

2020 Benefits for You and Your Family

Make the Healthy Choice

- Eligibility
- Health Insurance
- Dental Insurance
- Vision Insurance
- Disability Insurance
- Life & Accident Insurance
- Retirement Plans
- Flexible Spending Accounts
- Employee Assistance Program
- Wellness
- Paid Time-Off
- Additional Benefits
- Primary Care
- Physician Referral
- Important Contacts



Important Terms You Should Know

There are several terms associated with benefit programs and insurance used in this guide. These terms directly affect your coverage amounts and payments. Learn the basics below.

COBRA – A federal law that allows workers and dependents who lose their Medical, Vision, Dental or Flexible Spending Account coverage to continue any group coverage for a specified length of time.

Coinsurance – The portion of covered expenses that you must pay for care, after first meeting a deductible amount, if any.

Copayment – A flat fee that you pay for medical services at the time they're received, regardless of the actual amount charged by your doctor or another provider. This generally applies to office visits and prescription drugs.

Deductible – The amount you pay toward covered services per specified period before the plan begins paying benefits.

Reasonable & Customary (R&C) Charge – The usual amount charged by most doctors for a particular medical service. The R&C charge may be different in two different geographic areas or if the service was provided under different circumstances (for example, in an emergency versus a nonemergency). R&C charges may apply only if you use out-of-network providers. You're responsible for paying any amount that exceeds the R&C limit.



2020 Benefits 2

Summary for 2020 3

Eligibility..... 4-5

Health Insurance6-7

Dental Insurance 8

Vision Insurance 9

Short-Term Disability Insurance 10

Long-Term Disability Insurance11

Life & Accident Insurance.....12

Retirement Plans.....13

Flexible Spending Accounts14

Long-Term Care.....14

Employee Assistance Program15

Wellness.....16

Paid Time-Off.....17

Additional Benefits.....18

Primary Care Physician Referral Program19

Important Contacts20



Lee Health is pleased to provide a summary of our 2020 benefit programs. To ensure you receive the coverage you need, we encourage you to read this summary, share it with your family and refer to it during the year.

New full- and part-time employees must enroll for benefits within the first 60 days of employment. Benefits become effective on the first day of the pay period in which the 90th day of employment falls. A wellness exam must be completed within 60 days after the effective date of the plan. This applies to both employee and spouse if both are covered. In addition, if the employee or spouse is female and age 40 or older and has not had a first-time mammogram, this must be completed in 60 days. If the employee or spouse is 50 and older and has not had a first-time colonoscopy, this must be completed within 90 days to qualify for our "Healthy Choice" premiums. Current employees have an open enrollment period in November.

To enroll online, go to **Link Applications on IntraLee**. Click on Employee Space - Annual Enrollment, or if a New Hire/Newly Eligible, click on this icon. Be sure to view the benefits video posted. If you prefer, you can contact the HR Call Center at **(239) 424-3500** to enroll by phone weekdays between 7:30 a.m. and 4:30 p.m.

This summary is meant to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Description (SPD) or your Certificate of Coverage. The SPD is available on **IntraLee/Human Resources Department/Benefits**. If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the plan documents, the formal wording in the plan documents will govern.

Please note that the benefits described in this summary may be changed at any time and do not represent a contractual obligation on the part of Lee Health.

Please review information on the following legislation by referring to the Summary Plan Description: Women's Health Cancer Notice, CHIP Notice, HIPAA Privacy, HIPAA Special Enrollment Rights, Michelle's Law, Newborns' & Mothers' Health Protection Act, Creditable Prescription Drug Coverage and Medicare, Autism Spectrum Disorder of 2009 and USERRA Military Leave Notice.

Keep this guide on file to reference throughout the year.



Here's what the 2020 Lee Health benefit programs package includes:

1. Health plan with prescription drug coverage
2. No-cost physician wellness visit for the employee, spouse and children covered under the Lee Health Medical Plan.
3. An online Health Risk Assessment, which highlights your health risks
4. Dental and Vision Insurance
5. Life Insurance with Accidental Death and Dismemberment
6. Short- and Long-Term Disability
7. Medical and Dependent Day Care FSAs
8. Subsidized child care facilities
9. Paid Time-Off (PTO) Program
10. Education grants and tuition assistance
11. 403(b), 457(b) Pre-Tax and Roth Retirement Plans
12. Employee Assistance and Behavioral Health Education Program

In addition, you can purchase Optional Benefits at group rates such as:

1. Long-Term Care Insurance
2. 529 College Savings Plan
3. Pet Insurance
4. Group Universal Life Insurance (employee, spouse and children)
5. Auto Insurance
6. Legal Insurance
7. Identity Theft
8. Consumer Purchasing Program
9. Critical Illness Insurance

Our focus for 2020 is on “Making the Healthy Choice”:

- We are pleased to announce that we still have “Healthy Choice” premiums for Lee Health’s Employee Health Plan. “Healthy Choice” premiums are about 20% lower than our other premiums. Family coverage in the local market costs over \$12,000 per year. Lee Health’s Employee Health Plan offers Family coverage thousands of dollars less than this amount for all full-time plan participants.
- This year there is no premium increase for the health plan except for individuals in the over \$100,000 per year premium tier.
- Additional Good News – While other employers’ plans are changing, there will not be any changes in deductibles or coinsurance for the Lee Health Employee Health Plan in 2020.

- Qualifying for “Healthy Choice” premiums remains your choice. Tobacco-free individuals just selecting the plan or newly hired joining the plan do need to complete a wellness exam within 60 days after the effective date of the plan. The wellness exam must be completed for the spouse, too. If age 40 and female (employee or spouse) without a baseline mammogram, one needs to be completed at Lee Health within 60 days after the effective date of the plan. Employees and spouses, male or female, age 50 or older, just selecting the plan or newly hired do need to complete a colonoscopy at Lee Health within 90 days after the effective date of the plan. Diabetics must complete the Diabetic Outreach Program and those with an osteoarthritis diagnosis must complete, the Osteoarthritis Program. Cases over \$50,000 must comply with large case management. These are plan qualifiers for our lower “Healthy Choice” premiums. Employees and/or spouses turning age 40 (within 60 days) or 50 (within 90 days) during the year will need to complete the applicable qualifier(s) to maintain the “Healthy Choice” discount on Health Plan premium.
- Mammogram and colonoscopy qualifiers are baseline only. Additional testing after 10 years is covered, but not required to keep discounted “Healthy Choice” premiums.
- Last year we added an additional plan qualifier for “Healthy Choice” premiums. So if you have a diagnosis of hypertension, you or your spouse must complete an educational program focused on prevention and control of hypertension by Lee Health Solutions. This is an e-learning program.
- This year we are adding an e-learning program on Hyperlipidemia. So if you or your spouse has this diagnosis it is recommended that you complete this module.
- Our RN Wellness Coaches can meet with you, at no cost to you, to focus on diabetes, hypertension, hyperlipidemia, osteoarthritis, asthma education and preventive programs. Personal and Family Counselors also are available to assist with healthy lifestyle changes.
- It is important to check your blood pressure regularly and know your BMI. These can be checked in our on-site Employee Health clinics, and Wellness Coaches are outreaching on BMI.
- This year our focus continues on behavioral health and stress management. The Colbalt programs are available online to support you.
- During Benefits Open Enrollment, be sure to verify your spouse and any dependents on the plan meet the eligibility requirements specified in this booklet.
- Our generous Paid Time-Off Program and employer matching contributions in our 403(b) Retirement Plan remain unchanged.
- Please be sure to read this booklet completely and review the video on IntraLee and Employee Self Service prior to Benefits Open Enrollment. You will also have the opportunity to attend a Benefits Open Enrollment meeting. So take advantage of the opportunities to know your benefits, as this package is a substantial part of your Total Compensation at Lee Health. And, as always focus on your health!

Eligibility Requirements

Individuals eligible to enroll in the benefit plans include:

1. Employees 18 and older who are:
 - A) A regular full-time employee who works at least 72 hours per pay period; or
 - B) A regular part-time employee who works at least 32 hours per pay period; or
 - C) A PRN working a total of at least 1,560 hours during the look-back year period which is November 1, 2018 through November 1, 2019 would be eligible for coverage for the 2020 plan year.
2. Regular eligible dependents are defined as follows:
 - A) The legal spouse of an employee (meaning marriage). A marriage certificate and one additional document are required. Note: There is an additional premium surcharge for spouses who are offered medical coverage through another employer.
 - B) A child until their 26th birthday (actual date). For these purposes, the child will include:
 - i.) A natural child
 - ii.) A child placed under the legal guardianship of the employee
 - iii.) A child who is adopted by the employee or placed in the home for purposes of adoption
 - iv.) A child named in a Qualified Medical Child Support Order (QMCSO)
 - v.) A stepchild who lives with the employee and is primarily dependent on the employee for financial support
 - vi.) A child of a covered daughter can be on the Health Plan for up to 18 months after a covered birth
 - C) Any unmarried child beyond age 26 who became incapacitated while covered under this or any group plan and is not capable of self-support due to an intellectual or physical impairment as certified by a physician
 - D) Under the Health Plan, a child will remain eligible until his/her 30th birthday (actual date) if the child is unmarried, does not have any dependents of his or her own, is a resident of Florida and has no other health coverage (including Medicare). A higher premium will be charged for coverage of eligible children over 26 until age 30. Note: Unmarried children may remain on the Dental and/or Vision Plan up to age 26.

Warning

It is fraud and falsification of company records to knowingly add ineligible dependents to your Lee Health plan. Any such violation is subject to disciplinary action and possible termination. Lee Health has the right to request supporting documentation at any time and conducts periodic audits. Our vendors may also conduct periodic audits of dependent status to determine eligibility.

Health & Prescription Coverage

Our health plans are administered by WebTPA. Employees can elect coverage as follows:

- Employee only.
- Employee and spouse.
- Employee and child(ren).
- Employee and family.

Our Health Plan offers coverage for prescription drugs to all participants. Benefit designs may vary with respect to drug coverage, quantity limits, days' supply and prior authorizations. Regular 30-day supply prescriptions should be filled at our Lee Health retail pharmacies on-site or at your local retail pharmacy. For the latest retail pharmacy provider other than Lee Health or formulary list, contact **(800) 424-5889**. There is a \$4 copay for generics at Lee Health Retail and a \$10 copay for other retail 30-day supplies.

Lee Health's Health Plan Mail-Order Pharmacy administers Mail-Order Pharmacy benefits for all plan participants. For maintenance prescriptions (medications taken for 90 days or longer), you must use our in-house Mail-Order Pharmacy. It is also to your financial advantage to do so. Generic 90-day supplies do have a \$10 copay. Certain types of medications and supplies, such as diabetic testing materials and certain chronic pain-management medications, may also be obtained through the Mail-Order Pharmacy. For more information – including how you can save money on your copayments – please contact the Health Plan Pharmacy at **(239) 424-3197** or **leehealth.org/pharmacy**. Fax number: **(239) 424-4087**.



What If I Don't Need Medical Insurance?

If you waive Lee Health Employee Health Plan coverage because you have other health coverage, you will receive a \$100 credit each pay period if you are a full-time employee, \$50 per pay period if part-time. You may then purchase any other benefits using these pre-tax dollars with any balance paid to you as taxable income. You must select "no coverage" and attest you have health coverage elsewhere during enrollment to receive this credit. This is referred to as an "opt-out" credit.

Pre-Existing Conditions

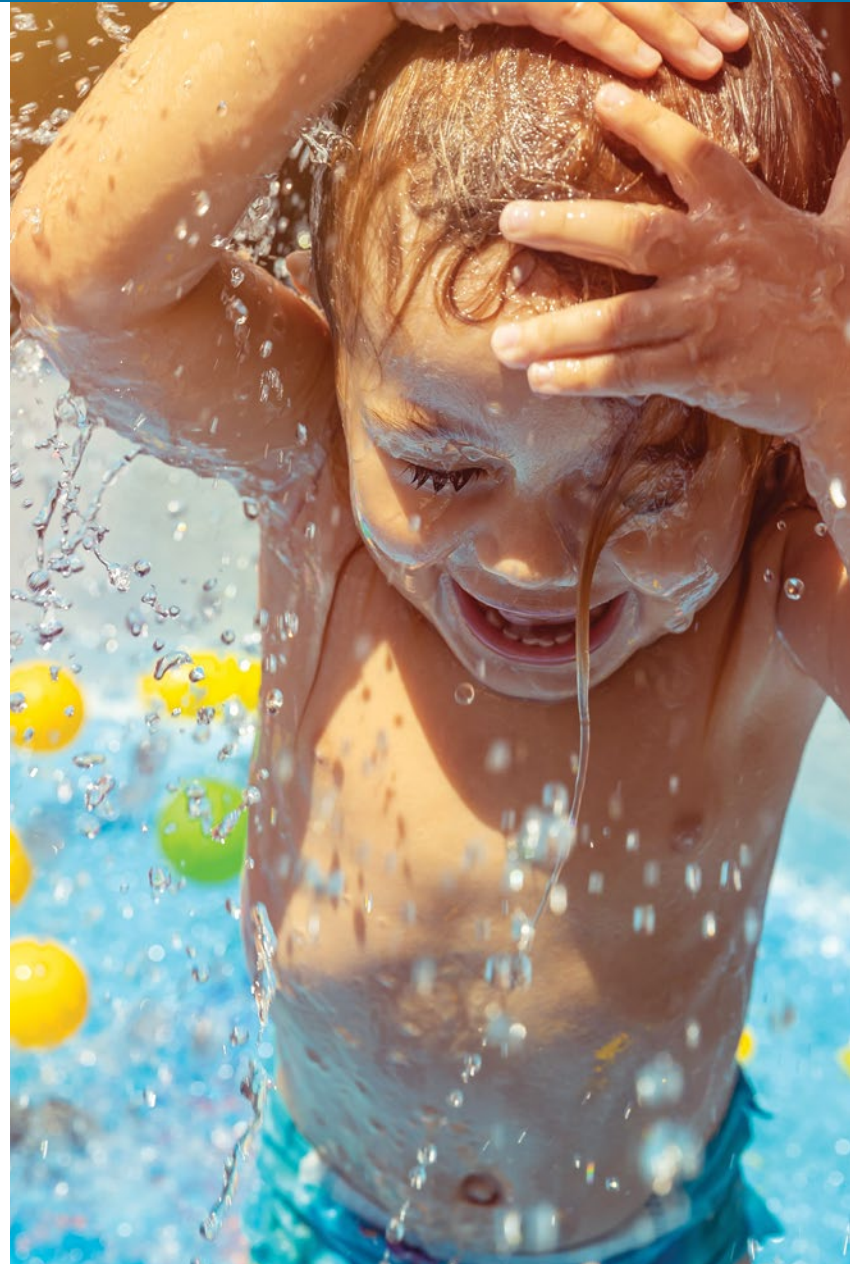
There is no pre-existing condition clause for individuals on our Lee Health Employee Health Plan.

Continuing Your Coverage (COBRA)

Under certain circumstances, you may continue your health care coverage when it would otherwise end. This is called COBRA, which stands for Consolidated Omnibus Budget Reconciliation Act of 1986. COBRA applies to these plans:

- Health Insurance
- Dental Insurance
- Vision Insurance

Election forms will explain rights and requirements for COBRA continuation. Each qualified beneficiary who elects continuation coverage will have the same rights under the plan as other participants or beneficiaries covered under the plan. Please contact WebTPA at **(888) 632-3235** for additional information.



Highlights of Health Plan Benefits: Refer to the Summary Plan Description at **IntraLee/HR Dept./Benefits** for additional benefits.

| Lee Health Health Plan | |
|--|--|
| Service | If offered at Lee Health, you must use Lee Health services to be covered. |
| Annual Deductible <ul style="list-style-type: none"> For one person For your family | \$350 \$1,050 |
| Annual Out-of-Pocket Maximum <ul style="list-style-type: none"> For one person For your family | \$2,500 \$7,500 |
| Doctor's Office Visits <ul style="list-style-type: none"> Primary care Wellness visit Specialists | \$25 copay Employee wellness visit as specified in Plan SPD covered without copay once in a plan year for employee, spouse and dependants. \$60 copay |
| Diagnostic Tests <ul style="list-style-type: none"> Simple X-ray MRI, CAT scan, other diagnostics Labs | \$50 copay 10% after annual deductible <i>You must use Lee Health services for an MRI, CAT scan or other diagnostic tests</i> \$0 copay. <i>You must use Lee Health for lab coverage. Be sure your provider sends any lab specimens to the Lee Health lab. Please note when labs are completed in the Emergency Department, Allergy Labs or in-house, there may be a pathology fee to read the labs. For more information, call HR at (239) 424-3500.</i> |
| Hospital Inpatient Care <ul style="list-style-type: none"> Lee Health facility | \$100 copay per day. Max. \$500 per admission |
| Physical/Occupational/Speech Therapy (Max. 24 visits annually) | \$0 copay for 12 visits per occurrence; thereafter, 10% per visit after annual deductible |
| Cardiac Rehab (Max. 36 visits annually) | \$0 copay for 12 visits per occurrence; thereafter, 10% per visit after annual deductible |
| Emergency Treatment <ul style="list-style-type: none"> Emergency room Ambulance (not covered unless an emergency) | 10% after annual \$150 copay and \$60 ER physician copay. Please note the \$150 copay does apply towards your annual deductible. 10% after annual deductible. Please note the emergency room copay applies to your \$350 annual deductible. |
| Urgent Care <ul style="list-style-type: none"> Convenient Care | \$25 copay |
| Prescription Drugs Retail Pharmacy <ul style="list-style-type: none"> Generic Preferred Non-preferred | \$10 for 30-day supply, except at the Lee Health retail pharmacy, which is a \$4 copay 30% coinsurance (min. \$45, max. \$75) for 30-day supply 50% coinsurance (min. \$75, max. \$150) for 30-day supply (must use participating pharmacies) |
| Lee Health Mail-Order Pharmacy <ul style="list-style-type: none"> Generic Preferred Non-preferred | \$10 cost for 90-day supply \$50 for 90-day supply \$100 for 90-day supply <i>Must use Lee Health services for J Code Drugs.</i> |

For "Healthy Choice" premiums, see qualifiers noted.

A Guide to Your Health Options

| Level of Care | Examples of Conditions/Symptoms (not all-inclusive) | Provider Options |
|---|---|--|
| Routine Primary Care (prevention, diagnosis and management of both routine and complex health problems for every age group) | <ul style="list-style-type: none"> ■ Annual physical wellness exams ■ Regular gynecological exams ■ Health screening tests ■ Acute and chronic disorders | Primary Care Physician or OB GYN in the Lee PHO, including Lee Physician Group |
| Sick Visit (acute onset of symptoms or injuries that are not of an emergency nature) | <ul style="list-style-type: none"> ■ Sore throat ■ Nasal congestion ■ Flu ■ Rashes ■ Earache ■ Headache ■ Coughs/colds ■ Stomachache/nausea ■ Infections ■ Minor cuts, bruises or injuries | Primary Care Physician or Urgent Care Center or an ARNP in Employee Health. Your Employee Health ARNP visit is free. |
| Minor Emergency | <ul style="list-style-type: none"> ■ Abrasions ■ Lacerations ■ Back problems ■ Sprains ■ Fractures ■ Burns ■ Eye injury | Primary Care Physician or Urgent Care Center or an ARNP in Employee Health |
| Emergency (acute life-threatening illness or injury that without immediate medical attention could endanger one's health or result in serious bodily harm or dysfunction) | <ul style="list-style-type: none"> ■ Chest pain or irregular heartbeat ■ Uncontrolled bleeding ■ Sudden or severe pain ■ Coughing up or vomiting blood ■ Difficulty breathing or shortness of breath ■ Sudden dizziness, weakness or change in vision ■ Weakness or numbness in an arm or leg ■ Severe or persistent vomiting or diarrhea ■ Change in mental status (confusion, difficulty arousing) ■ Allergic reactions with difficulty breathing | Lee Health Hospital Emergency Department (including out-of-state hospitals) With many ailments, heart attacks included, the symptoms of life-threatening conditions are not always obvious early on. If you are not sure, you should go to an emergency department where you will receive a medical screening to determine whether an emergency medical condition exists. If you decide you need to call 911, an operator often can tell you what to do while waiting for an ambulance. |
| Disease Management (Lee Health offers members disease management programs) | <ul style="list-style-type: none"> ■ Diabetes and Pre-Diabetes ■ Obesity and Weight Loss ■ Asthma through Respiratory Therapy ■ Hypertension and Hyperlipidemia ■ Osteoarthritis | Benefit is only available through Lee Health physicians and facilities. See Lee Health Solutions. |

Dental Coverage

Lee Health Dental Plans offered through Delta Dental cover routine checkups and just about any other type of dental work you might need. Dental claims and ID cards are available at **(800) 521-2651** or at **deltadentalins.com**.



| | Delta PPO Plan | | Delta High PPO Plan | |
|--|--------------------------------|---------------------------------------|--|--|
| | When you use network providers | When you do not use network providers | When you use network providers | When you do not use network providers |
| Deductible | | | | |
| ■ Individual | \$50 | \$50 | \$50 | \$50 |
| ■ Family | \$150 | \$150 | \$100 | \$100 |
| ■ Waived for preventive? | Yes | Yes | Yes | Yes |
| Annual Plan Maximum | \$1,000 | \$1,000 | \$2,000 | \$2,000 |
| Preventive – These are not applied to plan maximums (oral exams, routine cleanings, X-rays) | \$0 | 20% | \$0 | \$0 |
| Basic (fillings, sealants) | 20% | 40% | \$0 | \$0 |
| Major (crowns, inlays, onlays, cast restorations, bridges, dentures, denture repairs) | 50% | 60% | 50% | 50% |
| Orthodontia | | | | |
| ■ Orthodontia | NA | NA | Charges are based on in-network negotiated fees. Benefits are limited to dependent children up to 19 and younger. \$1,000 | Charges are based on in-network negotiated fees. Benefits are limited to dependent children up to 19 and younger. \$1,000 |
| ■ Lifetime maximum | | | No | No |
| ■ Adult coverage | | | No | No |
| ■ Waiting periods | | | No | No |

Reimbursement is paid on Delta Dental contract allowances and not necessarily each dentist's actual fees. No changes to premiums for 2020.



Vision Coverage

The Lee Health benefits program helps you protect and improve your vision with a Vision Plan. The Vision Plan gives you two different options to receive benefits:

- Use the network and receive vision services and plan lenses and frames at a greater benefit level.
- Go to a doctor outside the network and receive a reimbursement for part of the cost of your exams, glasses and/or contacts.



| Vision Care | |
|--|--|
| | When you use network providers, Member Cost |
| Annual Deductible for Eye/Contact Exam ■ Per person | \$5 |
| Eyeglass Lenses (every 12 months) ■ Single ■ Bifocal ■ Trifocal ■ Lenticular | \$15 \$15 \$15 \$15 |
| Frames - \$105 allowance 20% off balance over \$105 (every 24 months) | \$15 |
| Contacts (every 12 months instead of glasses) | The plan provides an exam with a \$5 deductible and an allowance of \$120 for contacts. Contact lens fitting fees apply. |

See your plan document for full details.



Statistics show that between the ages of 35 and 65, almost one-third of Americans will have a serious disability or illness that requires time away from work. If that happens to you, how long could you go without your income? If you are like most Americans, loss of any income would put you in dire straits. To prevent financial loss, most people insure their life, home and car, but have you insured your income?

The Lee Health Disability Plans work together to help you pay your household expenses if you become disabled and cannot work. The disability plans offered are:

- Short-Term Disability
- Long-Term Disability

If you are choosing to elect Short- or Long-Term Disability Insurance for the first time or are attempting to increase coverage during Annual Enrollment, you will be required to complete an Evidence of Insurability form. This form will be sent to you automatically once you enroll. **Coverage will not begin until approval from the vendor is received.** This is also true if you discontinue or decrease coverage during Annual Enrollment, and then choose to re-enroll at a later date. **Approval will be required.**

Short-Term Disability (STD) Insurance

Sometimes, your illness or injury keeps you away more than just a few days. In those instances, the Short-Term Disability Insurance plan covers you.

- Maternity is considered a disability and is covered by STD for up to six weeks. For more details, refer to your group STD Certificate of Coverage on IntraLee.
- See directions on how to file claims by phone with the carrier. Contact Aetna at **(866) 269-6244** to file a claim. Certificate of Disability Coverage is available at **IntraLee/Human Resources Department/Benefits**.

Coverage options are:

| Short-Term Disability (STD) | |
|--|--|
| When benefits start | |
| ■ Disability due to injury | Immediately |
| ■ Disability due to sickness | After you have been disabled for 7 days (or the first day of hospitalization, if earlier) |
| Percent of your salary you will receive | 66 ² / ₃ % of base weekly pay (disability benefits paid to you are taxable income) |
| Maximum benefit you can receive | \$2,000 per week |
| How long benefits continue | STD Option A: Up to 3 months (13 weeks) STD Option B: Up to 6 months (26 weeks) |

Please note for 2020 the benefit maximum remains at \$2,000 per week, but is dependent on 66 2/3% of your base salary. For Physician and Executive coverage STD, contact HR.



Long-Term Disability (LTD) Insurance

If you are disabled for an extended period of time, you may be eligible to receive Long-Term Disability Insurance benefits.

Coverage options are:

| Long-Term Disability (LTD) | LTD Option 1 | LTD Option 2 | LTD Option 3 | LTD Option 4 |
|----------------------------|--------------|--------------|--------------|--------------|
| Benefits amount | 50% of pay | 50% of pay | 60% of pay | 60% of pay |
| Elimination period | 6 months | 3 months | 6 months | 3 months |

At 4 years of continuous full-time service, LTD is paid at maximum level by Lee Health.

You can continue to receive LTD benefits if:

- After 24 months of LTD payments, you are disabled and the vendor determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably trained by education and experience

For more information on Long- and Short-Term Disability Insurance plans, please review your Certificate of Coverage on **IntraLee/ Human Resources Department/Benefits**.

| | |
|--|---|
| Maximum benefit you can receive | \$10,000 per month |
| How long you may receive benefits | Your duration of benefits is based on your age when disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability up to age 65. If your disability occurs at or after age 62, benefits may be payable beyond age 65. |

*Be sure to coordinate your STD and LTD coverage.
For Physician or Executive LTD benefits, contact HR.*



To paraphrase a television ad, “Life Insurance isn’t for you; it’s for the ones you leave behind.” Life Insurance is an important part of your financial security, especially if others depend on you for support. Even if you’re single, your beneficiary can use your Life Insurance to pay your debts like credit cards, car payments, mortgages and other final expenses.

Employees can elect or change their Life Insurance coverage during Annual Enrollment without Medical Evidence of Insurability, as:

- Employees who currently have no coverage and earn \$50,000 per year or more may elect either the 1x pay or \$4,000, or the flat \$50,000 benefit.
- Employees who currently have no coverage and earn less than \$50,000 per year may elect either the flat \$4,000 benefit or 1x pay.
- Employees currently enrolled in 1x pay or more may increase coverage one level or elect \$50,000.
- Any employee may elect the flat \$4,000 benefit.

What is Accident Insurance?

Accident Insurance, also called Accidental Death & Dismemberment (AD&D) Insurance, is similar to regular Life Insurance. If you die in an accident for example, the amount of your coverage is doubled and paid to your beneficiary. However, Accident Insurance also pays a benefit if you are seriously injured in an accident. Part of your benefit may be paid to you if you lose a limb (such as your arm) or your sight as the result of an accident.

For more information on Life & Accident Insurance, please review your Certificate of Coverage.

| Life and Accident Insurance (Maximum of \$600,000) | |
|--|----------|
| Level 1 | \$4,000 |
| Level 2 | 1x pay |
| Level 3 | 1.5x pay |
| Level 4 | 2x pay |
| Level 5 | 3x pay |
| Level 6 | \$50,000 |

Waiver of Premium for Disabled Employees

If an employee becomes totally disabled before age 60 (as determined by the insurance company) while covered by the plan, his or her Life Insurance will be continued without further premium. You must make a written application to the insurance company and be approved to receive this benefit.

Life Insurance Living Benefit

If you are insured for at least \$5,000 of Life Insurance and become terminally ill and are not expected to live for more than 24 months, you may request up to 75% of your Life Insurance amount up to \$500,000 be paid to you before you die. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies).

Beneficiary Designation

Everyone electing Life Insurance for the first time must complete a Beneficiary Designation Form. Your beneficiary is the person you wish to have your benefits paid to if you should die. You may change your beneficiary at any time by completing a new Beneficiary Designation Form, available on IntraLee/Forms Management or by contacting the Human Resources Call Center at **(239) 424-3500**.

Coverage Greater Than \$50,000

Federal regulations require payment of income tax and Social Security tax on the “value” of Life Insurance in excess of \$50,000. The value assigned to this coverage in excess of this amount is regarded as taxable income, and appropriate taxes are withheld from your paycheck (an additional line will appear on your paycheck for Imputed Life). This amount increases with coverage level and with age, per IRS scale.



403(b) Retirement Plan

The 403(b) plan at Lee Health is a valuable benefit and allows employees to save for their retirement by contributing a portion of their regular base wages through the convenience of payroll deduction. You can save with traditional pre-tax contributions, after-tax Roth contributions or a combination of both.

Our 403(b) Retirement Plan is administered by Transamerica Retirement Solutions, which is one of the largest companies in the US specializing in retirement plans. Our plan offers more than 30 money market, bond and stock mutual funds that empower you to build a diverse portfolio tailored to your individual needs. Our plan also offers the flexibility to change your contributions and funds at any time.

All employees, full-time, part-time and temporary (PRN), may contribute to the 403(b) Retirement Plan immediately with no waiting period. Lee Health will match your contribution to your 403(b) Retirement Plan up to 5% of your gross base pay after one year of continuous full-time service on a pre-tax basis. You become fully vested in the matching funds after three years of service. Lee Health contributes over \$14 million per year to provide this benefit. The chart to the right outlines the matching provisions based on the percentage of your base salary you choose to contribute. You can enroll by calling Transamerica at **(800) 755-5801** or going online at **my.trsretire.com**.

457(b) Supplemental Retirement Plan

If you would like to supplement your 403(b) Retirement Plan, you have the option to save additional monies for retirement. That means with these two plans you can save twice the annual deferral maximum allowed each year!

The Lee Health 457(b) Supplemental Retirement Plan is also administered by Transamerica Retirement Solutions and provides the same funds as available in the 403(b). The 457(b) plan provisions parallel the 403(b) for the most part, but do not have the hardship, loan or age 59½ access. However, access is allowed in case of an "Unforeseen Emergency" as defined by the IRS. The 457(b) allows for all types of compensation in determining a contribution, including base pay, bonus, PTO, overtime and shift differential. There is not an employer match available for your contributions to the 457(b) Retirement Plan.

Roth Option

This is an after-tax basis, available in both the 403(b) and 457(b) plans. Please see the SPD on IntraLee.

Retirement Planning Assistance

In addition to the retirement planning tools offered by Transamerica (you can also enroll online), Lee Health offers personalized education and financial planning assistance.

Contact our on-site Retirement and Finance Specialist at **(239) 424-2601**. For additional questions, please contact Transamerica Retirement Solutions at **(800) 755-5801**.

| Percentage of Employee Gross Base Pay Contributed | Match on Entire Contributed Amount | Example: Assume an employee's gross pay was \$1,000 per pay period |
|---|--|--|
| Less than 1% | 0% | No match |
| At least 1%, but less than 2% | 20% | If the employee contributes 1% of gross base pay (\$10), then Lee Health will match 20% of \$10 (\$2). |
| At least 2%, but less than 3% | 40% | If the employee contributes 2% of gross base pay (\$20), then Lee Health will match 40% of \$20 (\$8). |
| At least 3%, but less than 4% | 60% | If the employee contributes 3% of gross base pay (\$30), then Lee Health will match 60% of \$30 (\$18). |
| At least 4%, but less than 5% | 80% | If the employee contributes 4% of gross base pay (\$40), then Lee Health will match 80% of \$40 (\$32). |
| At least 5% | 100% match on 5% contribution. No match above the 5% contribution. | If the employee contributes 5% of gross base pay (\$50), then Lee Health will match 100% of \$50 (\$50). |



Flexible Spending Accounts

Through the Lee Health Flexible Spending Accounts program, you can use tax-free dollars to pay for:

- Most medical, dental, and vision care expenses, such as copayments, deductibles and prescriptions
- Dependent care expenses for children under age 13, such as day care, babysitters, after-school programs or elder care programs, so that you and your spouse can work or go to school

Using tax-free dollars means that you spend less for these expenses and have more money to spend on other things you want and need. Lee Health is offering a VISA card through Eagles, Benefits By Design, Inc. The VISA card makes it convenient to use the tax-free dollars you put into a Flexible Spending Account. Please see the back pages of this guide for contact information.

Points to Remember

- **You must enroll each year to start or continue Flexible Spending Accounts. Your Flexible Spending Account will not automatically continue into the next plan year.**
- **“A Flex Health Spending Claims Extension Period”**
You can continue to use your funds from the previous year from Jan 1 through March 15 of the following year in order to use them up. You have until March 31 to turn in claims to Eagles that were not reimbursed during the plan year.
- This ensures that you have the opportunity to maximize your Flex Health Spending funds and avoid forfeiting money through the IRS “use-it-or-lose-it-rule.”

- **Use-it-or-lose-it.** The IRS rules state that if you have money left over in your Flexible Spending Accounts after you have submitted all your claims for the year, you lose the amount that is left over. So, be careful when calculating how much to contribute.
- **Per the IRS regulations,** your Flex Health Spending account annual maximum is \$2,500. The Flex Dependent Spending account maximum remains at \$5,000.

If you are a new hire after Annual Enrollment, your flexible benefit account will be effective after your 90th day and through the end of the calendar year. All eligible expenses must have been incurred during that time frame. If you need assistance calculating the number of the remaining pay periods, please contact HR at **(239) 424-3500**. For more information on Flexible Spending Accounts, please refer to the Flexible Spending Account SPD at **IntraLee/Human Resources Department/Benefits** or visit **myflexonline.com**.

Long-Term Care Insurance

Lee Health aims to protect you from the devastating financial effects of providing long-term care for yourself or a family member. Be sure to review the coverage offered. Contact HR for more information or visit **<http://unuminfo.com/lmhs>**, a website designed especially for Lee Health employees.



When to Use the Personal and Family Counselor

Counseling is available to all Lee Health employees, including PRNs, and their immediate family members for personal difficulties such as:

- Family or marital problems
- Parenting concerns
- Emotional difficulties, such as depression and anxiety
- Drug and alcohol dependence
- Stress and burnout
- Grief over death of a loved one or other losses
- Other problems that may surface

If you need assistance, please call ESI at: **(239) 433-1211** or **(800) 252-4555**.

The personal and family counselor will work directly and confidentially with you or your family member. In some cases, the counselor's role will be to assist in determining what community services can best provide the needed help. Up to six sessions per incident are provided. The first six sessions are fully covered by Lee Health. Additional treatments may be covered by the Health Plan.

This year we will continue to have a personal and family counselor on-site one day per week working closely with our Wellness Coaches. In addition, we have online courses through Cobalt Magellan for stress management, life changes, depression, anxiety and a number of other topics.

Confidentiality

The Lee Health personal and family counselor is administered by ESI Group, a national firm specializing in employee assistance programs. Any help you receive is completely confidential.



Wellness Visit

Each employee and spouse enrolled in the Lee Health Employee Health Plan can schedule an annual wellness visit with their in-network physician or one of our Employee Health offices.

RN Wellness Coaching

This exciting service is offered in conjunction with our Health Plan. We have RN Wellness Coaches available to meet with Lee Health Medical Plan participants to focus on wellness.

Participants can schedule a visit with an RN Wellness Coach. The RN Wellness Coach will provide individual, confidential health coaching to support the participant on the journey to wellness. This is a service that will be available throughout the year. A Health Plan participant can make an appointment with an RN Wellness Coach and share with the Coach their wellness visit results. The Coach can then develop an action plan. This may include coordinating, as needed, with the on-site personal and family counselor to support participants in behavior modification.

In addition, the Coach can direct the participant to appropriate Lee Health support programs. Programs include our wellness centers, pre-diabetes and diabetes courses, nutritional counseling, weight loss programs, asthma program, hypertension and hyperlipidemia program, osteoarthritis program or healthy meals from our cafeterias.

Lee Memorial also makes available an extensive Asthma Education Program through Respiratory Therapy with services ranging from pre- and post-pulmonary function testing, to individualized asthma action plans, peak flow meter values established, spacer for inhalers, nebulizer kits, sinus products, determination of asthma classification of severity, asthma carrying pack and asthma education folder.

Health Risk Assessment

Lee Health provides employees the opportunity to participate in a confidential online Health Risk Assessment. For details on how to take the assessment, go to **HR on IntraLee**.

Lee Health Solutions

Lee Health Solutions offers a variety of programs to help you achieve your goals for healthier living. They are available to assist you in making the positive health choices leading to a lifetime of better health. Many of the programs listed below are provided at a significant discount or no cost to health plan participants.

Programs include: Diabetes self-management, blood sugar/pre-diabetes and management training, pregnancy & diabetes education, diabetes education and prevention, individual nutrition counseling, weight management program, chronic disease self-management (available throughout Lee County), chronic pain self-management (available throughout Lee County), osteoarthritis management, Wellness Center benefit, Complete Health Improvement Program (CHIP) and our new hypertension and hyperlipidemia programs.

Learn about the daily behaviors you can adopt to become the healthiest you've ever been. Please call (239) 424-3120 or email LeeHealthSolutions@LeeHealth.org for more information.

Healthy Life Centers

The Healthy Life Centers inspire you to live your healthiest life. Nationally accredited exercise specialists have a passion to help you achieve new levels of optimal health. Employees of Lee Health are welcomed to these facilities and programs at discounted rates with no contracts and can cancel memberships at any time. Our commitment to your overall health and wellness begins with a full assessment of your health history, your interests, and your goals.

To help meet your goals we offer:

- Educational programming
- Clinical exercise programs
 - Lifestyle Exercise Improvement Program
 - Cardiovascular Exercise Program
 - Osteoarthritis Exercise Program
 - CHIP Exercise Program
 - Offered in person and virtually
- Lifestyle coaching
 - Complimentary initial consult
 - Offered in person and virtually
- Personal training/group training
- Group exercise classes
 - Cycle studio
 - Mind & Body studio
 - Meditation
 - Hypnotherapy
 - Craniosacral Therapy
 - Positional Release Therapy
 - Massage Therapy
 - Aquatics center
 - Basketball court
- Swimming lessons for all ages
- Kid Zone child care
- Healthy Café, pro shop

Healthy Life Center Locations

Cape Coral, 609 SE 13th Ct., Cape Coral, FL 33990 – 239-424-3220

Ft. Myers, 3114 Cleveland Ave, Ft. Myers, FL 33901 – 239-343-4980

Babcock Ranch, 42880 Crescent Loop, Suite 100
Babcock Ranch, FL 33982 – 239-343-3540

Coconut Point, 23450 Via Coconut Point, Estero, FL 34135
239-468-0050

Another wonderful benefit of Lee Health is our Paid Time-Off Program (PTO). With our PTO program, eligible regular full-time and part-time employees accrue Paid Time-Off for vacations, holidays, disaster disruptions and absence due to personal needs, illness or injury.

For management staff, this benefit differs. Please review our policy for more details. The policy is available through HR.

For more information about Leaves of Absence, Family Medical Leave Act (FMLA) and all other leaves of absence, contact the Absence Management Specialist at (239) 424-2473 or Aetna at (866) 269-6244.

| Service | Full-Time Accrual Based on 80 Hours Worked |
|--|--|
| Beginning 90 days after date of hire through completion of 5 years of service. (0-59 months) | 7.40 hours |
| Beginning of 6th year through completion of 9 years of service. (60-107 months) | 9.25 hours |
| Beginning of 10th year through completion of 14 years of service. (108-167 months) | 11.08 hours |
| Beginning of 15th year through completion of 19 years of service. (168-227 months) | 11.70 hours |
| Beginning of 20th year. (228+ months) | 13.25 hours |

This benefit may be modified at any time during the year. See the policy for the 80-hour staff usage requirement and 128-hour leader usage requirement.

Regular full-time and part-time employees with at least three months of continuous service are eligible to use Paid Time-Off with supervisor approval. Paid Time-Off accrues on hours worked as shown to the right.

The accrual for regular full-time employees with standard hours of 72-80 and regular part-time employees shall be prorated based on actual hours worked each pay period (capped at 80 total hours).

Compared to other similar employers, this is a very market-competitive PTO schedule. For full details and updates, please see the PTO policy on IntraLee.



Lee Health is continuously mindful of balancing the demands of work, family and home. That's why we provide a number of optional benefits to assist you in this never-ending balancing act such as:

Tax-Advantaged College Saving Plan

College Bound Fund is a 529 College Savings Program that allows you to deduct money from your paycheck, after taxes, and place them into an investment fund for college education. The earnings grow tax-free, and the minimum payroll deduction is \$25 per pay period. This program is available to everyone – parents, grandparents, friends and family to help you plan for your child's future educational needs.



Other Lee Health Benefits Include:

- Lee Health Child Development Centers
- Cafeteria Discounts on Meals
- Educational Assistance and Career Advancement
- Service Awards and Recognition
- Variety of Discounts for Lee Health Employees Through Herocare, **(877) 437-6411** or **herocare.org**
- Staff Activities: Discounts for theme park tickets, sporting events, concerts and theater tickets
- Workers' Compensation
- Social Security Contribution
- ARNP – Employee Health
- Free Flu Shots
- Discounts to Wellness Center

LeeHealth.org

- Lee Health Solutions Programs for Pre-diabetes, Weight Loss, Hypertension, Hyperlipidemia and Osteoarthritis
- Lee Health Asthma Management Program
- Gift Shops
- Pet Insurance
- Universal Life Insurance
- Auto Insurance
- Legal Insurance (available only during open enrollment or newly eligible)
- ID Theft
- Critical Illness Policy
- Long-Term Care Insurance
- Consumer Purchasing Program

Contact Human Resources at **(239) 424-3500** to find out more about these benefits.

Please review all benefit programs on **IntraLee/Human Resources Department/Benefits**.

Child Care Benefits

Employees may enroll their children in any of the Lee Health Child Development Centers as space permits. These award winning centers provide a high-quality nationally accredited child care program to employees' children at a reduced rate. Programs are provided for infants, pre-school children, pre-K, before and after school care, school holiday care and a summer camp for school age children up to 12 years of age. The Child Development Centers are open Monday through Friday as follows:

- Lee Memorial Hospital – 6 a.m.–6:30 p.m.
- Cape Coral Hospital – 5:45 a.m.–6:30 p.m.
6:30 p.m.–8 p.m. based on need
- HealthPark Medical Center – 6 a.m.–6:30 p.m.
6:30 p.m.–8 p.m. based on need

Contact the Lee Health Child Development Centers at **(239) 343-6130** for more information.



Human Resources (239) 424-3500

Employee Health

| | |
|---|-----------------------|
| Cape Coral Hospital – MOC 1st Floor | (239) 424-2120 |
| HealthPark Medical Center – on the 2nd Floor | (239) 343-5120 |
| Lee Memorial Hospital – MOC 8th Floor | (239) 343-2220 |
| Gulf Coast Medical Center – MOC 2nd Floor | (239) 343-0486 |

Convenient Care

| | |
|--|-----------------------|
| Page Field 4771 S Cleveland Avenue | (239) 343-9800 |
| Pine Island 1682 NE Pine Island Road | (239) 424-1655 |
| Summerlin 16230 Summerlin Road Suite 215 | (239) 343-7450 |

Hospital Emergency Departments

| | |
|--|-----------------------|
| Cape Coral Hospital 636 Del Prado Boulevard Cape Coral | (239) 424-2354 |
| For Fort Myers: HealthPark Medical Center 9981 S. HealthPark Drive | (239) 343-5334 |
| Lee Memorial Hospital 2776 Cleveland Avenue | (239) 343-2329 |
| Gulf Coast Medical Center 13681 Doctor's Way | (239) 343-0434 |

Lee Health Pharmacies Locations & Contacts

| | |
|---|--|
| Lee Memorial Hospital 2776 Cleveland Avenue Fort Myers, FL 33901 (located in the lobby) Hours of operation: 8 a.m.–8 p.m. Monday–Saturday Hours of operation: 9 a.m.–1 p.m. Sunday | Phone (239) 343-2800 Fax (239) 343-2703 |
| Gulf Coast Medical Center 13681 Doctor's Way Fort Myers, FL 33912 Hours of operation: 9 a.m.–7 p.m. Monday–Saturday | Phone (239) 343-1600 Fax (239) 343-1601 |
| HealthPark Medical Center 9981 S. HealthPark Drive Fort Myers, FL 33908 (located near the cafeteria) Hours of operation: 8 a.m.–8 p.m. Monday–Saturday Hours of operation: 9 a.m.–1 p.m. Sunday | Phone (239) 343-5100 Fax (239) 343-5275 |
| Cape Coral Hospital 636 Del Prado Blvd. Cape Coral, FL 33990 (located in the lobby) Hours of operation: 9 a.m.–7 p.m. Monday–Saturday | Phone (239) 424-2456 Fax (239) 424-2466 |
| Page Field 4751 S Cleveland Avenue Fort Myers, FL 33907 Hours of operation: 8 a.m.–6 p.m. – 7 days a week | Phone (239) 343-9836 Fax (239) 343-9838 |

* Additional pharmacies opening soon

LeeHealth.org

Lab Locations

| | |
|--|-----------------------|
| Lab Services Customer Service | (239) 424-3177 |
| Cape Coral Hospital Outpatient Lab 636 Del Prado Blvd. | (239) 424-3748 |
| Downtown Cape Coral 1335B Cape Coral Parkway (Big John Plaza) | (239) 424-3790 |
| Pine Island Road - Cape Coral 1682 NE Pine Island Road | (239) 424-1650 |
| Lee Memorial Hospital Outpatient Lab 2776 Cleveland Avenue | (239) 343-3190 |
| Outpatient Center at Riverwalk 12600 Creekside Lane, Suite 4 | (239) 343-9215 |
| Outpatient Center at HealthPark Commons 16281 Bass Road, Suite 202 | (239) 343-7247 |
| Page Field Outpatient Lab 4761 S Cleveland Avenue, Bldg. 3, Suite 1 | (239) 343-9720 |
| Outpatient Center at Plantation Road 13601 Plantation Road, Suite 1 | (239) 343-0770 |
| Outpatient Center at the Sanctuary 8960 Colonial Center Drive, Suite 102 | (239) 343-9420 |
| Bonita Community Health Center 3501 Health Center Boulevard, Suite 2140 | (239) 495-4370 |
| Outpatient Center at Surfside 2441 Surfside Boulevard, Suite 100 | (239) 541-7525 |
| Pediatric Specialty Clinic 1265 Creekside Parkway, Suite 200 | (239) 254-4280 |



Human Resources (239) 424-3500

If you have any questions about our benefits, please contact the company that handles the plan administration for Lee Health. Below is a list of the companies, the plans they administer and their phone numbers.

If you still have questions, please contact the Human Resources Department at **(239) 424-3500**.

For appointments with Lee Physician Group call **(239) 481-4111** or email to **LeePhysicianGroup@LeeHealth.org**.



| Plan | Contact | Phone Number | Website | Mailing Address |
|---------------------------------------|-----------------------------------|-----------------------|--------------------------------------|--|
| Medical | WebTPA | (888) 632-3235 | webtpa.com | P.O. Box 99906, Grapevine, TX 76099 |
| Mail-Order Prescriptions | Lee Health | (239) 424-3197 | leehealth.org/pharmacy | 636 Del Prado Blvd., Cape Coral, FL 33990 |
| Prescription Coverage | Magellan | (800) 424-5889 | magellanhealth.com | 15950 North 76th Street, Suite 200, Scottsdale, AZ 85260 |
| Dental | Delta Dental | (800) 521-2651 | deltadentalins.com | P.O. Box 1809, Alpharetta, GA 30023-1809 |
| Vision | Humana | (877) 398-2980 | humana.com | 500 W. Main Street, Louisville, KY 40202 |
| Life Insurance | Aetna | (800) 523-5065 | aetna.com | P.O. Box 14549, Lexington, KY 40512-4549 |
| ESI | ESI Group | (239) 433-1211 | healthcareeap.com | 6213 Presidential Court, Suite 110, Fort Myers, FL 33919 |
| Short-Term Disability | Aetna | (866) 269-6244 | aetnadisability.com | 1600 SW 80th Terrace, Plantation, FL 33324 |
| Long-Term Disability | Aetna | (866) 269-6244 | aetnadisability.com | 1600 SW 80th Terrace, Plantation, FL 33324 |
| Flexible Spending Accounts | Eagles, Benefits by Design, Inc. | (800) 726-5603 | myflexonline.com | 2336 SE Ocean Blvd., Ste 301 Stuart, FL 34996 |
| Long-Term Care Insurance | UNUM Provident | (800) 227-4165 | unuminfo.com/lmhs | P.O. Box 100196, Columbia, SC 29202-9975 |
| Retirement 403(b) & 457(b) | Transamerica Retirement Solutions | (800) 755-5801 | transamerica.com | 440 Mamaroneck Ave., Harrison, NY 10528 |
| Optional Benefits | Mercer | (800) 336-9421 | leehealthoptionalbenefits.com | 12421 Meredith Dr., Urbandale, IA 50398 |
| Lee Health PHO | Lee Health PHO | | www.leeppo.org | 8300 College Pkwy, Fort Myers, FL 33919 |
| Aetna Wrap Network | WebTPA | (888) 632-3235 | www.aetna.com/asa | P.O. Box 539508, Grand Prairie, TX 75053 |



About This Guide

This guide describes the benefit plans and policies available to you as an employee of Lee Health. The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. This guide is meant only to cover the major points of each plan or policy. It does not contain all of the details that are included in your Summary Plan Descriptions (as required by ERISA) found in your other employee benefit materials. If there is ever a question about one of these plans and policies, or if there is a conflict between the information in this guide and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern.

Note: The benefits highlighted and described in this guide may be changed at any time and do not represent a contractual obligation – either implied or expressed – on the part of Lee Health.