



2023 Benefits-at-a-Glance

Benefits are effective on the day you are hired into an eligible position.
Visit the HR Service Portal at HRforCaregivers.org to learn more.

Providence – Medical Residents

This document provides a high-level overview of the benefits for those considering employment with Providence. Please refer to the 'Next steps' section if you have accepted a position.

Welcome to Providence benefits

Providence offers a comprehensive Total Rewards package designed to support your health and well-being. Our vision of Health for a Better World is becoming a reality thanks to our caregivers' time and valuable talents. We are committed to providing a comprehensive Total Rewards package, including compensation, retirement, health care and paid-leave benefits, well-being resources, and much more. Explore the HR Service Portal at HRforCaregivers.org as a guest to learn about your options. You can also use tools to help you choose the benefits that are right for you and your family.



Your benefit options

Providence provides some benefits at no cost to you. Other benefits are optional, with costs shared by you and Providence.

Benefits provided by Providence at no cost to you:

- Basic life insurance
- Short-term disability
- Long-term disability – 60% of earnings after 180 day waiting period to a maximum of \$15,000 per month
- Caregiver Assistance Program
- Choose Well, your caregiver well-being program

Benefits provided by Providence where you share in the cost:

You have the choice of a variety of benefits. Review your options and the costs of those options on the HR Service Portal at HRforCaregivers.org and determine which benefits best meet your needs.

Once you are on the HR Service Portal, you can use the search bar to find the information you want by topic. For each benefit listed below, enter the **bolded** words in the search bar to find out more about that benefit. Your choices include:

- At least two **medical plan options**, depending on your location
- At least two **dental plan options**, depending on your location
- One **vision plan option**
- **Health Care FSA** (for eligible health care expenses)
- **Dependent Care FSA** (for work-related child- or elder-care expenses)
- **Supplemental life** insurance and voluntary AD&D insurance

To offer a Total Rewards program that is just, affordable and sustainable for all caregivers, higher-income caregivers will pay a larger portion of their medical plan premium. In the search bar on the home page of the HR Service Portal, type **pay based premium** and select **Pay-Based Medical Plan Premiums** for more information.

Take action

1. Explore the HR Service Portal at HRforCaregivers.org to learn about your options.
2. Try out ALEX® from the home page. ALEX is a fun, interactive video designed to help you learn about and compare your medical and dental plan options.
3. Watch the New Caregiver Orientation video. In the search bar on the home page of the HR Service Portal, type **video**, then select **Newly Eligible Caregivers** to access the new caregiver video.
4. Once you start work, enroll in the benefits you want within 30 days of your date of hire into a benefits-eligible position. If you don't enroll, you will have employer-paid life and disability coverage only (no medical, dental or vision coverage).

Who is eligible?

To learn about the benefits eligibility and who you can cover on your benefits, visit the HR Service Portal at HRforCaregivers.org. In the search bar, type **eligibility**, then click on one of the following topics for more information: **Newly Eligible Caregivers**, **Benefits Eligibility Overview**, **Who Can I Cover for Benefits?** or **Adult Benefits Recipient (ABR)**.

Choose Well

Choose Well, your caregiver well-being program is available to help you create a positive culture at work and support you in your daily well-being. Choose Well provides you with programs, tools, and resources to become the best version of yourself—mind, body, spirit and financial.

The Choose Well program provides a financial health incentive for participating in activities designed to help support your well-being. The health incentive can be used to pay for your out-of-pocket health care expenses and reduce your medical costs. As a new hire or newly benefits-eligible caregiver, you automatically receive the health incentive shown below. You may choose to participate in Choose Well to earn your health incentive for the following year. To learn more, visit the HR Service Portal at HRforCaregivers.org. In the search bar, type **Health Incentive and Rewards** for more information.

	Hired/eligible before July 1	Hired/eligible on or after July 1
HRA or HSA ¹ medical plan	\$700/person (\$1,400/family) deposited to your HRA/HSA	\$350/person (\$700/family) deposited to your HRA/HSA
All other medical plans	Medical premium reduction of \$15.38 bi-weekly (\$30.77 bi-weekly if covering spouse/ABR)	

¹ Benefits enrollment submitted after Dec. 1 are not eligible for the HSA health incentive contribution. If you want to enroll in the HSA medical plan, you will be asked a series of questions in the benefits enrollment system to determine if you are eligible for the HSA account. If you are deemed ineligible for an HSA account and enroll in this plan, you will not receive the health incentive.

Learn more about your well-being resources today at mychoosewell.org and remember to bookmark this page:



Back-Up Child, Adult and Elder Care

Families come in all forms. Our caregivers are often caring for young children, adults with special needs or elder family members. This benefit helps give you peace of mind and support at critical moments, by making it easy for you to arrange back-up care in a care center or at home if you need to be at work.

Learn about the program on the HR Service Portal. In the search bar, type **back-up care**, then click on **Back-up Child and Elder Care**.

Find a provider

To search for providers included in each medical plan's network, visit the HR Service Portal at [HRforCaregivers.org](https://www.hrforcaregivers.org). In the search bar, type **find a provider**, then click on **Find a Provider or Pharmacy**.

To search for dental providers, type **dental** in the search bar, then click on **Dental plan options** and scroll to the **Finding in-network providers** instructions. The link to the dental plan claims administrator's website is located under **Resources** at the top of this page.

To search for vision providers, type **vision** in the search bar, then click on **Vision plan options**. Instructions for finding a provider are located right above the plan coverage details table. The link to the vision claims administrator's website is located under **Resources** at the top of this page.

Voluntary benefits

You also have the opportunity to enroll in voluntary benefits. Voluntary benefits are individual programs and policies offered at affordable group rates.

You can enroll in or cancel these benefits at any time:

- Auto and home insurance
- Pet insurance
- Commuter benefits (Note: This program does not replace any transit programs sponsored by your location.)

You can enroll in these benefits only during your initial benefits enrollment period, or during open enrollment each year:

- Group legal insurance
- Identity and credit protection
- Voluntary short-term disability
- Critical Illness
- Accident

Voluntary benefits are generally sponsored by independent vendors and offered to you at reduced group rates with Providence's permission. Providence does not administer, endorse or contribute toward voluntary benefits or receive any compensation for offering voluntary benefits.



Retirement

The Providence retirement program consists of employer match and discretionary contributions that work together with your pre-tax (and/or Roth after-tax) contributions to help you save for retirement.

Learn about the program on the HR Service Portal. In the search bar, type **retirement**, then click on **All About Your Retirement Plan**.



Paid Time Away

Time away hours may be used for vacation, holidays, personal days off and short-term illness. Time away hours do not include time off for continuing medical education, and is not transferable or eligible for cash-out upon termination of employment.

Your time away is pro-rated, based on your hire date and FTE. Medical Residents with a 1.0 FTE are eligible for up to 200 hours of time away each year. These hours are front-loaded each year on July 1, or prorated based on your date of hire and are intended for use over a 12-month period between July and June.

Medical Residents with a 1.0 FTE can rollover up to 40 hours of unused time away at the end of June. The number of hours you can rollover is prorated, based on your FTE. For example, 0.5 FTE will have up to 20 hours rolled from one year to the next; if you only have 15 hours remaining, all 15 hours will roll over. The maximum balance of time away hours that can be maintained at any time is 240 hours.

Holidays: Time away hours listed above include holidays.

Continuing Medical Education (CME): Time away does not include time off for continuing medical education.

Short-term disability

We offer a short-term disability plan to provide added protection for time away due to your own non-work-related illness or injury lasting more than seven days. For benefits-eligible Medical Residents, the program begins to pay benefits of 100 percent of base pay after you cannot work for seven consecutive calendar days and 66-2/3% for weeks 10 through 26. Short-term disability benefits are offset by any state disability insurance you may be eligible to receive.

Short-term disability benefits are taxable. The short-term disability program will pay you through the 26th week of disability, as long as you remain disabled. When short-term disability benefits end, you may be eligible for long-term disability benefits.

Paid parental leave

We offer benefits-eligible Medical Residents a paid parental leave benefit to support and celebrate growing families. This program will replace 100 percent of your pay for up to six weeks to care for and bond with your newborn, newly adopted or newly placed foster child. This benefit is available to all working parents – mothers and fathers. Paid parental leave benefits are offset by any state disability or family leave benefits you may be eligible to receive and is in addition to any short-term disability pay that a new birth mother may receive.

Eligible Medical Residents can take a maximum of six weeks of paid parental leave per rolling 12-month period. Medical Residents may choose to use the six weeks in three separate intervals that each have at least a one-week duration (e.g. break up the six weeks of leave in three two-week intervals). The leave must be taken within 12 months of the birth, adoption or foster care placement.

Paid family leave

Benefits-eligible Medical Residents are also offered a one-time paid family leave benefit. This program will replace 100 percent of your pay for up to six weeks to care for a family member. Medical Residents may choose to use the six weeks in three separate intervals that each have at least a one-week duration. Paid family leave benefits are offset by any state disability benefits you may be eligible to receive.

Note: Caregivers may also be eligible for a one-time additional week of paid time off outside of the leaves mentioned above.



Next steps

This information is provided for those who have accepted a position with Providence.

Visit the HR Service Portal at HRforCaregivers.org to learn about the benefits available to you. Until you start work, use the **Guest Sign-in** and select **Providence**.

Watch for an email from your pre-boarding specialist. The specialist will help you through the on-boarding process, including how to log in to the HR Service Portal as a caregiver and access your benefits enrollment guide.

Take action!

You have up to 30 days from your hire date to enroll in benefits. Once you submit your elections, your enrollment period will end and your coverage is effective as of your date of hire (or date you become eligible for benefits). In the HR Service Portal, scroll down to **External Links** and click on **Benefits – enroll, review or update (BenefitConnect)**.

Retroactive paycheck deductions may apply. If you don't take action, you will have employer-paid life and disability coverage only (no medical, dental or vision coverage).

Questions or need help enrolling?

Beginning on your start date, the **Benefits Service Center** will be available to assist you, weekdays from 7:30 a.m. to 6:00 p.m. Pacific time.

After you enroll, log in to the HR Service Portal at HRforCaregivers.org. In the search bar, type **contacts**, then click on **Benefits Contacts** for benefits claims administrator contacts and other helpful resources.



Health Plan Notice of Nondiscrimination and Accessibility

Providence Health & Services and St Joseph Health (“We”) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.

We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

When necessary to ensure an equal opportunity and meaningful access, we:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provide free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services in relation to your group health plan, contact Providence HR/Benefits, Benefits Consultant, Compliance.

If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a complaint with the Benefits Consultant, Compliance, HR/Benefits 1801 Lind Ave SW, Renton, WA 98057, or by contacting the Benefits Service Center at (888) 615-6481 or submitting an HR Inquiry ticket through the HR Service Portal at [HRforCaregivers.org](https://www.hhs.gov/ocr/office/file/index.html). You can file a complaint in person or by mail, or through HR Inquiry. If you need help filing a complaint, the Benefits Consultant, Compliance is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW, Room 509F, HHH Building
Washington, DC 20201
1-800-868-1019, 800-537-7697 (TDD)

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 888-615-6481.

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 888-615-6481。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 888-615-6481.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 888-615-6481.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 888-615-6481.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 888-615-6481

كل رفاوتت هي وغللا دع اسما لما تادبج ناف، وغللا رفا تادحتت تنك اذا: تطوخم
ناجملاب 888-615-6481 مقرب لصتا

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。888-615-6481。

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.
Rufnummer:
888-615-6481.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 888-615-6481.

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 888-615-6481.

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تروصوب ين ابز تاليسرت، دينك يم وگتفنگ يسراف نابز تب رگا: دوجت
ديري گتب سابت 888-615-6481 اب دشاب يم مهارف امش يارب ناگيار

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 888-615-6481.

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 888-615-6481.