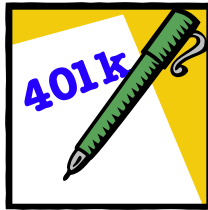


Retirement Plan

The **Partners In Home Care Retirement Plan** provides employees with the opportunity to save a portion of their wages on a tax-deferred basis.



The Agency provides discretionary Matching Contributions of 100% of the first 4% and 50% of the next 2% that employees save. The Matching Contributions vest over 5 years.

Eligibility for participation begins on the first of the month after completing 60 days of employment.

A diverse selection of investment options is available, covering a wide range of investment styles and varying degrees of potential risk and reward.



The plan also has a loan feature which allows you to access your savings and then pay yourself back.

Employee Assistance Program

The Employee Assistance Program (EAP) helps employees deal with issues that impact their ability to do their best work. It provides confidential, prompt and direct access to counselors for face-to-face, short-term counseling at no cost to employees. Employees and family members can have up to four counseling sessions per episode.



Voluntary Benefits

The Agency makes a variety of optional benefits available, so that you can tailor your overall package to fit your specific needs. These benefits include:

Basic Life Insurance — \$15,000 life + AD&D for employees, \$10,000 for spouses and \$5,000 for children who are covered under the health insurance plan.

Supplemental Life Insurance — Additional life and AD&D in increments of \$10,000 at group rates.

Long Term Disability — Income replacement in the event of extended disability.

Accident Insurance — provides cash for incidental expenses following an accident.

Critical Illness Insurance — pays a lump sum upon being diagnosed with a critical illness.

Legal Shield & Identity Shield Protection

Additional information on these benefits is available from Human Resources.



Partners In Home Care

Bringing Health Care Home

Benefits Brochure

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Partners In Home Care

Bringing Health Care Home

Benefits Brochure

A brief overview of the benefits package provided to employees of Partners In Home Care, Inc. who work in eligible classifications.

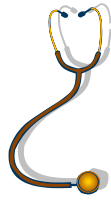


The benefits described here are covered in detail in separate benefit plan documents. Refer to these documents for specific information. Please note that the terms of the written insurance policies or pension plan documents are controlling.

Revision Date: January 2017

Health Insurance

The Agency provides a **High-Deductible Health Plan (HDHP)** through Montana Medical Association. The plan includes a network of preferred providers. If you stay within the network, the plan provides better coverage and higher reimbursements.

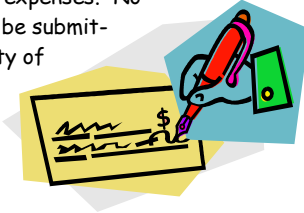


As the name implies, the HDHP has a high deductible. Once the deductible is reached, the plan covers 80% of eligible expenses. Special benefits are available for preventive prescriptions. All other medical expenses apply to the deductible. The exception is preventive services, which are generally covered at 100% with no deductible.

Deductible	\$2,600/person \$5,200/family
Coinsurance	Agency pays 80% You pay 20%
Out of Pocket Maximum	\$6,550/person \$13,100/family
Preventive Care	100%

If you elect medical coverage, then you are eligible to set up a **Health Savings Account (HSA)**. You can use an HSA to pay for out-of-pocket medical expenses with pre-tax savings. Unlike Flexible Spending Accounts, HSAs are not at risk of forfeiture if they aren't used. Therefore, you can save from year-to-year so that you have funds available to cover your deductible.

HSAs are set up at a local bank and treated just like a checking account. Participants use debit cards to pay for out-of-pocket medical expenses. No claims or receipts have to be submitted. It is the responsibility of participants to maintain records that document medical expenses in the event of an audit by the IRS.



HSA account balances roll over from year to year and earn interest on balances exceeding \$500.

Dental Insurance

The annual deductible for dental coverage is \$50/person, up to \$150/family. The maximum benefit per calendar year is \$1,000. The deductible is waived for preventive services, which also do not apply to the annual maximum. Orthodontics has a lifetime limit of \$1,500.

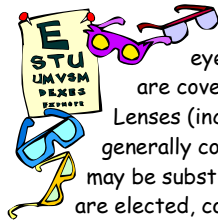


Preventive Services — Paid at 100%, no deductible. Includes checkups, cleanings, x-rays, etc.

Basic Services — Paid at 80% after \$50 deductible. Includes fillings, sealants, extractions, root canals, etc.

Major Services — Paid at 50% after \$50 deductible. Includes crowns, bridges, dentures, etc.

Vision Insurance



Under the Vision Service Plan, annual eye exams are covered at 100%. Frames are covered every 24 months up to \$130.

Lenses (including lined bifocals and trifocals) are generally covered at 100% annually. Contact lenses may be substituted for frames/lenses. If contacts are elected, coverage is limited to \$130. If contacts are deemed medically necessary, then they are covered in full. All services are subject to a \$25 annual co-pay.

Holidays

The Agency provides 8 paid holidays, with 6 scheduled and 2 floating:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day



Floating Holidays can be taken at any time during the calendar year. Nonexempt employees who work on scheduled holidays are generally paid time and a half for hours worked.

Paid Leave



Personal Accumulated Leave (PAL) — Full-time employees accrue PAL at the rate of 120 hours per year for the first year of employment. Eligible part-time employees accrue a pro-rated amount.

Eight hours of additional PAL time accrues for each subsequent year of service (again pro-rated for part-time employees). The maximum annual accrual is 200 hours per year. PAL does not accrue during overtime. PAL accrual is limited to the annual maximum.

Extended Illness Leave — Extended Illness Leave is provided for employees' extended illness, hospitalization or bereavement. Full-time employees accrue this leave at the rate of 48 hours per year. Eligible part-time employees accrue a pro-rated amount. It accumulates from year-to-year, to a maximum limit of 480 hours.

Extended Illness Leave becomes available after the first 3 days of an illness, or immediately upon hospitalization. It is also used for bereavement leave.



 **Partners In Home Care**
Bringing Health Care Home