



Fiscal Year 2020
BENEFITS ENROLLMENT GUIDE
July 1, 2019–June 30, 2020



life.

BETTER.

choose smart.
live happy.

It's time to enroll.

Let's get started and make life better together.

Use your benefits to help you stay healthy, save on taxes and worry less knowing you're prepared for the unexpected. We also help you take time away when you need it, further your education and prepare for a successful retirement. Spend some time understanding your options. This guide will help. Then, select the coverage that best meets your needs.

Cincinnati Children's Partners with You To Manage Rising Benefit Costs	You Pay	Cincinnati Children's Pays
Medical and Dental Insurance, Health Savings Account ¹	✗	✗
Basic Life and AD&D, Short- and Long-Term Disability		✗
Vision, Supplemental Life and AD&D, Supplemental Short-Term Disability, Critical Illness, Accident, Legal Insurance	✗	

What's inside?

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IT'S ALL IN -or- NOTHING:

If you don't enroll, you won't be covered by medical, dental and vision insurance, and many other benefits you and your family need. And you won't be able to enroll again until the next Open Enrollment period, unless you experience a qualifying life event.

¹Cincinnati Children's only contributes when enrolled in the HSA Advantage plan..

DISCLAIMER
This brochure provides an overview of standard benefits offered to most Cincinnati Children's employees. Some information may not apply to all Cincinnati Children's employees. Actual Plan provisions are contained in Plan Documents, agreements of insurance and the respective Summary Plan Descriptions. Cincinnati Children's reserves the right to interpret, suspend, amend or terminate the Plan at any time. Healthcare-related benefit questions should be directed to MyQHealth at 855-428-5866. All other questions should be directed to HR4U at 513-803-HR4U (4748).

Eligibility.

Who can I cover?

Participation is based on your classification, such as full-time, part-time, limited part-time and standby.

- In general, you're eligible if you're regularly scheduled to work 20 hours or more per week (0.5 FTE or greater).
- You may enroll eligible family members who include:
 - Your spouse
 - Your children and other eligible dependents up to age 26
- You will be asked to provide documentation for your eligible family members when you enroll, such as a marriage certificate or birth certificate and Social Security numbers.

If your family members work at Cincinnati Children's.

- If two Cincinnati Children's employees are married, they may not be enrolled as both a member and a dependent of the other employee.
- Likewise, dependent children may only be covered under one parent with our coverage.
- Dependent children who are Cincinnati Children's employees with their own coverage may not be covered under a parent who is a Cincinnati Children's employee.



ENROLL WITHIN 60 DAYS

of your hire/rehire/status change date to initiate coverage elections. If you don't enroll within 60 days, you actively waive the elective coverage options until the next Open Enrollment period.

Medical.

Choose from three plans:



HSA Basic

TAX-ADVANTAGED HSA!

- Highest deductible
- Lowest premium
- Higher coinsurance
- Free preventive care services
- Pay a deductible for medical and prescription drugs, and then pay coinsurance

SAVE ON TAXES

With the HSA Basic plan, you can enroll in a tax-advantaged Health Savings Account (HSA) and make pretax contributions. With the money you save in the HSA, you can pay for eligible healthcare expenses now or in the future.

Learn more about the HSA on [page 13](#).



HSA Advantage

QUARTERLY HSA CONTRIBUTIONS FROM CINCINNATI CHILDREN'S

- Tax-advantaged HSA
- Moderate deductible
- Moderate premium
- Moderate coinsurance
- Free preventive care services
- Pay a deductible for medical and prescription drugs, and then pay coinsurance

SAVE ON TAXES AND GET CINCINNATI CHILDREN'S CONTRIBUTIONS!

With the HSA Advantage plan, you can enroll in an HSA and make pretax contributions, and **Cincinnati Children's will contribute**.¹

- Single: \$750
- Family: \$1,500

Contributions are made quarterly during the following months: July, October, January and April. Learn more about the HSA on [page 13](#).



Select

NO HSA

- Lowest deductible
- Highest premium
- Pay a deductible for medical, and then a combination of co-pays and coinsurance
- Pay a co-pay for generic prescription drugs and coinsurance for other drugs



THE NETWORK:

All three plans use the same national network, Anthem National PPO (BlueCard PPO).

You can use any provider you choose, but you save more when you use a network provider. You also have options to use Cincinnati Children's providers at a lower coinsurance or co-pay.

¹ Subject to proration and applicable IRS maximum limits.

Prescription drug coverage.

Express Scripts manages our prescription drug benefit. Express Scripts is the largest independent pharmacy manager in the U.S., meaning you can find an in-network pharmacy in your neighborhood. Express Scripts offers great service, discounts and clinical support resources that lead to better health outcomes.

What you pay for medications depends on the plan you choose, as well as if it is a generic, preferred/formulary brand or a non-preferred/non-formulary brand. Visit CenterLink for drug lists and the Drug Price Check Tool to compare prices.

Go to Walgreens for maintenance medications.

Maintenance medications are medications taken on a daily basis for a chronic condition. Walgreens is the exclusive provider for a 90-day supply of your maintenance medication(s).

On an HSA plan

If you enrolled in an HSA plan, you may:

- Get a 30-day supply of maintenance medications at a retail pharmacy, or
- Get a 90-day supply through either a Walgreens retail pharmacy or Walgreens mail order service.

On the Select plan

If you enrolled in the Select plan, you must:

- Get a 90-day supply of maintenance medications through either a Walgreens retail pharmacy or Walgreens mail order service.



ON THE SELECT PLAN?

When you order maintenance medications in a 90-day supply, you pay the cost of a 60-day supply.



How the plans work when you need care.

HSA Basic

HSA Advantage

Select

Step
1

TAX-ADVANTAGED HSA! ENROLL IN AN HSA

You fund your HSA with pretax contributions. Use this money to pay your healthcare expenses.

QUARTERLY HSA CONTRIBUTIONS FROM CINCINNATI CHILDREN'S!

You and Cincinnati Children's fund your HSA with pretax contributions and contributions from Cincinnati Children's. Use this money to pay your healthcare expenses or save it for a rainy day.

NO HSA

In the Select plan, there is no HSA to help pay for healthcare expenses.

Step
2

YOU PAY

If you use all the money in your HSA, you pay out of pocket until you reach your deductible.

YOU PAY

If you use all the money in your HSA, you pay out of pocket until you reach your deductible.

YOU PAY

You pay out of pocket until you reach your deductible.

Step
3

YOU + CINCINNATI CHILDREN'S PAY

Once the deductible is met, you and the plan share the cost.

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Once the deductible is met, you and the plan share the cost.

Step
4

CINCINNATI CHILDREN'S PAYS

Once you reach your out-of-pocket maximum, the plan pays 100%.

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Learn more.

- There's more to know about the actual Health Savings Account (HSA). Find details on [page 13](#).
- You can enroll in Critical Illness and Accident insurance to supplement a medical plan. Find details on [page 16](#).
- You can also get a discount of 40 percent on facility-based services at a Cincinnati Children's facility when enrolled in the plans. Find details [here](#).

ID cards.

You will get one ID card for FY 2020. It will include medical and Rx information.



NOT SURE WHICH PLAN IS RIGHT FOR YOU?

Call your MyQHealth Care Coordinator for help at 855-428-5866.

Compare medical plans.

Medical Plans		HSA Basic ²			HSA Advantage			Select ²		
Children's Facility Discount		40% discount on billed facility fee charges for Children's facility-based services for covered members on all plans								
Network		Children's ¹	In-Network	Out-of-Network	Children's ¹	In-Network	Out-of-Network	Children's ¹	In-Network	Out-of-Network
Medical Annual Deductible	Single	\$2,500	\$2,500	\$4,000	\$1,500	\$1,500	\$2,000	\$500	\$500	\$750
	Family	\$5,000	\$5,000	\$8,000	\$3,000	\$3,000	\$4,000	\$1,000 ²	\$1,000 ²	\$1,500
Preventive Services and Preventive Prescription Drugs		\$0	\$0	40% after deductible	\$0	\$0	40% after deductible	\$0	\$0	30% after deductible
Medical Annual Out-of-Pocket Maximum	Single	\$5,500	\$5,500	\$11,000	\$2,500	\$2,500	\$5,000	\$2,000	\$2,000	\$4,000
	Family	\$11,000 ²	\$11,000 ²	\$22,000	\$5,000	\$5,000	\$10,000	\$4,000	\$4,000	\$8,000
Prescription Annual Out-of-Pocket Maximum	Single	N/A	N/A	N/A	N/A	N/A	N/A	\$4,850	\$4,850	\$4,850
	Family	N/A	N/A	N/A	N/A	N/A	N/A	\$9,700	\$9,700	\$9,700
Children's HSA Contributions	Single	\$0	\$0	\$0	\$750 ³	\$750 ³	\$750 ³	N/A	N/A	N/A
	Family	\$0	\$0	\$0	\$1,500 ³	\$1,500 ³	\$1,500 ³	N/A	N/A	N/A
Children's Paid Coinsurance		100%	80%	60%	100%	85%	60%	95%	90%	70%
FULL-TIME Staff, Faculty, Staff Physicians and Senior Management (32–40 Hours per Week)		FULL-TIME Employee Premium Deductions Per Pay (26)								
Employee Only		\$10.62			\$63.35			\$106.44		
Employee + Spouse		\$22.31			\$126.56			\$215.71		
Employee + Child		\$16.99			\$97.92			\$166.04		
Employee + Children		\$23.36			\$132.49			\$225.63		
Family		\$33.46			\$186.97			\$320.29		
PART-TIME Staff, Faculty, Staff Physicians and Senior Management (20–31 Hours per Week)		PART-TIME Employee Premium Deductions Per Pay (26)								
Employee Only		\$31.87			\$92.84			\$147.66		
Employee + Spouse		\$66.91			\$188.41			\$302.24		
Employee + Child		\$50.96			\$145.10			\$231.95		
Employee + Children		\$70.10			\$197.37			\$316.29		
Family		\$100.37			\$279.74			\$449.80		

¹ Children's tier includes Children's providers and facilities including the Employee Care Clinic staffed by UC Health.

² Cincinnati Children's medical plans have an aggregate deductible and out-of-pocket maximum, all covered members' expenses accumulate toward the deductible and out-of-pocket. Two exceptions: 1) covered J1/J2 Visa members on the Select plan, the deductible is embedded 2) and covered members in the HSA Basic plan, the OOP Max is embedded at \$6,850. Embedded means the deductible (Select) or out-of-pocket (HSA Basic) limits apply to each member on the plan.

³ Made in four even quarterly deposits.



DETAILS:

Find plan details on www.lifeatcincinnatichildrens.org.

Healthcare questions?

Call your MyQHealth Care Coordinator!

Understanding the healthcare process or health insurance can be tricky—even when you're a healthcare professional! That's why Cincinnati Children's offers MyQHealth Care Coordinators—at no cost to you. This group of nurses and benefit experts are at your service to provide personalized guidance for you and your family. You'll experience this great resource in two ways.

1

Call a **MyQHealth Care Coordinator** at 855-428-5866 now to help you locate a doctor, coordinate treatment or work out any insurance-related issues.

2

A **MyQHealth Care Coordinator** will call you to guide you if you've been diagnosed with a new condition or to help coordinate follow-up care.

As you can see, instead of contacting your insurance company about your insurance and healthcare questions, reach out to your MyQHealth Care Coordinators. The chart on the following page shows you examples of when to call MyQHealth or HR. Learn more at www.lifeatcincinnatichildrens.org.

A CarePartner for your family.

Ask your Care Coordinator how you can get assistance for your loved ones **not on a Cincinnati Children's health plan**. They can arrange care for your parents, help in understanding Medicare benefits and more through a program called CarePartner.

MyQHealth.
by QUANTUM HEALTH

Your MyQHealth Care Coordinator can help you ...

- Find a doctor
- Map your healthcare journey
- Understand your benefits
- Resolve insurance bills
- Complete a pre-authorization
- Replace your Medical/Rx ID card
- Find lower-cost prescription drugs

CarePartner
by QUANTUM HEALTH

A CarePartner can help you ...

- Find healthcare for loved ones **not on a Cincinnati Children's health plan**, such as:
 - Understanding a loved one's health conditions and directions from doctors
 - Coordinating care among multiple providers
 - Working through claims and billing issues for Medicare and other carriers



LEARN MORE:

Taking the worry away at www.lifeatcincinnatichildrens.org.

MyQHealth and HR4U.

Who to call. When to call them.

MyQHealth helps with your healthcare-related questions. It can be a good resource for dental, vision, HSA and wellbeing benefits, too!

Is your question ...	Example	Medical	Rx	Dental	Vision	HSA	Wellbeing	All Other Benefits
About general benefits?	<ul style="list-style-type: none"> • How much can I contribute to my FSA this year? • Can I use my HSA money on my adult dependent? • How does an out-of-pocket max work? 	✓	✓	✓	✓	✓	✓	✓
Children's plan-specific?	<ul style="list-style-type: none"> • How are diabetic supplies covered? • Is a pre-authorization required? • What is the orthodontia benefit? • Are vaccinations covered at the pharmacy? 	✓	✓	✓	✓	✓	✓	✓
Related to your own situation?	<ul style="list-style-type: none"> • I need help finding an in-network provider near me. • I don't think my doctor's bill is correct. • Why was my claim denied? 	✓	✓	✓	✓	✓	✓	✓
About eligibility or other issues?	<ul style="list-style-type: none"> • I want to enroll my newborn. • I want to change my address. • My paycheck deduction looks incorrect. 	HR4U is your best source of information on Qualified Life Events, paycheck deduction questions, eligibility and questions about enrolling in MyHub.						



Call **MyQHealth**
855-428-5866



Call **HR4U**
513-803-HR4U (4748)

When you or your spouse need care, but don't have time to go to a doctor or therapist, LiveHealth Online can help.



Visit with a board-certified doctor or behavioral health professional



Access from your laptop, smartphone or tablet



Medical care available 24/7

This is a great option when you're traveling or if you don't feel well enough to leave your house. Get diagnosed and maybe even get a prescription in less time than it takes to drive to urgent care. Or visit with a behavioral health professional from home when you make an appointment. Learn more at www.livehealthonline.com. LiveHealth Online is not a replacement to your relationship with your primary care physician. In fact, for children under 2, we recommend you use your pediatrician as the primary source of care.

MyHealthPath.

Cincinnati Children's encourages you to make an active choice in prioritizing your wellbeing! The MyHealthPath program is an online tool that supports you in reaching your wellbeing goals and earning great rewards¹ along the way.

Rewards		
Level 1 Bronze	1,000 points	\$90 cash
Level 2 Silver	2,000 points	an additional \$90 cash (\$180 total)
Level 3 Gold	3,000 points	an additional \$90 cash (\$270 total)
Level 4 Platinum	4,000 points	an additional \$90 cash (\$360 total + 4 hours of PTO)
Level 5 Champion's Cup	5,000 points	an additional 4 hours of PTO (8 hours total) and recognition in the Wellbeing Circle

Register today by going to www.myhealthpath.org.

¹ Completion of the Wellbeing Assessment and Health Screening is required to earn rewards.

Cincinnati Children's wellbeing resources.

At Cincinnati Children's, we offer a total suite of wellbeing activities focused on supporting you, so you can live your best life.

- **Physical Wellbeing:** Organized walking groups, on-site fitness classes, weight management programs and nutrition webinars are just a few of the ways Cincinnati Children's supports your physical wellbeing, so you have the energy you need to live life to the fullest.
- **Emotional Wellbeing:** On-site guided meditation and yoga classes, as well as webinars—focusing on mindfulness, change resiliency and stress management—to teach you how to build skills around resiliency. Access to an on-site mental health counselor is available for all employees.
- **Financial Wellbeing:** One-on-one financial consultations and ongoing financial seminars help you build financial stability and a healthier financial future.
- **Health Coaching:** Free and confidential health coaching helps you get started with your own personal wellbeing goals.



YOUR PRIVACY IS PROTECTED:

Individual results and data from MyHealthPath are never provided to Cincinnati Children's.

Dental.

Tasting the good life.

You can choose from three dental plans with coverage for preventive, basic and major care, as well as orthodontia. The plans are administered by Dental Care Plus. Find plan details on www.lifeatcincinnatichildrens.org.



BE AWARE:

On the DCP–Choice PPO, you may owe the difference between what the dentist charges and what the plan pays if you go to an out-of-network dentist.

Dental Plans		DCP–Basic	DCP–High	DCP–Choice PPO (Out-of-Area)
Provider Network		Dental Care Plus HMO	Dental Care Plus HMO	Balanced Value Network/PPO
Network		In-Network	In-Network	In-Network & Out-of-Network ¹
Annual Deductible	Single	\$50	\$50	\$50
	Family	\$150	\$150	\$150
Annual Maximum ² (per covered member)		\$750 per member	\$1,500 per member	\$1,000 per member
Preventive Care		\$0	\$0	\$0
Basic Services		50% after deductible	20% after deductible	20% after deductible
Major Services		50% after deductible	40% after deductible	40% after deductible
Orthodontia (up to age 19)		50%	40%	40%
Orthodontia Lifetime Maximum (up to age 19)		\$750 per dependent child (up to age 19)	\$1,500 per dependent child (up to age 19)	\$1,000 per dependent child (up to age 19)
FULL-TIME Staff, Faculty, Staff Physicians and Senior Management (32–40 Hours per Week)		FULL-TIME Employee Premium Deductions Per Pay (26)		
Employee Only		\$6.24	\$11.89	\$8.73
Employee + Spouse		\$12.79	\$24.39	\$17.90
Employee + Child		\$11.86	\$22.60	\$16.59
Employee + Children		\$15.60	\$29.73	\$21.82
Family		\$21.22	\$40.44	\$29.68
PART-TIME Staff, Faculty, Staff Physicians and Senior Management (20–31 Hours per Week)		PART-TIME Employee Premium Deductions Per Pay (26)		
Employee Only		\$8.11	\$14.38	\$10.70
Employee + Spouse		\$16.63	\$29.48	\$21.92
Employee + Child		\$15.42	\$27.32	\$20.33
Employee + Children		\$20.28	\$35.95	\$26.73
Family		\$27.58	\$48.89	\$36.36

¹ Balanced billing applies to DCP–Choice (Out-of-Area) PPO out-of-network only. If you are subject to balanced billing, you will be 100 percent responsible for any charges considered above the allowed amount for the service performed.

² Preventive services apply to annual maximum.

Vision.

Stay in focus.

The EyeMed Insight Vision Plan offers coverage from network and non-network providers. It includes a low co-pay, annual allowances and a robust selection of independent and chain providers in the Cincinnati area. Coverage is provided by EyeMed.

Vision Plan	Network	Non-Network ¹
Eye Exam ²	\$10 co-pay once each year	\$35 reimbursement once each year
Standard Plastic Lenses	\$25 co-pay once each year for most types of lenses	Specific reimbursement based on lens type once each year
Frames	\$130 allowance; 20% off costs over \$130 on any available frame once every 24 months	\$40 reimbursement once every 24 months
Contact Lenses	\$130 allowance for any lenses; 15% off costs over \$130 on conventional lenses	Specific reimbursement based on lens type once each year
LASIK	15% off retail price or 5% off promotional price	Not covered
FULL-TIME Staff, Faculty, Staff Physicians and Senior Management (32–40 Hours per Week)	FULL-TIME Employee Premium Deductions Per Pay (26)	
Employee Only	\$2.64	
Employee + Spouse	\$5.01	
Employee + Child	\$4.96	
Employee + Children	\$4.96	
Family	\$7.98	
PART-TIME Staff, Faculty, Staff Physicians and Senior Management (20–31 Hours per Week)	PART-TIME Employee Premium Deductions Per Pay (26)	
Employee Only	\$2.64	
Employee + Spouse	\$5.01	
Employee + Child	\$4.96	
Employee + Children	\$4.96	
Family	\$7.98	

¹ Member reimbursement for non-network will be the lesser of the listed amount or the member's actual cost from the non-network provider. In certain states, members may be required to pay the full retail rate and not the negotiated discount rate with certain providers. Please see EyeMed's online provider locator to determine which participating providers have agreed to the discounted rate.

² Annual eye exam with refraction is covered under the medical plans as preventive.



DETAILS:

Find plan details on www.lifeatcincinnatichildrens.org.

Health savings account.

When you enroll in the HSA Basic or HSA Advantage plans, you may participate in an HSA administered by Optum bank.

- Look for communication from Optum bank with steps to open your account.
- Optum bank sends you a debit card.
- Use the card to pay for eligible healthcare expenses.
- Find a list of eligible healthcare expenses in IRS Publication 502 at www.irs.gov.

An HSA puts you in the driver's seat for healthcare spending and saving. You can make pretax payroll contributions to help pay for qualified medical, dental and vision expenses. The more you contribute, the more funds you'll have available when you need them.

If you enroll in the HSA Advantage plan, you also receive contributions from Cincinnati Children's.

IRS HSA 2019 Contribution Limits ¹	Before Age 55	After Age 55
Employee Only	\$3,500	\$4,500
Employee Plus One or More Family Members	\$7,000	\$8,000

CINCINNATI CHILDREN'S CONTRIBUTION.³

If you enroll in the **HSA Advantage** plan, Cincinnati Children's will contribute:

- Single: \$750
- Family: \$1,500

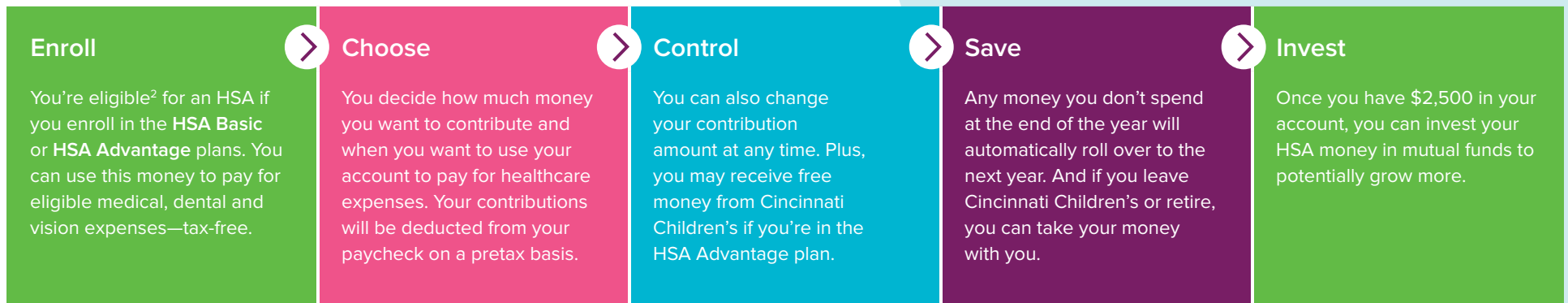
Contributions are made quarterly during the following months: July, October, January and April.

TRIPLE-TAX ADVANTAGES.

Enjoy triple-tax advantages with the HSA when you:

- 1 Make pretax payroll contributions to the HSA
- 2 Earn tax-free interest on the account
- 3 Use tax-free HSA funds to cover qualified healthcare expenses

How the HSA works.



¹ Includes Cincinnati Children's contributions.

² You're eligible to participate in an HSA if you're not covered under another health plan that is not HSA-qualified. Contact MyQHealth for questions about eligibility at 855-428-5866.

³ Subject to proration and applicable IRS maximum limits.

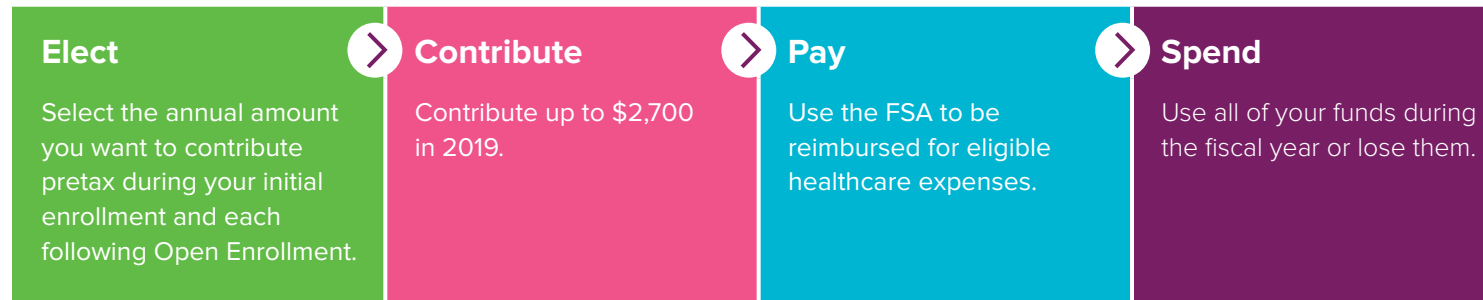
Flexible spending accounts.

Whether you enroll in an HSA plan or the Select plan, you can enroll in a Flexible Spending Account (FSA) for Healthcare or Dependent Care needs. The FSAs are administered by Chard Snyder.

Healthcare FSA.

The Healthcare FSA lets you set aside pretax money for certain out-of-pocket healthcare expenses not covered by your insurance. FSA contributions are deducted from your paycheck before you pay federal, state, city or Medicare taxes. Because your taxes are calculated on a lower income, you should pay less tax. Chard Snyder will send you a “Benny” card shortly after enrolling.

HOW THE HEALTHCARE FSA WORKS.



DETAILS:

The limited FSA is just that—limited. You can enroll in the limited FSA if you enroll in the HSA Basic or HSA Advantage plans. You can only use it to pay for eligible dental and vision expenses since you may also enroll in the HSA to pay for eligible medical expenses. Find a list of eligible healthcare expenses in IRS Publication 502 at www.irs.gov.

The medical plan you choose will determine whether you enroll in a full or limited Healthcare FSA. Learn the differences between the accounts so you don't over contribute.

	Full Healthcare FSA	Limited Healthcare FSA	HSA	
Participate if you enroll in ...	Select plan	HSA Basic or HSA Advantage plan	HSA Basic or HSA Advantage plan	
			Before 55	After 55
Contribute up to ...	\$2,700	\$2,700	Employee only	\$3,500
			Employee plus one or more family members	\$7,000
Use the money to pay for ...	Eligible medical, dental and vision expenses	Eligible dental and vision expenses	Eligible medical, dental and vision expenses	
If you don't use all of the money ...	You lose it	You lose it	You save it for future eligible expenses	
Money is deposited ...	At the beginning of the fiscal year	At the beginning of the fiscal year	HSA Basic: Through pretax payroll contributions HSA Advantage: Through pretax payroll contributions and quarterly contributions from Cincinnati Children's ¹	

¹ Subject to proration and applicable IRS maximum limits.

Dependent Care FSA.

The Dependent Care FSA lets you set aside pretax money for certain out-of-pocket dependent child care expenses such as daycare. FSA contributions are deducted from your paycheck before you pay any federal, state, city or Medicare taxes. Because your taxes are calculated on a lower income, you should pay less tax.

HOW THE DEPENDENT CARE FSA WORKS.

Elect

Select the annual amount you want to contribute pretax during your initial enrollment and each following Open Enrollment.



Contribute

Contribute up to \$5,000 in Plan Year 2019.¹



Pay

Use the FSA to be reimbursed for eligible dependent care expenses.



Spend

Use all of your funds during the fiscal year or lose them.



DETAILS:

You can only use the Dependent Care FSA for eligible child care or elder care expenses. Find a list of eligible dependent care expenses in IRS Publication 503 at www.irs.gov.

¹ \$5,000 per year, per household.



Benefits you can pay for.

If you have needs that exceed the cost-sharing benefits offered by Cincinnati Children's, check out these supplemental benefits.



Unum Critical Illness insurance.

Protection from the expense of a serious health problem, such as stroke, heart attack or cancer.

[Learn more.](#)



Unum Accident insurance.

Protection from accidents to cover costs for injury-related treatments.

[Learn more.](#)



Unum Supplemental Term Life and Accidental Death & Dismemberment (AD&D) insurance.

Replaces a portion of your income if you are sick or injured and unable to work for a period of time.

[Learn more.](#)



Unum Short-Term Disability (STD) insurance.

More protection than you receive from Cincinnati Children's-provided STD.

[Learn more.](#)



ARAG Legal insurance.

Affordable legal counsel for everyday life matters, such as drafting a will or trust.

[Learn more.](#)



Additional benefits.

You can also participate in the 529 College Savings Plan, Children's Medical Center Federal Credit Union, Concierge Services and Identity Theft Protection.

[Learn more.](#)

Benefits at no cost to you.

If you're regularly scheduled to work 20 hours or more per week, you receive these free benefits automatically when you join the Cincinnati Children's team.



Life and Accidental Death & Dismemberment insurance.

Cincinnati Children's offers Basic Term Life and AD&D insurance through The Hartford. You may also purchase additional protection for you and your eligible family members through Unum (see [page 16](#)).

	Life and AD&D Benefits	Maximum Benefit
Most Employees	1x annual rate of pay rounded up to the next \$1,000	\$150,000 per plan
Certain Employees ¹	2x annual rate of pay rounded up to the next \$1,000	\$300,000 per plan

BENEFICIARIES

It's important to keep your beneficiaries up to date; otherwise, the court—not you—could decide who gets the benefit. Review CenterLink for more information.



Short- and Long-Term Disability (STD and LTD) insurance.

If you become sick or injured and can't work, the STD and LTD coverage you get from Cincinnati Children's can help pay the bills. Benefits are not paid if you take leave for any other reason, including to care for a spouse, child or parent. You can enroll in additional STD. Learn more on [page 16](#).

	Disability Eligibility	STD Benefit	LTD Benefit
Most Employees	<ul style="list-style-type: none"> You're regularly scheduled to work 20 hours or more each week, and You've been employed for 180 days or more (LTD only) 	<ul style="list-style-type: none"> Receive 65% of pay for up to 26 weeks To get 100% of your pay, you can choose to use PTO to make up the difference; just inform the HR leave team of your choice when you apply for STD If you don't want to use PTO, consider Supplemental STD coverage Remember, employees with EIB will have EIB applied automatically to bring you to 100% pay 	<ul style="list-style-type: none"> 60% of pay if you're not approved to return to work after 26 weeks Up to \$10,000 a month
Certain Employees ¹	<ul style="list-style-type: none"> You're regularly scheduled to work 20 hours or more each week No waiting period; you're eligible as of your hire date 	<ul style="list-style-type: none"> 100% of pay for up to 26 weeks 	<ul style="list-style-type: none"> 60% of pay if you're not approved to return to work after 26 weeks Up to \$15,000 a month

¹ Executives, management, faculty, staff physicians, research fellows, research associates, CRNAs.



HOW MUCH LTD COVERAGE DO I GET?

Here's an example that shows how to calculate your LTD benefits:

- Max earns \$44,400 a year. After 26 weeks, he remains on LTD and receives 60 percent of his pay or \$512 per week.
- Sarah also earns \$44,400. Even though she's on the faculty plan, after 26 weeks, she also receives LTD at 60 percent of her pay or \$512 per week.

Education Assistance.

ADVANCE YOUR CAREER WITH HELP FROM THE EDUCATION ASSISTANCE PROGRAM.

- Get reimbursed up to \$5,250 for undergraduate courses and up to \$7,500 for graduate work each calendar year. IRS regulations allow us to reimburse you up to \$5,250 tax-free.
- EdAssist offers education advising and resources to design an education program that matches your career goals.
- If you go to a school in the EdAssist network, you may receive tuition reductions, waived or reduced fees and credit for experience and military service.

ELIGIBILITY.

You're eligible to receive free education advising services from EdAssist at any time. You're eligible to receive tuition reimbursement for eligible classes you take if you:

- Have an FTE of 0.5 or greater (reimbursement is pro-rated based on FTE).
- Have been continuously employed for six months.
- Achieve a grade of at least a "C-" for undergraduate courses and at least a "B-" for graduate courses.
- Have your manager's approval to participate.



WHEN NOT TO USE THE CLINIC:

If you have a work-related injury or illness, do not contact the Employee Clinic. Instead, notify your supervisor and call 803-SAFE (7233) before the end of your shift.

Employee Care Clinic.

GET CONVENIENT HEALTHCARE SERVICES AT A DISCOUNT WHEN YOU USE THE EMPLOYEE CARE CLINIC, STAFFED BY UC HEALTH.

- Use the clinic for high-quality, convenient acute needs you may have at work—it doesn't replace your Personal Care Physician (PCP).
- Save money—the clinic is less expensive than a regular doctor's office visit.
- Used by employees (blue badge) only—spouses, dependents and contractors (green badge) are not eligible to use the clinic.
- To learn more or make an appointment, call 513-803-6000.





Adoption Assistance.

Get reimbursed up to **\$5,000** to help you offset the cost of adopting a child under age 18. Please visit CenterLink for detailed program information.

ELIGIBILITY.

- You must be an employee of Cincinnati Children's.
- You must be a 0.5 FTE or greater.
- You must be continuously employed for six months.

Employee Assistance Program (EAP).

Worry less with our EAP—offered through BalanceWorks. It's there when you and your family members need a little help resolving personal issues.

YOU AND ANY OF YOUR FAMILY MEMBERS CAN EACH GET UP TO EIGHT FREE VISITS.

Counselors can help with many concerns, including:

- Stress, depression, anxiety
- Relationship issues, divorce
- Job worries, work conflicts
- Family and parenting problems
- Anger, grief, loss
- Substance abuse, eating disorders

BalanceWorks has a large network of counselors in Greater Cincinnati and Northern Kentucky, and they offer short-term assistance in person or by phone. Counselors can also provide referrals to licensed professionals or community resources for long-term help. (Long-term treatment isn't part of the EAP; it's covered under your medical plan.)

ON-SITE COUNSELOR FOR EMPLOYEES.

Our on-site EAP counselor is available at our Employee Care Clinic. The counselor is part of the BalanceWorks network of behavioral health professionals and can provide all the same counseling services.

Please keep in mind that the on-site counselor is available for employees only, not family members. You and your dependents can use any of the off-site licensed mental health professionals offered through BalanceWorks.



Time away.

Paid Time Off (PTO).

When you need to be away from work, PTO gives you the flexibility you need. Use it for vacations, holidays, personal time and short-term illnesses.

The amount of PTO you accrue is determined by your number of paid hours, your length of service and position. For more information, review the policy on CenterLink.

Faculty members, Staff Physicians and Executives do not accrue PTO, but they have a set number of days available each fiscal year based on their FTE status. They participate in a separate PTO plan. Please contact your Business Director or HR4U for additional information.

PTO Bank						
PTO Program Starts At	Years of Service	Holiday Hours	Sick Hours	Vacation/ Personal Hours	Total PTO Hours (days ¹)	Accrual Rate
24 Total Days	0–5	64	48	80 (2 weeks)	192 (24)	0.0923
	>5–15	64	48	120 (3 weeks)	232 (29)	0.1115
	>15	64	48	160 (4 weeks)	272 (34)	0.1307
29 Total Days	0–5	64	48	120 (3 weeks)	232 (29)	0.1115
	>5	64	48	160 (4 weeks)	272 (34)	0.1307
34 Total Days	Any	64	48	160 (4 weeks)	272 (34)	0.1307

¹ Based on a full-time, 40-hour-per-week schedule.

Holidays.

All non-management employees who work on holidays will be paid at the rate of time and one-half their applicable hourly rate. Departments that normally close on the actual holiday pay the premium rate on the scheduled observance day. Departments that remain open on holidays pay the premium rate on the actual calendar holiday. Cincinnati Children's generally recognizes these holidays:

- New Year's Day
- Martin Luther King, Jr. Day
- Easter Sunday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Eve
- Christmas Day



Retirement.

Our company-paid pension plan and 403(b) plan combine with Social Security to help you build a solid nest egg for retirement.

Pension Plan.

Paid 100 percent by Cincinnati Children's

WHO IT'S FOR (must be at least age 21):

All employees (except Residents, Clinical-Fellows, Visiting Research Scientists, Student Co-ops, CRNAs, Executives, Faculty and Staff Physicians)

WHEN YOU'RE ELIGIBLE:

- If you work 20 hours or more per week—immediately
- If you work less than 20 hours per week—after completing 1,000 paid hours in a single calendar year

HOW IT WORKS:

When you reach age 65, you receive a benefit based on a formula:

For every year worked 1,000+ hours



15 percent of annual salary in that year



Your benefit (\$30,000 minimum)¹

WHEN YOU'RE VESTED:

You own the money in your account after completing three calendar years in which you work 1,000+ hours.

LEARN MORE:

Visit [Pension Path](#) and enter a hypothetical retirement date to see an estimate of your pension benefits.

Defined Contribution Plan.

Paid 100 percent by Cincinnati Children's

WHO IT'S FOR:

- Executives
- Faculty
- Staff Physicians
- CRNAs

HOW IT WORKS:

- 1 As soon as you start working, Cincinnati Children's contributes 10 percent of your compensation up to annual IRS limits (\$280,000 in 2019) to a TIAA account.
- 2 You choose how to invest your contributions through TIAA.

WHEN YOU'RE VESTED:

You own the money in your account after completing three calendar years in which you work 1,000+ hours.

LEARN MORE:

- Schedule an appointment for a one-on-one consultation, financial advice or get help enrolling.
- Go to the [TIAA website](#) or call 513-263-2800.

403(b) Voluntary Employee Savings Plan.

WHO IT'S FOR:

All employees (new employees are automatically enrolled)

AUTOMATIC ENROLLMENT:

You're automatically enrolled at 3 percent of pay after 60 days of employment. You can opt out by calling 800-842-2252 or going to the [TIAA website](#).

HOW IT WORKS:

- 1 Each pay period, you contribute a percentage of your salary (before taxes) up to annual IRS limits (\$19,000 for 2019 or if age 50 or older, \$25,000) to a TIAA account.
- 2 You pay no taxes on contributions until your account is paid to you.
- 3 You choose how to invest your contributions through TIAA.

WHEN YOU'RE VESTED:

You own the money in your account at all times, even if you leave Cincinnati Children's.

LEARN MORE:

- Schedule an appointment for a one-on-one consultation, financial advice or get help enrolling.
- Go to the [TIAA website](#) or call 513-263-2800.

¹ Different benefit formulas apply to employees with a hire date prior to 1/1/2008.

Enrollment made easy.

Follow these four steps to get the benefits you want.

Decide who to cover

Find out who you can cover and how to verify their eligibility.



Review your options

Learn about your plan options to see which benefits best fit your needs.



Choose additional benefits

Take some time and think about any additional coverage you and your family might need.



Enroll on MyHub

Log in to **MyHub**, select **My Benefits**, then **Make Elections**, then **My Open Benefits Events**. Remember, you must enroll within 60 days of your hire, rehire or transfer to benefits-eligible status.

WHAT IF I DON'T ENROLL?

If you don't enroll, you won't receive the majority of benefits Cincinnati Children's offers. Your benefits will be limited to the following Cincinnati Children's-paid benefits only:

- Basic Life and AD&D
- Short-Term Disability
- Long-Term Disability
- Defined Benefit or Defined Contribution Pension Plans (1,000 paid hours or more per year)
- Tuition assistance
- Adoption assistance

NOT SURE WHICH PLAN IS RIGHT FOR YOU?

Call your MyQHealth Care Coordinator for help at 855-428-5866.



CONTACTS.

Click [here](#) to find a list of contacts.

