



# ***LIFENET***

## ***Employee Benefits Guide***

July 1, 2022 - June 30, 2023

## ELIGIBILITY OF BENEFITS

Full-time LifeNet employees become eligible for most benefits on the first of the month following 60 consecutive days of full-time employment with LifeNet.

## PARTICIPATION

Participation is mandatory in “non-contributory” insurance coverage but voluntary for “contributory” benefits.

Contributory benefits are any benefit where an employee pays part or all the cost of the benefit.

## NON-CONTRIBUTORY BENEFITS

LifeNet provides these benefits at no cost to the employee.

### Group Term Life Insurance

This benefit is equal to 2 times an employee's annual salary

### Accidental Death & Dismemberment Insurance

This benefit is equal to 2 times an employee's annual salary

### Dependent Life Insurance Group

Term Life Insurance covering an employee's eligible dependents is provided in the following amounts:  
Spouse: \$10,000  
Child(ren): \$ 5,000

### Short-Term Disability Insurance

This benefit pays up to 70% of an employee's pre-disability earnings beginning on the 30th day of disability due to accidental injury, illness, or pregnancy for a maximum of 180 days. Maximum benefit is \$700/week.

### Long-Term Disability Insurance

After an employee has been disabled 180 days, coverage will pay up to 60% of the pre-disability earnings. Benefits may continue for up to 24 months. Maximum benefit is \$3,000 monthly.

## CONTRIBUTORY BENEFITS

LifeNet provides these benefits to employees, and employees pay a portion or all of the benefits.

### Medical Insurance

LifeNet offers two plan options for health insurance, a PPO Traditional Plan and a PPO HDHP Plan with HSA (High Deductible Health Plan with Health Savings Account).

### Dental & Vision Insurance

Affordable Dental and Vision insurance plans are available for enrollment.

*See insurance benefit details in this guide for additional information on the cost and coverage for disability, life, medical, and dental insurances. Other supplemental insurances, not listed in this guide, are also available for purchase during insurance open enrollment.*

### 403(b) Annuity (Retirement)

After 180 days of continuous full-time employment, an employee may choose to invest in LifeNet's 403(b) annuity. LifeNet will match the employee contribution at a rate of 50% up to the employee contributing 6% of their annual base salary. LifeNet does not match employee contributions over 6%.

### Voluntary Group Term Life & Accidental Death & Dismemberment Insurance

An employee may purchase additional Group Term Life coverage for him/herself & his/her dependent(s). If death is due to accidental death, the amount of life insurance is doubled. This coverage is 100% paid for by the employee

- *Employee*  
Amounts in multiples of \$10,000 not to exceed 5x the employee's annual salary.

- *Spouse*  
Amounts in multiples of \$5,000 not to exceed 100% of the amount the employee purchases on his/her own life.
- *Child(ren) Only*  
\$10,000 on each child.

### Medical Reimbursement Accounts

Medical Reimbursement Accounts are designed to save you money on your taxable income. Each pay period, funds are deducted from your pay for eligible healthcare or dependent daycare expenses. You will receive a debit card to access your account during the year.

- *Flexible Spending Account*  
An FSA allows you to put aside up to \$2,850 annually, tax-free, that can be used for qualified medical, pharmacy, dental, and vision expenses. However, if you don't use it, you lose it.
- *Dependent Care FSA*  
Money placed into this account may be used to cover the cost of childcare expenses for dependents. The amount redirected into this account is limited to \$5000 per year (or \$2500 if married and filing separately).
- *Health Savings Account*  
An HSA is a tax-advantaged savings account you can use to pay for eligible medical expenses, such as deductibles, copays, and prescription drugs. Employees must be enrolled in LifeNet's HDHP medical plan in order to participate in the HSA. The money in this account can be rolled over from year-to-year. LifeNet also contributes to this account on a quarterly basis.

*See pages 4-6 for a better overview of what our Medical Health Insurance plans cover and your cost to participate in the plans.*

## Other Benefits

### Uniforms

LifeNet provides uniforms at no cost to employees. Uniforms are replaced on an annual basis, or as needed. Each employee receives uniform shirts, name badges, EMS pants, belt, and coat/parka.

### Boot Reimbursement

LifeNet reimburses the cost of an employee's work boots up to \$100. Full-time employees get reimbursed every two years. Call-in-relief employees can take advantage of the benefit once during their tenure with LifeNet.

### Paid Time Off (PTO)

All full-time employees are provided PTO that may be accessed following the completion of the 90-day evaluation period.

PTO is used for vacation time & sick days. It may also be sold back to the company for additional wages on a paycheck.

PTO is accrued starting on day 1 and is based on the employee's length of service and job type, according to this schedule:

- **Office Staff**

0-3 Years	152 Hours
4-5 Years	192 Hours
6-10 Years	232 Hours
11-15 Years	272 Hours
16-20 Years	312 Hours
> 20 Years	352 Hours
- **Filed/Air/Comm Center Staff**

0-3 Years	243 Hours
4-5 Years	307 Hours
6-10 Years	371 Hours
11-15 Years	435 Hours
16-20 Years	499 Hours
> 20 Years	563 Hours

### Holiday Pay

A stipend of \$75 will be applied when a full-time Comm or Field employee works a company designated holiday. Holiday means a shift whose scheduled start time is either on a designated holiday or whose majority of their shift's scheduled hours occur on the holiday.

### Approved Holidays

- New Year's Day (January 1)
- Martin Luther King, Jr. Day (3<sup>rd</sup> Monday in January)
- Washington's Birthday (3<sup>rd</sup> Monday in February)
- Memorial Day (Last Monday in May)
- Juneteenth Day (June 19)
- Independence Day (July 4<sup>th</sup>)
- Labor Day (1<sup>st</sup> Monday in September)
- Columbus Day (2<sup>nd</sup> Monday in October)
- Veterans Day (November 11)
- Thanksgiving Day (4<sup>th</sup> Thursday in November)
- Christmas Day (December 25)

### Athletic & Recreational Programs

LifeNet will reimburse up to \$30 of monthly membership fees to health clubs, public gyms, martial arts studios, home fitness memberships, and similar activities.

### Recruitment Bonus

Employees who recruit EMTs, Paramedics, or RNs may qualify for a recruitment bonus based on the status of the employee hired:

- Full-Time Employees: \$750\*
  - Call-In-Relief Employee: \$375\*
- \*See the Recruitment Bonus Policy for full details.*

### Continuing Education (CE)

LifeNet provides a wide variety of paid continuing education in-house. *Visit with the Quality Improvement Manager in your division for a list of upcoming classes.*

### LifeNet Perks

LifeNet employees have access to Abenity, an exclusive perks program with over \$4,500 in savings on everything from pizza and the zoo, to movie tickets, oil changes, hotels, and car rentals!

### Tuition Reimbursement

- **Paramedic School**

Any full-time EMT can take advantage of our tuition reimbursement program for paramedic school. LifeNet reimburses employees for class and book expenses at the start of the semester. EMTs also receive a \$2000 bonus upon passing of the NREMT-Paramedic exam. A signed 2-year work agreement is required for this benefit. Request a copy of our Paramedic School Tuition Reimbursement Agreement for more details.
- **Educational Assistance Program**

After 180 days of continuous employment, all full-time employees are eligible for our Educational Assistance Program for courses at an accredited educational institution that are on a degree plan pre-approved by the director of the HR department. Reimbursement for each course is made at the end of the semester based on grades as outlined here:

  - Grade of "A" 100% of costs\*
  - Grade of "B" 75% of costs\*
  - Grade of "C" 50% of costs\*
  - Grade of "D" or Below No reimbursement

\*Reimbursement amounts are a maximum of \$900 per course. See our Educational Assistance Program policy for more information.

## Health Insurance

While medical and prescription costs continue to increase each year, at LifeNet, Inc. we strive to provide you with a high-quality plan at an affordable price. Each year we take great care to evaluate various plan designs and to negotiate the lowest cost for all concerned. Please take the time to review the summary of benefits so that you can make the best selection for your family.

In-Network Services	Traditional Plan	HDHP Plan
Network	Blue Choice PPO	
PCP & Referrals Required	No	No
Individual Deductible	\$2,500	\$6,000
Family Deductible	\$5,000	\$12,000
Coinsurance	20%	0%
Individual OOP Max	\$7,900	\$6,000
Family OOP Max	\$15,800	\$12,000
Preventive Services	100% Wellness Benefit	
Physician Copay	\$15	0% After Deductible
Specialist Copay	\$50	0% After Deductible
Urgent Care Copay	\$25	0% After Deductible
Telemedicine	\$15	0% After Deductible
Diagnostics, X-Rays & Labs	20% After Deductible	0% After Deductible
Hospitalization	20% After Deductible	0% After Deductible
Inpatient Copay Outpatient Copay	20% After Deductible	0% After Deductible
Emergency Room	\$300 Copay + 20% After Deductible	0% After Deductible
Prescription Drugs		0% After Deductible
Preventive	\$0	
Generic Brand	\$10	
Pref. Brand	\$35	
Non-Pref. Brand	\$70	
Mail Order	2.5x's Above – 90 Day Supply	

## Your Cost

Please see the following rate chart for the benefits available:

Employee Deductions		
Tier	Traditional Plan	HDHP Plan
Employee Only	\$55.00	\$36.50
Employee Spouse	\$222.52	\$172.00
Employee Child(ren)	\$159.63	\$123.33
Employee Family	\$328.56	\$269.50

## Health Savings Account

Health savings accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high deductible health plans (HDHPs). HDHPs offer lower monthly premiums in exchange for a higher deductible.

Lifenet will be contributing to the account in the following schedule for 2022 Plan Year:

HDHP Election Tier	July 1, 2022	January 1, 2023	April 1, 2023
Employee Only	\$500	\$250	\$250
Employee + Spouse	\$625	\$315	\$310
Employee + Child	\$750	\$375	\$375
Employee + Family	\$1,000	\$500	\$500

## Dental Insurance

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. The following chart outlines the dental benefits we offer:

Type of Service		Benefits In-Network	
Network		BlueCare Dental	
Calendar Year Deductible		\$25 individual, \$50 family	
Calendar Year Annual Max		\$1,500	
Preventive Services Cleanings, X-Rays, Oral Exams		100%	
Basic Services Fillings, Periodontics, Endodontics, Simple & Complex Extractions, Oral Surgery		80%	
Major Services Bridges, Dentures, Crowns		50%	
Orthodontia Services		\$1,500 Lifetime Max Per Child Under 19	
Carry-Over Benefit		Included	
Late Entrant Penalty		None	
Employee Deductions			
Employee Only	Employee Spouse	Employee Child(ren)	Employee Family
\$3.00	\$11.00	\$16.00	\$28.00

## Vision Insurance

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Vision insurance can help you maintain your vision as well as detect various health problems. Our policy covers routine eye exams and other procedures and provides specified dollar amounts for the purchase of eyeglasses and contact lenses through a Preferred Provider.

Type of Service		Benefits In-Network	
Network		EyeMed	
Eye Exam Copay		\$10	
Materials Copay		\$25	
Standard Fit & Follow-Up		Up to \$40	
Frames		Covered at 100% to \$130 with 20% Discount After	
Contact Lenses		Covered at 100% to \$130 with 15% Discount After	
Lenses Single, Lined Bifocal Lined Trifocal, Lenticular		Covered at 100%	
Frequencies		Every 12 Months on Exams, Lenses & Contacts Every 24 Months on Frames	
Additional Discounts		Discount on Lasik & Preferred Pricing on Designer Frames and Lens Options	
Employee Deductions			
Employee Only	Employee Spouse	Employee Child(ren)	Employee Family
\$3.40	\$6.45	\$6.79	\$9.98

## Disability Income Benefits

LifeNet, Inc. provides full-time employees with short-term and long-term disability income benefits. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness.

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note, though, that you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

Benefit	Employer-Paid Short-Term Disability	Employer-Paid Long-Term Disability
Benefits Begin	30 <sup>th</sup> Day	181 <sup>st</sup> Day
Benefits Payable	180 Days	24 Months – SSNRA (See Certificate for Details)
Percentage of Income Replaced	70% Weekly	60% Monthly
Maximum Benefit	\$700 Per Week (Max covered salary is \$52,000)	\$3,000 Monthly
Pre-Existing Conditions	None	3/12

## Group Life Insurance

Life insurance can help provide for your loved ones if something were to happen to you. LifeNet, Inc. provides full-time employees with 2x's your annual salary up to \$300,000 in group life with accidental death and dismemberment (AD&D) insurance. In addition, they provide a \$10,000 life benefit on spouse and \$5,000 on dependent children. Check your plan documents for age reduction information. You may update your beneficiary any time throughout the year online through the enrollment platform or by contacting Human Resources.