



EMPLOYEE BENEFIT SUMMARY

OneWorld
Community Health Centers, Inc.

We've Got You Covered



Effective January—December 2018

WHO IS ELIGIBLE?

BENEFIT OFFERING	CARRIER	All	All ≥ .75 FTE	All ≥ .5 FTE	Providers ≥ .5 FTE	Executives & Directors ≥ .5 FTE	Exempt-Classified Leaders ≥ .5 FTE
Group Health Insurance*	Aetna		X				
***New Service w/ health insurance ... Teladoc	Aetna		X				
Voluntary Dental Insurance*	Aetna		X				
Voluntary Vision Insurance*	Eye Med		X				
Life Insurance *	Aetna		X		X	X	X
Short-Term Disability	Aetna		X		X	X	X
Long-Term Disability	Aetna				X	X	X
Voluntary Supplemental Insurance*	Colonial		X				
Medical Reimbursement Flex Acct	Gallagher		X				
Dependent Care Reimbursement Acct	Gallagher		X				
Retirement Plan—401k	Mass Mutual	X	X	X	X	X	X
Paid Time Off (Vacation & Sick)	N/A		X	X	X	X	X
Holiday Time Off	N/A		X	X	X	X	X
Military, Bereavement, Civic Leave	N/A	X	X	X	X	X	X
Extended Leave of Absence	N/A	See Employee Handbook for Eligibility Requirements					
Continuing Education Support	N/A		>.5 FTEs: See Supervisor or Contract for Details				
Pre-approved Tuition Reimbursement	N/A		X		X	X	X
Professional Development Offerings	N/A	X	X	X	X	X	X
Employee Assistance Program	Best Care	X	X	X	X	X	
Imagination Station Childcare (subject to capacity)	N/A	X	X	X	X	X	X
LSX Workout Facility	N/A	X	X	X	X	X	X
Free Parking	N/A	X	X	X	X	X	X
Clinician or Clinical Role Benefits	N/A	See the Back Page for Details					

*Additional amount available for purchase. Dependent Coverage Available w/Enrolled Employee. See Benefit Details

MISSION

In partnership with the community, OneWorld provides culturally respectful quality health care with special attention to the underserved

OneWorld strives to be an employer of choice that attracts, supports and retains the best people to enable the achievement of our mission.

ONEWORLD VALUES

ACCESS

INTEGRITY &
COMPASSION

STEWARDSHIP

COMMUNITY

PARTNERSHIP

EXCELLENCE & QUALITY

**FOR MORE
INFORMATION, PLEASE
CONTACT HR**

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WHICH BENEFITS AM I ELIGIBLE FOR?

Employee eligibility for benefits is determined by your role and/or the number of hours worked per week. The above matrix outlines eligibility for benefits based on this criteria. For employees who sign employment contracts upon hire (such as providers), the contract terms always supersede OneWorld's benefit policies.

Revised: November 2017

General Notes About Insurance Benefits

Those who work at least 30 hours per week (.75 FTE) are eligible for health, dental, vision, life, short-term disability and supplemental insurance. All Leaders and Providers in an exempt-classified position working at least 20 hours per week (.5 FTE) are eligible for OneWorld-sponsored basic life insurance and short-term and long term disability.

OneWorld's insurance plan year runs from January 1 – December 31 annually. Insurance benefits are effective **the first of the month after the employment start date.** Eligible employees can enroll in insurance plans within 30 days of a) hire, b) when a qualifying event is experienced (birth, death, marriage, divorce, coverage under a spouse's plan, and loss of a job), c) upon assessment of hours at 90 days or annually, and d) during OneWorld's annual open enrollment period. **Open enrollment is announced by HR and will typically occur toward the end of the year.**

Payment for the employee's portion of the benefit premium occurs through payroll deduction from 24 out of the 26 annual pay periods. 401k and Flex plan deductions occur in all 26 annual pay periods. Where eligible, insurance benefits are withheld from paychecks pre-tax. Pre-tax premium payment reduces taxable income and increases take home pay.

Domestic Partner & Spousal Insurance Coverage

OneWorld's insurance plans allow for coverage of **both same and opposite sex couples** in a certified domestic partner (greater than 24 months in length) or legal marriage relationship. Coverage is available to biological children of the partner/spouse even if the partner/spouse is not enrolled in coverage, as long as the children reside with the employee at least 50% of the time or the partner/spouse is legally obligated to provide insurance coverage for the children. **Domestic Partner coverage can only be initiated within 30 days of initial hire or during open enrollment.** A Certification of Domestic Partnership document is available in HR and must be completed with enrollment paperwork to process coverage. Due to IRS Tax Code Section 152(a), the portion of an insurance premium allotted to cover a domestic partner and/or his/her children is not eligible for pre-tax withholding.

All employees enrolling a spouse in an insurance plan for the first time following January 1, 2015 must provide a valid copy of the marriage certificate.

Health Insurance Provider Network Options

OneWorld strives to provide all eligible employees with comprehensive, affordable benefit choices. In alignment with this goal, we offer a robust health plan design with three provider network options:

Option 1: **OW/CHI Network** (OneWorld, Alegent, Creighton, Children's)

Option 2: **Full Network** (UNMC/Nebraska Med + Boystown + Methodist + Option 1)

**The broader the provider network, the higher the premium cost. To maximize the availability of affordable options, OneWorld bases its premium contribution level for all employees on the rates for Option 2—the full Network regardless of the network level elected.*

****Once a network election is made, it cannot be changed until the next benefit enrollment cycle.****

IMPORTANT NOTES ABOUT NETWORK OPTIONS

1. The Catholic Health Initiatives (CHI) Network does not perform elective sterilizations (such as tubal ligations & vasectomies). Individual CHI providers determine whether or not to provide birth control services.
2. If you are in a life-threatening situation and are taken to an out-of-network provider (in Nebraska or while traveling), in network rates will apply.

Teladoc Services-New telephone service available 24/7

Aetna Health Insurance



The plan benefits are the same for both network options.

Refer to the Summary Plan Description for further detail, if needed.

PLAN SUMMARY OVERVIEW

Deductible	In Network	Out of Network
EE Only	\$2,000	\$4,000
EE & Spouse	\$4,000	\$8,000
EE & Children	\$4,000	\$8,000
EE & Family	\$4,000	\$8,000

Out of Pocket Max	In Network	Out of Network
EE Only	\$5,500	\$11,000
EE & Spouse	\$11,000	\$22,000
EE & Children	\$11,000	\$22,000
EE & Family	\$11,000	\$22,000

Visits	In Network	Out of Network
Office Visit	\$30	Deductible + 50%
Preventive Care	100%	Deductible + 50%
Specialist Visit	\$60	Deductible + 50%
Urgent Care	\$60	Deductible + 50%
Emergency	\$150 + 20%	\$150 + 20%
In-Patient	Deductible + 20%	Deductible + 50%

Pharmacy	In Network	Out of Network
Deductible	None	\$500 Individual \$1000 Family
Tier 1	\$10	Deductible + 50%
Tier 2	\$40	Deductible + 50%
Tier 3	\$65	Deductible + 50%
Policy is a Generic Drug Program		

PREMIUM COSTS

OneWorld covers 85% of the premium cost for eligible employees and 50% for dependents. You pay 15% for your coverage and 50% for your dependents.

	OneWorld / CHI Network			Full Network		
	You Pay per paycheck	Total You Pay Per Month	Total health premium cost per month (What you pay + What OneWorld pays)	You Pay per paycheck	Total You Pay Per Month	Total health premium cost per month (What you pay + What OneWorld pays)
Employee Only	4.13	8.26	331.47	29.60	59.20	394.60
EE + Spouse/ DP	80.58	161.16	679.51	133.18	266.36	808.94
EE + Children	58.74	117.48	580.07	103.59	207.18	690.55
EE + Family	142.48	284.96	961.25	217.04	434.08	1144.35

Teladoc Services-NEW

Teladoc is a Convenient, virtual medical service offered to OneWorld employees who carry Health insurance through our group plan. If you are unsure if you should go to a doctor, you can now call Teladoc 24/7 via your phone, cell phone or any device. The co-pay for this service is \$20.00 per visit. All new patients would be required to register.

Aetna Dental Insurance

OneWorld offers access to employee-funded dental and vision insurance for those who work more than 30 hours per week. The employee is responsible for 100% of the premium cost. Check with your dental provider prior to service to see if they participate. *Dental cards are only available if you request them.* Refer to the Summary Plan Description for further detail, if needed.

DEDUCTIBLE

- \$50 Per Person Per Year (\$150 Family CY Maximum)
- Not applicable to Diagnostic & Preventative Services or Orthodontia



Service	In-Network	Out-of-Network
Diagnostic & Preventative (exams, cleanings, fluoride, x-rays)	100%	80%
Basic Restorative Care (fillings, sealants, emergency, etc.)	80%	50%
Basic Oral Surgery	50%	50%
Complex Surgical Extractions	50%	50%
Basic Endodontic Therapy	50%	50%
Basic Periodontal Services	50%	50%
Complex Surgical Periodonatal Care	50%	50%
Major Restorative Services	50%	50%
Prosthetic Services	50%	50%
Prosthetic Repair & Adjustments	50%	50%
Orthodontics	50%	50%

	You pay per paycheck	You Pay per month
EE Only	12.49	24.98
EE + One	28.29	56.58
EE + Family	44.46	88.92

Plan Maximums	Description
Calendar Year Per Person	\$1000
Regular check-ups	Two visits per year
Child-Only (Placed prior to Age 19) Orthodontia Lifetime	\$1000

EyeMed Vision Insurance

The employee is responsible for 100% of the premium cost. Receive a 20% discount on all items not otherwise covered by the plan.



	You Pay per paycheck	You Pay per month
EE Only	2.94	\$5.88
EE & Spouse	5.59	\$11.18
EE & Children	5.88	\$11.76
EE & Family	8.64	\$17.28

Service	Frequency
Eye Exam	Once /12 Months
Eye Glass Lenses or Contacts	Once /12 Months
Frames	Once /24 Months

Benefits	In Network	Out of Network
Eye Exam / Refraction	\$10 Co-Pay	Up to \$30 Reimbursement
Single Lenses	\$25 Co-Pay	Up to \$25 Reimbursement
Bifocal Lenses	\$25 Co-Pay	Up to \$40 Reimbursement
Trifocal Lenses	\$25 Co-Pay	Up to \$60 Reimbursement
Frames	\$0 Co-Pay; up to \$120	Up to \$60 Reimbursement
Contacts (medically necessary)	\$0 Co-Pay; 100%	Up to \$200 Reimbursement
Contacts (Cosmetic)	Up to \$120	Up to \$96 Reimbursement
Disposable Contacts	Up to \$120	Up to \$96 Reimbursement

Basic Life Insurance



OneWorld provides those who work more than 30 hours per week with life insurance equal to the employee’s annual salary (maximum is \$250,000) at no cost to the individual. There is a benefit reduction at age 70. This benefit ends when employment ends. **Additional voluntary life insurance is available for purchase at the eligible employee’s expense for self or dependents**, if desired.

Short-Term Disability

Contact HR to Inquire About Initiating Disability Benefits When Needed

OneWorld provides those who work more than 30 hours per week short-term disability (STD) coverage at no cost to the employee. The length of benefit is dependent upon and determined by the disability event experienced.

Employees receive 66.67% of their gross pre-disability earnings (minus taxes) up to \$2000 per week for the length of time determined by the event (the maximum time for any event is 13 weeks).

All employees are subject to a seven calendar day waiting period for the STD benefit to start if the disability event is planned or if it is as a result of an illness. However, there is no elimination period if the disability event is a the result of an accident. If an employee has unused PTO, it must be utilized during this waiting period. If there is no PTO available, then the waiting period is unpaid. An employee will not receive payment from OneWorld while he/she is receiving STD benefits; however, during this time, the employee is still responsible for deductions that typically occur through payroll. Paid Time Off (PTO) is not accrued while an employee is receiving STD benefits. The STD benefit ends when employment ends.

Long-Term Disability

Contact HR to Inquire About Initiating Disability Benefits When Needed

OneWorld provides eligible employees with long-term disability (LTD) coverage at no cost to the employee. Premiums are deducted from an employee’s salary, which is grossed-up to cover premium costs, to decrease taxation upon use. **Employees receive 66.67% of their gross pre-disability earnings (minus taxes) up to \$10,000 per month after a 90 day waiting period.** Payment may be reduced by other deductible sources of income. Some disabilities may not be covered or may have limited coverage under this plan. There is a pre-existing limitation in this policy that applies only if the LTD event occurs within the first year of employment. The LTD benefit ends when employment ends.

Voluntary Supplemental Insurance

OneWorld provides eligible employees with the option of supplementing insurance with additional benefits to best suit individual needs. Premiums for these options are paid entirely by the employee. A meeting with a Colonial Life representative is needed to determine costs.

These supplemental benefits provide employees with the ability to:

- Off-set the out of pocket expenses from the Coventry Health Insurance
- Protect income and assets in the event of an injury, illness or disability
- Have portable insurance should a job change or retirement occur



Supplemental Medical Options
Disability
Accident
Cancer
Hospital Confinement
Critical Illness

Supplemental Life Options
Term Life
Universal Life (with Long Term Care)
Whole Life

Contact HR if Interested in Premium and Plan Detail Information

Medical Reimbursement Flex Account



Employees who work more than 30 hours per week may elect to contribute to this account which is used to pay for healthcare expenses not covered by insurance. Funds are withheld pre-tax through 26 regular payroll deductions. During the year, the employee can be reimbursed directly from the account for qualified healthcare services provided. Employees are eligible for coverage effective the first of the month following hire date. **Medical reimbursement is federally capped at \$2,650 per year. A maximum balance of \$500**

Dependent Care Reimbursement Flex Account

Employees who work more than 30 hours per week may elect to contribute to this account which is used to pay for dependent care. Funds are withheld pre-tax through 26 regular payroll deductions.

To qualify, dependents must be:

- A child under the age of 13, or
- A child, spouse or other dependent that is physically or mentally incapable of self-care and spends at least 8 hours a day in the household.

Employees are eligible for coverage effective the first of the month following hire date. **Dependent care reimbursement is federally capped at \$5,000 per year, per household.** Married spouses can each elect this benefit, but their total combined elections cannot exceed \$5,000.

Retirement Plan—401(k)



OneWorld participates in a 401(k) plan for retirement with either a pre-tax option or a post-tax Roth 401(k) option. **OneWorld will match up to 100% of the first 3% the employee invests and match 50% of the next 3% the employee invests, at each pay period.** Annual limit is 18,500 with a \$6000 “catchup for those over age 55.

Employees are 100% vested at the time of participation. The employee should contact HR to arrange a meeting with an investment representative to discuss financial planning options. **If the employee takes no action on this plan, then automatic enrollment occurs and 3% of their income will be redirected toward a specified retirement account.** All employees are eligible on the first of the month following 90 days of consecutive employment. Open enrollment periods for 401(k) occur quarterly in December, March, June and September. Consultations with a licensed financial practitioner are offered to all employees who wish to partake in the benefit.

Paid Time Off (PTO)

Full-time and part-time employees (working 20 hours per week or more) are eligible for PTO benefits based on years of service and employment status as outlined below. Part-time employees accrue PTO at a pro-rated percentage. PTO is intended to be used for personal and vacation time.

LENGTH OF EMPLOYMENT	EARNED PTO (HOURLY EE)	EARNED PTO (SALARIED EE)
0-24 months	3.08 hours per pay period	4.62 hours per pay period
25-60 months	4.62 hours per pay period	6.16 hours per pay period
61-120 months	6.16 hours per pay period	7.69 hours per pay period
121+ months	7.69 hours per pay period	9.23 hours per pay period

Providers should refer to their employment contracts for PTO benefit accrual rates and amounts.

In addition to regular PTO accrual, **as a token of appreciation for service**, OneWorld gives employees an additional allotment of PTO hours on their employment anniversary based on the following tenure schedule:

1-5 Years of Service	4 Additional PTO hours
6-10 Years of Service	8 Additional PTO hours
11+ Years of Service	16 Additional PTO hours

Paid Holiday Time

OneWorld provides 80 hours (10 Days) of paid holiday time per year for each employee who works 40 hours per week (1.0 FTE). Holiday time is pro-rated for those who work less than 40 but more than 20 hours per week. Employees who work less than 20 hours per week are not eligible for holiday pay.

The Senior Leadership Team determines the holiday schedule each year. However, typical paid holidays (for those eligible) may include: New Years Day or Martin Luther King Day, Good Friday, Memorial Day, Fourth of July, Labor Day, Thanksgiving, Day After Thanksgiving, 1/2 Day Christmas Eve, Christmas Day, 1/2 Day New Years Eve and Employee's Birthday.

Paid Sick Leave

OneWorld provides paid Sick Time to employees who are a 0.5 FTE or above. Sick leave is prorated by FTE and hire date.(for new employees). It does not carry over from year to year. For example: a 1.0 FTE employee will receive 24 hours of Sick Leave each January; a 0.5 FTE employee would receive 12 hours.

Short-Term Paid Leave

The following types of leave are separate from and are not subject to the utilization of PTO. **See the Employee Handbook for additional details on these leave types.**

MILITARY

Qualifying employees may take military leave at full regular pay (minus military pay received) not to exceed 10 days. These days must be approved and occur during regularly scheduled work days for the employee.

BEREAVEMENT

Bereavement leave may be taken by an employee who has a death in his/her family. A maximum of five days at regular pay is available in the event of a death in the immediate family. These relationships include: miscarriage, spouse, children, father/father-in-law, mother/mother-in-law, grandparents and grandchildren. One to three days paid leave is granted at the discretion of the employee's supervisor in the event of an extended family member death.

CIVIC DUTY (COURT & ELECTION)

Time off is given to employees when they are summoned for jury duty or election day duty. A copy of the notice must be given to Human Resources.

Extended Leave of Absence

Beyond the short-term leave situations outlined, OneWorld recognizes three other leave types:

- A. Personal Leave of Absence (Non-Medical Reason or Non FMLA Eligible Medical Leave)
- B. Family Military Leave (under FMLA/NFMLA)
- C. Family Medical Leave of Absence (FMLA)

FMLA utilization and PTO utilization during leave is tracked via the employee's time card in Ceridian/Dayforce.

- Employees must use all available PTO or Sick leave while on FMLA or any approved leave
- If Short Term Disability (STD) is used during leave:
 - PTO must be used for the waiting period dates (if PTO is available)
 - PTO CANNOT be used while the employee is receiving STD payment (post waiting period)

See the Employee Handbook for full details on these leave types.

Professional Development Opportunities

OneWorld is committed to the long-term development of our staff. There are tracks of development available for those desiring to grow either into or within a leadership role. See the Employee Handbook for details of each of the following offerings:

1. **Emerging Leaders / Young Professionals:** The employee-lead emerging leaders young professionals group is currently evolving at OneWorld.
2. **Leadership Academy (LA):** The LA purpose is to enhance personal and leadership development in alignment with the vision and future growth of OneWorld.
3. **Leadership Development (LD):** OneWorld's LD vision is to provide the right mix of development to fully meet individual needs and equip leaders effectively in their role. OneWorld provides regular and continuous development offerings to provide leaders with core management skills, as well as to reinforce or develop position-specific skills.
4. **General Training Workshops:** Each manager has an allocated budget for training on an annual basis. Employees can bring opportunities to their supervisor/manager's attention for approval which provide job-related development opportunities.

Pre-Approved Tuition Reimbursement Support

After completing 90 days of continuous employment, OneWorld employees working ≥ 30 hours per week and all Executives, Directors & Providers Working ≥ 20 hours per week may be eligible for up to \$1,000 per semester of tuition expenses, for 2 or 3 courses per semester for OneWorld approved, career-relevant classes. Leadership Academy active and recent graduates are eligible for \$1,500 per semester for four (4) semesters. Lab and building use fees are not reimbursable. Books may be covered, if they are directly relevant to a position.

Approval from the Supervisor and Department Leader must be received prior to enrollment. You must submit proof of enrollment, cost of tuition, and a grade of "C" or better for Undergraduate classes, or a grade of "B" or better for Graduate classes. Initial approval of a course of study does not obligate OneWorld to future/continued approval.

Approval is only valid for the course and semester given. Each course and semester must be approved individually.

All employees who receive tuition reimbursement support must remain employed at OneWorld for at least a year post receipt of reimbursement.

Additional Benefits

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Employees may access these services confidentially to seek assistance with family conflicts, relationship challenges, grief, stress, or other family/life concerns. EAP provides a third-party perspective, tools and coping skill support.

LIVESTOCK EXCHANGE CAMPUS WORKOUT FACILITY

Employees may access the free workout facility in the North building, between the hours of 5 a.m.—10 p.m.

PARKING

Parking is available for employees at all OneWorld locations. The LSX campus does require a nominal fee for parking at the Main clinic parking lot.

OneWorld reserves the right to modify benefits, in whole or in part, from time to time, with or without prior notification. This is not a promise of contract, expressed or implied, and should not be taken as such. Benefits can only be canceled under the circumstances of a qualifying event.

***OneWorld complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ***

Additional Benefits (continued)

IMAGINATION STATION -LIVESTOCK EXCHANGE CAMPUS EMPLOYEE-ONLY CHILDCARE

Childcare provided by Imagination Station is available to the children of OneWorld only who are up to 5 years of age. Title XX is accepted for qualified applicants. OneWorld does not operate the childcare center. Employees who elect this service must agree to the terms and conditions determined by Imagination Station.

Paid Bi-Weekly/Direct Deposit

OneWorld pays employees bi-weekly, every other Wednesday. Refer to pay schedules for dates. Direct deposit is encouraged and is easily submitted through the payroll system.

Additional Benefits For Those In Pertinent Clinical Roles

CLINICAL UNIFORM ALLOWANCE

Employees who are required to wear scrubs in their clinical role may receive a one-time monetary allowance of \$75 after 60 days of service. Providers have an annual lab coat allowance of \$100.

LICENSURE & CREDENTIALING SUPPORT FOR CONTRACTED CLINICIANS

For clinical employees governed by an employment contract, OneWorld covers the costs associated with licensure and credentialing per the terms of the signed agreement.

FEDERAL TORT CLAIMS ACT (FTCA) MALPRACTICE COVERAGE

As a federally qualified health center (FQHC), OneWorld receives malpractice insurance coverage through the Federal Tort Claims Act (FTCA) for medical, dental and related services within the approved scope. The coverage is provided to all pertinent OneWorld providers at no cost to the employee.

FEDERAL AND STATE LOAN REPAYMENT PROGRAM PARTICIPATION

All OneWorld locations are approved National Health Service Corps (NHSC) sites. We will support all eligible employees as needed in the NHSC application process. We will support eligible employee participation in the State of Nebraska Loan Repayment Program on a case-by-case, pre-approved basis. Participation in the Nebraska State Program, if supported, may include further evaluation of your compensation

CONTINUING EDUCATION SUPPORT

Staff required to have CEU, CDE or CME hours to meet continuing licensure or certification may be eligible for financial support. Providers should reference their employment contract. All other employees with job-related CEU requirements should check with their supervisor and receive Director-level approval for OneWorld to cover CEU-related costs.