spouse eligibility change for the medical plan.

All qualifying benefit status changes must be submitted **within 60 days of the qualifying event**. If changes are not received within this time period, you must wait until the next annual open enrollment period to make a change.

The benefit coverage change you request must be consistent with the change in your family or employment status. Benefits Forms and Dependent Eligibility Requirements are available on MHSnet and Employee Self Service. Click on Benefits, then Benefits Forms.

Advantages Benefits Summary

The following highlights your Advantages Flexible Benefits Plan Choices. The plans are described in more detail in their benefit plan description booklets, found on MHSnet and Employee Self Service.

MEDICAL

Medical options designed to better manage costs

Your medical plans are designed to better manage costs in a variety of ways. Most services are subject to the deductible and coinsurance, which helps to make us all more aware of the actual cost of medical care. It may also provide an incentive for us to use care more efficiently.

The three plans offered are the Standard PPO Plan, the myCareSystem-MultiCare Plan and the High Deductible PPO Plan. All plans are administered by First Choice Health Administrators. A chart comparing the key features of the three plans can be found on the opposite page.

Your benefit plan options differ in a variety of ways, most importantly, the deductible and premiums you pay for the program. You will need to examine all three plans to determine the best fit for you and your family. Another key difference is the High Deductible PPO Plan qualifies you for a Health Savings Account (HSA), a special savings account for health care expenditures. You can learn more about the HSA on page 8 of this guide. Visit MHSnet or Employee Self Service for more information.

Medical Insurance Terms

Deductible: The amount you pay before the plan begins covering your costs.

Coinsurance: After you pay the deductible, the plan begins to pay a percentage of your costs, and you pay a percentage. The percentage you pay is called coinsurance.

Out-of-pocket maximum: When your share of costs reaches the out-of-pocket maximum, the plan begins to pay 100% of your eligible expenses for the remainder of the calendar year.

myFirstChoice

Online Benefits Portal
www.myFirstChoice.fchn.com

First Choice Health Administrators offers an online member portal, myFirstChoice. It effectively puts you in the driver's seat by providing 24/7 internet access to your medical plan information and health resources, including:

- Claim Status
- Benefit Information
- Order ID Cards
- Find a Provider
- Procedure Pricing
- Health Resources/Information
- E-Mail Customer Service

myFirstChoice provides you the tools to get the most out of your benefits.

COBRA

When you experience a qualifying event that would cause you to lose eligibility for MultiCare health coverage, you have the option of continuing that coverage – at your own expense – under the Consolidated Omnibus Budget Reconciliation Act (COBRA). COBRA coverage is also available to your covered family members who lose coverage due to a qualifying event.

Note that COBRA applies only to the type of health coverage – i.e., medical, dental and/or health care Flexible Spending Account coverage–that you had at the time of your qualifying event.

Coverage is continued only for a specified time period.

HIPAA Privacy

The Plan's Pledge and Responsibilities Regarding Your Protected Health Information (PHI)

We understand that medical information about you and your health is personal. We are committed to protecting medical information about you. This pledge applies to all of the medical records we maintain.

2014 Medical Plan Comparison

This chart compares the key features of your three choices for medical coverage for 2014.

Description	myCareSystem-MultiCare	Standard PPO	High Deductible PPO
Annual Plan premiums (.6 or greater FTE) ++ $360 less if Healthy@Work requirements were met in 2013.	Self only $0++ Self & child(ren) $1,632++ Self & spouse 2.760++ Self & family $4,056++	Self only $540++ Self & child(ren) $1,992++ Self & spouse $3,120++ Self & family $4,416++	Self only $0 Self & child(ren) $600 Self & spouse $1,200 Self & family $1,800
Benefits Before your Deductible	Preventive Care; Vision Care; Prescriptions*	Preventive Care; Vision Care; Prescriptions*	Preventive Care; Vision Care
Preventive Care – see Preventive Care Guidelines for listing of covered services includes preventive drugs	100% not subject to deductible	100% not subject to deductible	100% not subject to deductible
Vision – adult coverage – see plan description for child coverage	Eye exam covered at 100%; hardware covered at 80% up to $225 every year	Eye exam covered at 100%; hardware covered at 80% up to $225 every year	Eye exam covered at 100%; hardware covered at 80% up to $225 every year
Prescription drugs*	You pay at MHS Pharmacy 10% Generic/ $10 min 20% Brand / $25 min 20% Non-formulary/ $40 min	You pay at MHS Pharmacy 10% Generic/ $10 min 20% Brand / $25 min 20% Non-formulary/ $40 min	You pay full cost until deductible is met, then you pay 10% at MHS pharmacies 20% at other pharmacies
Prescription drug out-of-pocket maximum*	$1,500 individual $3,000 family	$1,500 individual $3,000 family	Rx Included in deductible / out-of-pocket maximum
Annual deductible – myCareSystem network	$500 individual / ER only $1,000 family / ER only	N/A	N/A
Annual deductible– First Choice Health Network	$1,000 individual ++ $3,000 family ++	$600 individual $1,800 family	$1,500 individual $3,000 family***
Annual deductible – Out of Network Provider	$1,500 individual ++ $4,500 family ++	$750 individual ++ $1,500 family ++	Same as First Choice Health Network Provider above
MultiCare HSA** contribution	n/a	n/a	$800 individual; $1,600 family
Optional employee HSA** contribution	n/a	n/a	Up to $2,500 individual Up to $4,950 family
Out-of-pocket maximum— myCare System network	$3,100 individual $6,200 family	n/a	n/a
Out-of-pocket maximum – First Choice Health Network	$5,000 individual ++ $15,000 family ++	$3,200 individual $8,300 family	$3,500 individual $7,000 family (includes deductible)
Out-of-pocket maximum – Out of Network	$6,500 individual ++ $19,500 family ++	$4,850 individual ++ $12,500 family ++	Same as First Choice Health Network Provider above
Coinsurance— myCare System network	90%	n/a	n/a
Coinsurance – First Choice Health Network	70%	90% 80% at non-MHS facility	90% at MHS 80% at all other First Choice
Coinsurance – Out of Network	60%	60%	60%

* A separate prescription drug out-of-pocket maximum applies to the Standard PPO and myCareSystem-MultiCare plans. When you reach the prescription drug out-of-pocket maximum, the plan begins to pay 100% of your eligible prescription drug costs.

** An HSA, or Health Savings Account, is an account that you and MHS can contribute to with before-tax dollars when paired with your enrollment in a tax-qualified High Deductible Health Plan, as regulated by the IRS. Use the account to pay for current and future medical expenses.

*** Before benefits may be paid for any family member on this plan, the entire family deductible must be met.

++ Separate deductibles and Out-of-pocket maximums apply to each network level of the myCareSystem and Standard PPO plans.

Refer to the Summary of Benefits and Coverage and summary materials posted on MHSnet and Employee Self Service.
If any discrepancies exist between this summary and the contract, the contract shall prevail.

Health Savings Accounts – versatile and valuable

If you enroll in the High Deductible PPO (HDHP) for 2013, you satisfy one of the key requirements to open a Health Savings Account, or HSA. That's one of the big advantages with this medical option. An HSA is a versatile and potentially very valuable account. It offers tax advantages, a way for you to pay for your out-of-pocket medical costs, and a way to help pay for health care in retirement.

MultiCare will help you grow your HSA balance by contributing dollars towards your account at the end of your first month of enrollment in the plan. MultiCare also pays the monthly Wells Fargo bank account fee while you are enrolled in the HDHP.

In 2014, MultiCare will contribute $800 to your HSA for self-only coverage and $1,600 for dependent coverage (.6 FTE and above; for .4 to .59 FTE, MultiCare contributes half of this amount**). Contributions are pro-rated for partial year enrollment. To receive this contribution, you must open an HSA with Wells Fargo under the MultiCare group.

In addition to the MultiCare contribution, you can contribute to your HSA, up to the IRS limits for each year. If you are over age 55 you can contribute an additional $1,000.

The amounts you contribute are before-tax dollars – similar to the way a 403(b) plan works. But that's where the similarity ends.

You can make a withdrawal from your HSA when you have a qualified medical expense. This includes amounts you pay toward the medical plan deductible or coinsurance. Withdrawals for qualified medical expenses are tax-free.

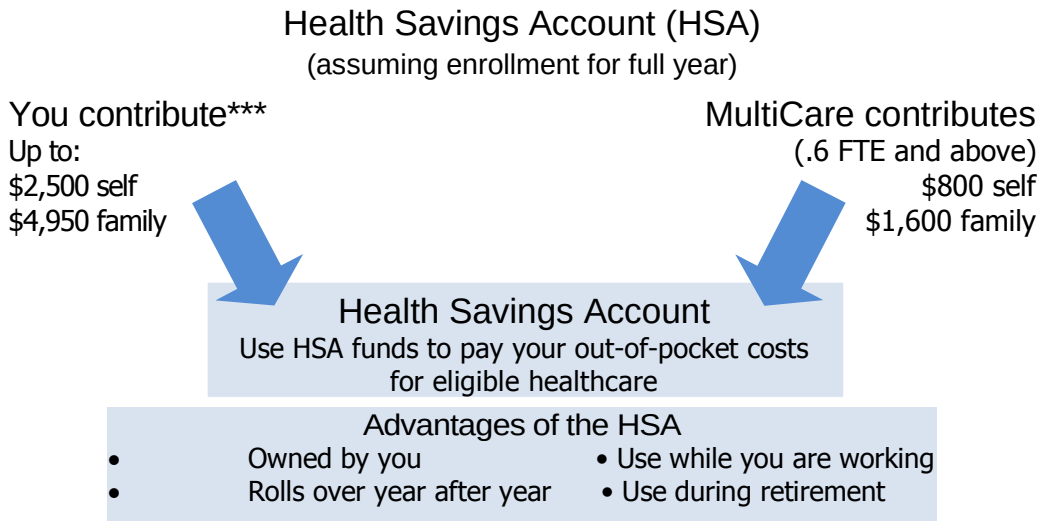
If you make a withdrawal to cover an expense that is not a qualified medical expense, you will pay regular income tax and a potential 20% penalty. It is your responsibility to keep records to show that your withdrawals are for allowable expenses. MultiCare does not monitor this for you. It is between you and the IRS, which sets the rules governing these accounts.

You can invest your HSA funds and your account grows tax-free. Investment options will be offered by Wells Fargo, which will also provides a debit card that you can use to make payments directly from your HSA to health care providers, adding convenience.

Unused funds in your HSA carry over from year to year, all the way to retirement and beyond. If you leave MultiCare or change medical plans, your HSA balance is yours. You can leave it in your Wells Fargo account or transfer it to another institution.

The HSA provides an incentive for you to use health care wisely, because you keep the funds you don't use. Over time, you can build a significant balance in your account. It's all a matter of how much health care you use and how much you choose to be reimbursed from the HSA to cover your healthcare costs.

Be sure to read the Health Savings Account brochure that has more detail about how an HSA works with the High Deductible PPO.



**IRS Maximum Contribution for 2014 (including all sources) is $3,300 for Self Only, $6,550 for Family Coverage.*
***Part-time (.4 to .59 FTE): MultiCare contributes $400 Self, $800 Family.*
****Employee contributions can be increased if enrolling for a partial year*

Choosing a Medical Plan

How do you choose between the three medical plan options?

They are very different types of medical coverage options. The High Deductible PPO has a much higher deductible than the Standard PPO and the myCareSystem-MultiCare, but costs you less in monthly premiums for dependent coverage. Plus, if you enroll in the High Deductible PPO, you satisfy one of the key requirements for opening a Health Savings Account, or HSA.

The Standard PPO and the myCareSystem-MultiCare are fairly typical medical coverage options. They cost more in monthly premiums for dependent coverage and you don't get the advantages of an HSA.

People who need to use health care services frequently may end up paying more with the High Deductible PPO. For example, if you need to take several prescriptions on an ongoing basis (that are not considered preventive drugs), you'll pay 100% of the cost of the drugs until you satisfy the high deductible. Then the plan will begin to pay 80% of the cost. Likewise, if you have self and children coverage, you will have to pay 100% of your expenses up to $3,000 before the plan pays anything.

If you decide to choose the High Deductible PPO, be sure you fully understand the advantages and how to maximize this option.

So, how do you choose? The quick four- question quiz below may help you determine if the High Deductible PPO is right for you.

Who should enroll in the High Deductible PPO?

If you can answer yes to these four questions, the High Deductible PPO may be the right choice for you. Of course, this quick quiz can only provide a general guideline. The need for health care is unpredictable.

- Are you and your family relatively healthy and do not need or use health care services very often?
- If you were to have a significant health care event, would you be able to afford the $1,500 individual or $3,000 family deductible? (Note: Before benefits may be paid for any family member on this plan, the entire family deductible must be met)
- Are you certain that you do not have coverage from another source under a non-high deductible health plan (including enrollment by your spouse in a health care FSA at his or her workplace)?
- Do you need a way to save for future health care costs, including retiree medical insurance?

DENTAL

MultiCare Health System offers a Washington Dental Service PPO plan. If you select a dentist who is part of the DeltaPreferred Option network, your benefits will be paid at a higher level and your out-of-pocket expenses may be lower.

Deductible *(Waived on Class I benefits)*

Per Person/Per Year $50

Family maximum $150

Annual Maximum Per Person

(January 1 - December 31) $1,750

Orthodontia

For Dependent Children 50%

Lifetime maximum per child $1,750

Payment Levels	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-Participating Dentist
Class I: Diagnostic & Preventive Exams, cleanings, fluoride, X-rays, sealants	100%	90%	90%
Class II: Restorative Restorations, oral surgery, endodontics, periodontics	80%	60%	60%
Class III: Major Crowns, dentures, bridges, partials, implants	50%	50%	50%

UFCW SCHEDULED DENTAL PLAN

The Scheduled Dental UFCW plan is a second dental option available to select employees in accordance with their union contract. This plan allows you to choose any dentist at the time of treatment. However, if you select a dentist who is part of the Delta Dental PPO network, your out-of-pocket expenses may be lower. The benefit is based on the plan's fee schedule. You are responsible for the difference between the member dentist's allowable (filed) fee or the non-member dentist's submitted fee and the scheduled amount. You are also responsible for your deductibles and amounts in excess of the annual maximums. UFCW employees who choose this plan can consult with the UFCW office regarding how to maximize the benefits of this plan.

LIFE INSURANCE

MultiCare generally provides one times your annual base salary* in Group Term Life Insurance. You can purchase 1, 2 or 3 times your annual salary in optional coverage. Premiums are age-rated. Group term life insurance over $50,000 is a taxable benefit. The taxable amount will be withheld from your paycheck automatically. This appears as “GTL” on your pay statement under both the earnings and deduction columns on the second pay date each month.

You can purchase up to $50,000 of Spouse Group Term Life Insurance in increments of $10,000 (purchased on an after-tax basis). Coverage amounts cannot exceed the employee’s total group term life insurance. You can purchase $10,000 of Life Insurance on your dependent children on an after-tax basis for a flat fee per month. Child life insurance is not subject to underwriting.

Optional Group Term Life and Spouse Group Term Life Insurance may be subject to underwriting requirements; you will not be covered until MultiCare receives approval from the insurance carrier.

**Annual Base Salary for open enrollment will be frozen as of October 1 for benefits effective January 1. For all new eligible employees, Annual Base Salary will be the salary as of the benefit effective date.*

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

You may purchase (on a pre-tax basis) up to $500,000 of accidental death and dismemberment insurance in increments of $50,000. Coverage amounts over $250,000 cannot exceed 10 times your annual salary. Family coverage is available, see plan description for more details.

DISABILITY INSURANCE

A Group Long Term Disability Core benefit (50% of eligible wages) is provided by MultiCare to employees who meet the eligibility criteria for this benefit and who work a minimum .6 FTE. Eligible employees may Buy-Up to 60% as allowed by the contract. Review your enrollment information online for specific details regarding this plan.

Beneficiary information for Group Term Life and AD&D insurance is maintained online.

HOW TO UPDATE YOUR BENEFICIARY ON LINE

You will need to log into the **Employee Resource Center** then click on **Update Beneficiary** in the Benefits Widget on the Home page. The Beneficiary screen will show current plan types, plan names and beneficiary information.

It is important to note that the **Distribution Type** should be ***Percent*** and the **Amount** for all Primary beneficiaries must total ***100*** (100%). Contingent beneficiaries would be individuals such as dependent children who would receive the life insurance if your primary beneficiary is deceased. For example, if you had two children, you could distribute 50/50 or whatever percent you wish.

Flexible Spending Accounts (FSA)

Reduce your taxes

Flexible spending accounts, or FSAs, help you reduce your taxes. There are two accounts: One to pay for out-of-pocket health care expenses, and one for day care expenses for dependent children or elders.

Here is how the accounts work:

- You decide how much to contribute up to $2,500 a year in the health care account and up to $5,000 a year in the dependent care account (subject to certain provisions).
- The amount you contribute is deducted from your pay in equal installments throughout the year.
- You pay no federal income tax or FICA taxes on your contributions.
- When you have an eligible expense, submit a claim to be reimbursed with tax-free dollars from your account.
- Remember, if you enroll in the High Deductible PPO and open an HSA, your Health Care FSA option is restricted to be a Limited Health Care FSA.

Eligible Expenses

Federal rules govern eligible expenses for these accounts. FSA eligible expenses must be incurred while you are actively participating in the plan.

Health Care Flexible Spending Account

You can contribute up to $2,500 a year to the health care account to pay for out-of-pocket medical, dental and vision expenses for you and your eligible family members, even if your family members are not covered under MultiCare's health plans.

Examples of eligible expenses include deductibles, coinsurance, prescriptions, eyeglasses, contact lenses, orthodontia, chiropractic treatment, lasik eye surgery, and over-the-counter medications and supplies to treat injury or illness. Certain OTC drugs require a doctor's prescription to be eligible for reimbursement.

The full list of eligible health care expenses is available at: http://www.irs.gov/publications/p502/.

Examples of ineligible expenses include insurance premiums, cosmetic surgery, massage therapy, and nutritional supplements that can be purchased over the counter.

Dependent Care Flexible Spending Account

You can contribute up to $5,000* a year to the dependent day care account to pay for child or elder care expenses required so that you (and your spouse, if married) can work outside your home. If you are married but you and your spouse file separate income tax returns, your contributions may be limited to $2,500. You should consult with your tax advisor about this.

Examples of eligible expenses include work-related baby-sitting and day care, preschool and nursery school, before- and after-school care, summer day camp, and elder care.

The full list of eligible dependent care expenses is available at: http://www.irs.gov/publications/p503/.

Examples of ineligible expenses include education expenses for kindergarten or higher schooling, transportation expenses to and from day care, registration fees.

**Highly compensated employees may be limited to a lower amount in accordance with the law.*

Limited Health Care Spending Account

According to federal law, you cannot open a Health Savings Account and be enrolled in a regular Health Care Flexible Spending Account. The Limited Health Care Spending Account is compatible with an HSA, but limits your reimbursements to out-of-pocket vision and dental expenses, as well as eligible medical expenses AFTER the deductible is met. If you enroll in this account, please keep these limits in mind and plan your expenses carefully. Remember, you lose what you don't use each year.

Tax Savings

The whole idea behind flexible spending accounts is to help reduce your taxes. You don't pay federal income tax or Social Security taxes on your contributions. Your tax savings depends on the amount you decide to contribute and your tax bracket. A tax bracket is the percentage of income you pay in federal income tax. Your savings will be greater if you are in a higher tax bracket.

IMPORTANT: You must re-enroll each year to participate in FSAs.

Flexible Spending Accounts Offer Debit Cards

If you enroll in an FSA for 2014, you will receive a Flex Debit Card. The card is loaded with your annual contribution pledge for Health Care on day one.

Dependent care is pay as you go, the card is loaded each pay period as contributions are deducted. You may be asked to provide supporting documentation. You may submit paper claim forms for reimbursement

USE IT OR LOSE IT!

Plan your expenses carefully. IRS rules stipulate that you forfeit FSA balances that are not used by the end of the plan year. You must submit all claims within 90 days of the date your coverage ends under the plan.

Paid Time Off

Eligible employees begin accruing paid time off on the first day of employment.

Paid Time Off / Extended Illness Time

PTO accruals include the following for full-time employees (pro-rated for part-time):

- Vacation time (depending on length of service)
- Seven holidays
- Two personal days
- Six PTO days (may be used for first 16 hours of each absence due to illness*)

EIT accruals equal six days per calendar year for a full-time employee. EIT may be used for extended illness* absences (after the first 16 hours of absence).

* Illness can mean personal injury, illness or disability; or to care for an ill child, spouse or parent, parent-in-law, or grandparent.

Bereavement Leave

Bereavement leave allows you to take time off to attend to personal needs when an immediate family member dies. Benefit eligible employees receive pay for this time, whereas PLB employees do not.

Leaves of Absence

You may be eligible to apply for an approved leave of absence. You are required to use accrued paid time off hours during the leave. *Leaves of absence may include unpaid time off.*

All employees requiring a leave of absence should contact Matrix Absence Management to request a leave and report absences related to leave. Employees should contact Matrix no sooner than 30 days prior to their need for leave.

Personal

Unexpected personal issues may require time off that is not covered under the paid time off programs. Approved personal leaves of absence may be granted for up to six months in any 12 month period after one year of employment with MHS.

Medical

Upon recommendation from your health care provider, you may be eligible for an unpaid leave due to illness or injury.

Family

Up to 12 weeks of unpaid family leave may be available if you need to care for a family member with a serious medical condition, or if you give birth, adopt a child, or have a foster child placed with you. Family leave under the FMLA (Family Medical Leave Act) is available after one year of service within the last seven years, as long as you have worked at least 1,250 hours during the previous 12 months before you request the leave. State law may apply to other needs for leave under the FCA (Family Care Act). Contact Matrix for more information.

Educational

You may be eligible for up to nine months of educational leave to pursue your education in a field related to your position.

Military

If you are a member of the U.S. Armed Forces or the Washington National Guard, you may be granted military leave to fulfill the obligations of active or reserve service. Employees on military leave are not required to use paid time off hours during the leave.

Note: Policies regarding time off, including leaves of absence, may be found on MHSnet (MultiCare's intranet) under Policies.

Retirement Benefits

At MultiCare, you have three ways to prepare for your future financial security: The retirement plan provided by MultiCare, your personal savings, and Social Security. All three sources are important portions of your future income – no one part can do it all.

403(b) Employee Savings Plan

The 403(b) employee Savings Plan provides an opportunity for voluntary saving for retirement, using pre-tax or after-tax contributions, up to IRS contribution limits. A representative is on campus regularly to meet with employees and assist in retirement planning. A summary plan description is available on MHSnet, Employee Self Service, or upon request to MHS Benefits.

Retirement Account Plan (RAP)

All employees hired on or after August 1, 2002 are enrolled in the defined contribution Retirement Account Plan, subject to the plan's eligibility provisions (age 21 with one year of service and 1,000 hours). *MultiCare makes an annual contribution to eligible participants employed on the last day of the plan year.* Contributions are as follows:

- First five years of RAP participation – 4% of eligible calendar year pay
- More than five years of participation – 6% of eligible calendar year pay

Vesting is the process of earning a right to a benefit through years of MultiCare employment. You must be employed by MultiCare for three years (1,000 hours per calendar year) to be 100% vested and have a right to a retirement benefit. Once a contribution is made, you choose how your account will be invested from the investment funds offered by the Plan. When you leave MultiCare employment, your vested account balance may be paid to you in one single payment. A summary plan description is available on MHSnet, Employee Self Service, or upon request to MHS Benefits.

Pension Plan (grandfathered plan)

MultiCare Health System maintains a defined benefit Pension Plan for employees hired before August 1, 2002. The benefit is based on a formula of compensation times years of service. Participant benefit statements are distributed annually. A summary plan description is available on MHSnet, Employee Self Service, or upon request to MHS Benefits.

Good Samaritan 401(k) Plan (grandfathered plan)

MultiCare Health System maintains a 401(k) plan for Good Samaritan employees hired before January 1, 2008. The plan provides for two types of employer contributions, a basic and a matching contribution. A summary plan description is available on MHSnet, Employee Self Service, or upon request to MHS Benefits.

457(b) Top Hat Plan

The 457(b) Top Hat Plan is an additional voluntary employee pre-tax savings plan that is available to a specific eligible group. Review the enrollment materials available on MHSnet or Employee Self Service for specific details regarding this plan. Eligible employees can access their account on the Transamerica Retirement Solutions website.

Social Security

Both you and MultiCare contribute a percentage of your compensation to the Social Security Trust Fund for a future Social Security benefit. You and MultiCare each pay an additional percentage to Medicare.

Wellness Benefits

Employee Health

Employee Health Services at MultiCare assesses, monitors, and promotes the health status of all MultiCare employees and volunteers, from health screening for new hires to promoting health and safety policies

Workers' Compensation

MultiCare is committed to providing employees with a place of employment free from recognized hazards that are likely to cause serious injuries. Employees are eligible for Workers' Compensation benefits for qualifying work-related injuries and occupational illnesses in accordance with Washington State Industrial Insurance laws. Benefits include medical and hospitalization payments and partial compensation for wages lost due to job-related injury or illness. MultiCare is a self-insured employer. If you have an injury at work, report immediately to your supervisor and Employee Health Services.

MultiCare Center For Healthy Living

MultiCare Center for Healthy Living's (MCHL) mission is to promote the health and wellness of our community by helping individuals, communities and businesses make healthy choices. The Center offers a variety of programs and services that teach individuals and businesses how to live a healthy lifestyle and decrease their risk of disease by offering classes and programs in the following areas: Nutrition, Cooking, Physical Activity, Weight Management, Tobacco Cessation, Stress Reduction and behavior change.

Healthy@Work *Your comprehensive employee wellness program*

The Healthy@Work program offers you a variety of tools and activities to help you make wellness a way of life. Together, we can make a difference in our own health and the health of our organization.

Benefits and Rewards

- All MultiCare Employees – Improve your health with nutrition and stress management workshops, physical activity challenges, online tools and more.
- Standard PPO / myCareSystem-MultiCare medical plan subscribers - Employees who complete the Healthy@Work program in 2014 will be eligible for an annual premium reduction of $360 on the medical plan in 2015. Employees in the High Deductible PPO medical plan are not eligible for a $360 medical plan premium reduction.

Program Participation

- Healthy@Work is voluntary and available to all MultiCare employees.
- Choose from a variety of activities – participation is convenient regardless of your work location or shift
- Individual employee health information is kept confidential.
- Refer to the Healthy@Work Program Guide posted on MHSnet for the timeline and requirements to complete the program each year

Pacific Employee Assistance Program

The Pacific Employee Assistance Program offers a confidential counseling and referral program to assist benefit eligible employees and members of your immediate family. A face-to-face assessment and two follow up sessions with a professional counselor are provided at no cost. PEA also offers legal and financial assistance and access to on-line educational materials that includes topics such as wellness activities, child development and parenting, mental health and eldercare issues.

Critical Incident Stress Management (CISM)

MultiCare understands that the nature of our work can be very stressful. Critical Incident Stress Management, offered through the Pacific Employee Assistance Program, helps employees manage stress related to patient care incidents.

Other Benefits

Cafeteria

Employees are welcome to purchase meals and snacks offered in MultiCare cafeterias or delis. Employees may receive a 20% discount using the badge swipe program, where available, to pay for their meals using a payroll deduction system; or a 10% discount when paying with cash or credit and having your employee badge visible.

Employee Information Online

You can access all your employee information online through Employee Self Service on MHSnet or from home via remote access. Check your leave balances, see your paycheck information and access your benefits. It's all available at your fingertips.

Employee / Family Benefits

You can access many family benefits through the MultiCare Center for Childhood Safety, such as car seat inspections and workshops, custom-fit life jackets and helmets.

In the Lactation Department, employees can rent or buy lactation equipment if needed, and a pumping room is available for employees during work hours.

The MultiCare Adult Day Health offers nursing intervention and health education, rehabilitation services, therapeutic activities, and social opportunities in a supportive safe environment that assists in maintaining independence. There is a 10% discount for employees who have loved ones enrolled in ADH services who are not eligible for other funding sources.

The MultiCare MediSpas, located in Gig Harbor, Puyallup, and Covington, offer clinical-level aesthetics, health and wellness services that require the oversight of a medical professional. MultiCare employees receive a 15% discount at all MedSpa locations as well as 15% off purchases at any Healthy Reflections boutique.

New Adventures Day Care *(Tacoma)*

Parents may enroll their children in the New Adventures Children's Center. The program philosophy is developed in a safe, nurturing environment that helps children learn and excel physically, emotionally, socially, and mentally. All staff are required to have early childhood degrees or training. The child care programs consist of:

Infant care.....4 weeks to 1 year
Toddlers ..... 1 to 2-1/2 years old
Preschool..... 2-1/2 to 4-1/2 years old
Pre-kindergarten ..... 4-1/2 to 5 years old
Before & After School..... 5 to 12 years old

Care is also available during school breaks and days off following the Tacoma Public Schools' calendar. Hours are Monday – Friday from 6 a.m. – 6:30 p.m. MultiCare employees receive a discount.
Call New Adventures for the fee schedule.

Cascade Christian Early Learning Center *(Preferred Child Care Provider for Good Samaritan)*

Cascade Christian Puyallup Early Learning Center is located just half a mile from Good Samaritan Hospital on Meridian. There are two additional campuses in Frederickson and Tacoma. Cascade Christian provides MultiCare Good Samaritan employees a preferred pricing structure and priority status for entering Cascade Christian Schools K-12. Cascade Christian Puyallup Early Learning Center:

- Has been serving families for over 30 years
- Serves families with infants through pre-kindergarten
- Accredited by the Association of Christian Schools International and the Northwest Accrediting Commission

Parking

Parking is free in designated parking areas, including an Employee Parking Garage on J Street in Tacoma.

Employee Shuttle Service Program

Employee shuttle services are available to employees at the following locations:

- Allenmore Hospital Campus
- MultiCare Medical Center Campus (TG/MB)
- Fawcett Building
- 124 Building

Commute Trip Reduction Program

This program, endorsed by the State of Washington, offers many services to help reduce the cost, time, and pollution to commute to and from work. It includes:

- Bus pass and van pool subsidies (100%)
- Carpool services: MultiCare offers reserved parking spaces for registered carpoolers.
- Secured bicycle storage:
  If you bike to work, you may store your bicycle and gear in a secured area.

Employee Discounts

As a MultiCare Employee, you are eligible for discounts from local and national companies. You can receive discounts on theatre, sports, outdoor events, theme parks, automotive sales, rental and services, travel and lodging - and many others. Employees are also eligible for discounts on cell phones as well as computer purchases. BenefitsHub information is available on the Employee Resource Center.

Pharmacy Discounts

MultiCare offers employee discounts for non-covered prescriptions and over-the-counter medications at all MultiCare Health System pharmacies.

- Cash prescriptions: Cost + $10.00 or usual & customary, whichever is less.
- OTC Meds: 20% Discount from Retail Price

TAPCO Credit Union

All employees are eligible to join the TAPCO Credit Union. Services include checking, savings and investments, payroll deductions, direct payroll deposit, loans, mortgages, VISA cards, ATM cards, and TellerPhone. An ATM machine is also located on campus in the Mary Bridge Children's Health Center.

Wells Fargo Membership Banking

Membership Benefits: MultiCare Health System employees may take advantage of many Wells Fargo products and services, including free interest-bearing checking account and other services. Charges are subject to change – contact the bank for current costs. Use the MHS Company Code to access these benefits online or by phone: 141407.

Career Development

Tuition Assistance

MultiCare assists eligible employees with reimbursement of the cost of tuition, lab fees and books for approved programs of study. The program is subject to the annual budgeting process and the availability of funds. Application, transcripts and grades must be submitted within 60 days of term end date to receive reimbursement.

Reimbursement for Continuing Education

All staff RN's and Professional Technical employees are allotted a specified dollar amount (per contract and/or policy) per calendar year (prorated for part-time employees) to use for work-related educational opportunities and related expenses, i.e., reimbursement for tuition and salary.

Institute for Learning and Development (ILD)

The Institute for Learning and Development is MultiCare's own education service and an integral part of the Center for Human Potential. The Institute provides a broad range of programs available for all staff including initial and ongoing education development, leadership development and apprenticeships and academic programs offered in collaboration with accredited universities. The Wagner Library offers access to the latest information in health care and business health: 24 hour access to book and journal collections, up-to-date online resources, and research skills classes.

Intrasystem Transfers

MultiCare employees may transfer to other positions within MultiCare Health System. You must be employed for at least six months in your current position to be eligible for a transfer. Visit our online application at www.multicare.org to submit for posted positions.

Workforce Central Career Coaching Program

The Workforce Center (A WorkSource Partner) Career Coaching Program provides on-site specialized career services for MultiCare employees, from in-depth vocational guidance to information on healthcare training opportunities at local colleges. Services are tailored to meet the needs of each employee and include the following:

Healthcare Career Resources and Vocational Guidance

- Extensive information on healthcare careers and training programs
- Career development coaching and career mapping assistance
- Career assessment resources and educational planning support

Financial Aid Resources and Tuition Assistance Services

- Financial aid resources and application assistance
- Assistance with educational budgeting and cost planning
- Financial/tuition assistance for those who qualify

Recognition and Awards

Recognition Awards

Nominations for employee recognition awards may be made by peers, managers or customers.

- The STAR Award recognizes special individual achievements through memos and pins. It provides recognition for employees who demonstrate the MultiCare Values toward other customers or employees.
- The Loretta Club Award for Excellence in Customer Service is given each year to an employee who displays excellent customer service. Nominations are received from MultiCare employees, patients, business associates and physicians.
- The Samaritan of the Month program recognizes special individuals on a monthly basis at Good Samaritan Hospital. There is also a Samaritan of the Year awarded to one of the twelve Samaritans of the Month. The Samaritan of the Year Banquet is held in January.
- President's Awards are given to honor achievements in quality, including excellence in customer service, cost-effectiveness, clinical outcomes, community partnerships, clinical patient safety and total quality.

These award programs reflect superior performance in MultiCare's core Values, which are:

- *Respect*
- *Integrity*
- *Stewardship*
- *Excellence*
- *Collaboration*
- *Kindness*

Education Awards

Endowments provide funding for continuing education and professional development for the following education awards:

- G. Corydon Wagner Family Endowment Fund for Nursing Education
- Mary Bridge Children's Foundation Endowment Fund for Nursing Education
- Dr. Lawrence H. Cargol Endowment Fund for MultiCare Laboratory Staff Education
- Betty Hoffman Award for Nursing Excellence
- Tacoma General Hospital School of Nursing Endowment Fund

Service Awards

These awards are designed to show appreciation for the experience and dedication of long-term employees. Recognition ceremonies are held quarterly for employees reaching service milestones. MultiCare also recognizes long-term employees upon their retirement.

Contact Information

Advantages Flexible Benefits Program

Employee Resource Center		253-403-6947
First Choice Health	Group #5200	888-889-1112
	COBRA Customer Service	877-749-2032
www.fchn.com/splash/multicare	*View-up-to-date provider directories and sign up for MyFirstChoice to view claims information*	
Delta Dental of Washington	Group # 265	800-554-1907
www.deltadentalwa.com	*View up-to-date provider directories, and sign up for MySmile to view claim information.*	
Cigna Life and Disability Insurance	FLX 980279 Life	800-362-4462
	OK 980298 Accidental Death & Dismemberment	
	FLK 980133 Long Term Disability	
Flexible Spending Accounts	BCC – Group #KP1058	800-685-6100
www.benexcel.com	*View your account and access helpful information.*	
Health Saving Accounts	Wells Fargo Health Benefit Service	866-884-7374
www.wfhbs.com	*View your account and change your investments. PIN Number required.*	

Paid Time Off

Paid Time Off	Employee Resource Center	253-403-6947
Leaves of Absence	Matrix	888-477-5110

Retirement Benefits

401(a) RAP and Defined Benefit Plan		253-403-6947
403(b) Employee Savings Plan and Good Samaritan 401(k) plan		253-403-6947
457(b) Top Hat Plan		253-403-6947
Transamerica Retirement Solutions		888-676-5512 or 800-755-5801
Multicare.trsretire.com	*View your account and change your elections or fund investments.*	
Social Security	www.ssa.gov	800-772-1213

Wellness Benefits

Employee Health		253-403-1007
Ergonomics		253-403-4684
Worker's Compensation		253-459-6805
MultiCare Center For Healthy Living		800-485-0205
Healthy@Work	www.mchlhealthyatwork.org	253-301-5094
Pacific Employee Assistance Program		877-223-7428
Critical Incident Stress Management (CISM)		253-697-8320

Employee / Family Benefits

Cafeteria	MultiCare Café Connect	253-403-1097
	Good Samaritan Café Sam	253-697-1792
	Allenmore Café Aspire	253-459-6430
Center for Childhood Safety		253-403-1234
Lactation Services		253-403-1331
Adult Day Health		253-459-7222
MedSpa	Gig Harbor	253-530-8005
	Puyallup	253-697-8980
	Covington	253-372-7008
New Adventures Day Care		253-403-1445
Cascade Christian Early Learning Center	www.cascadechristian.org	253-841-1776
Parking / Commute Trip Reduction Program		253-403-1182
Employee Discount Program		866-664-4621
Pharmacy Discounts	MultiCare Clinic Pharmacy	253-403-4920
	Tacoma General ED Pharmacy	253-403-2403
	Allenmore Pharmacy	253-459-6733
	Mary Bridge Clinic Pharmacy	253-403-1411
	MultiCare West Tacoma Pharmacy	253-459-7144
	Covington Clinic Pharmacy	253-372-7220
	Gig Harbor Clinic Pharmacy	253-530-8030
	Good Samaritan Pharmacy	253-697-3494
	Behavioral Health Pharmacy	253-697-8333
	Bonney Lake Pharmacy	253-447-3355

Banking

TAPCO Credit Union	www.tapcocu.org	800-345-7183
Wells Fargo Membership Banking	www.wellsfargo.com	800-869-3557

Career Development

Tuition Assistance	Employee Resource Center	253-403-6947
Reimbursement for Continuing Education		253-403-6947
Institute for Learning and Development	ILD@multicare.org	253-403-1280
Intrasystem Transfers	www.multicarejobs.org	253-403-6947
WorkSource	Kim Hoover	253-301-0156

Recognition and Awards

Recognition Awards		253-403-2660
Nursing Education Awards		253-403-4988
Laboratory Education Award		253-403-1653
Service Awards		253-403-2660

Other Helpful Numbers

Employee Resource Center (all compensation & benefits questions)		253-403-6947
Employee Resource Center Fax		253-403-7965
Payroll Helpdesk	payrollhotline@multicare.org	253-459-8081

We are an equal opportunity employer committed
to diversity, community and quality patient care.

www.multicare.org

MultiCare Allenmore Hospital ~ MultiCare Auburn Medical Center ~ MultiCare Good Samaritan Hospital
MultiCare Mary Bridge Children's Hospital & Health Center ~ MultiCare Tacoma General Hospital ~ MultiCare Clinics

MultiCare
BetterConnected

THIS GUIDE IS NOT A CONTRACT
This guide is summary of general benefits available to employees of MultiCare Health System. Wherever conflicts occur between the contents of this guide and the contracts, rules, regulations, or laws governing the administration of the various benefits, the terms set forth in the contracts, rules, regulations, or laws shall prevail.

©2013 MultiCare