



**BE**ne**FIT**

**2012**

**BENEFITS**

DECATUR MEMORIAL HOSPITAL

### *About This Guide*

This booklet is intended to provide an overview of the benefits available through Decatur Memorial Hospital's benefit program. Should there be any conflict between the explanations in this booklet and the actual terms and provisions of the plan documents and contracts, the terms of the plan documents and contracts will govern in all cases. You will not gain any new rights or benefits from a misstatement or omission in this booklet. DMH reserves the right to amend, modify or terminate any benefit plan at any time. Summary Plan descriptions for all benefit plans are available by paper or electronic copy.

# Your benefits at a glance

<b>Benefit Description</b>	<b>FULL-TIME</b> 40 hrs/56 hrs/32 hrs per week	<b>PART-TIME</b> 17—31.99 hrs per week	<b>PRN</b> Less than 17 scheduled hrs per week	<b>PER DIEM</b> As needed
<b>EARNED TIME OFF</b> Eligible after completion of 90 days of employment.	Eligible	Eligible	Not-Eligible	Not-Eligible
<b>SICK PAY</b> Hourly employees eligible after one year of continuous employment; salaried employees eligible after six months of continuous employment.	Eligible	Not-Eligible	Not-Eligible	Not-Eligible
<b>RECOGNIZED HOLIDAYS</b> Six days per year: New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.	Eligible	Eligible	Eligible	Eligible
<b>HEALTH INSURANCE</b> Effective the first of the month following 90 days of employment.	Eligible	Eligible	Not-Eligible	Not-Eligible
<b>HEALTH SAVINGS ACCOUNT (HSA)</b> Any employee participating in the High Deductible Health Plan is eligible to participate in the HSA. <i>*Debit card for medical expenses</i>	Eligible	Eligible	Not-Eligible	Not-Eligible
<b>FLEXIBLE SPENDING ACCOUNT (FSA)</b> Eligible the first of the month following 90 days of employment to contribute pre-tax dollars into accounts for eligible dependent day care expenses and unreimbursed medical expenses.	Eligible	Eligible	Not-Eligible	Not-Eligible
<b>DENTAL INSURANCE</b> Effective the first of the month following 90 days of employment.	Eligible	Eligible	Not-Eligible	Not-Eligible
<b>GROUP TERM LIFE INSURANCE</b> Eligible the first of the month following 90 days of employment. 1.5X employee's base annual earnings.	Eligible	Eligible	Not-Eligible	Not-Eligible
<b>SUPPLEMENTAL LIFE</b> Eligible the first of the month following 90 days of employment. 1x—5x employee's base annual earnings.	Eligible	Eligible	Not-Eligible	Not-Eligible
<b>VOLUNTARY BENEFITS</b> An assortment of optional insurance programs for employees to purchase: Disability, Critical Illness and Accident, and Supplemental Life.	Eligible	Eligible	Not-Eligible	Not-Eligible
<b>LEGAL AND IDENTITY THEFT</b> Two separate plans that are available to provide you with additional peace of mind.	Eligible	Eligible	Not-Eligible	Not-Eligible
<b>VISION INSURANCE</b> Available through VSP; Vision Care Plan provides participant with schedule of benefits for vision services at network providers.	Eligible	Eligible	Not-Eligible	Not-Eligible
<b>RETIREMENT SAVINGS PLAN 403b</b> Eligible immediately for employee's contribution. Eligible for employer matching first quarter following one year of employment, age 21 and 1,000 hours of service.	Eligible	Eligible	Eligible	Not-Eligible
<b>SECTION 529 COLLEGE SAVINGS PLAN</b> Employees can contribute money on a post-tax basis through the Bright Directions—Section 529 College Savings Plan.	Eligible	Eligible	Not-Eligible	Not-Eligible

(continued)

(continued)

<b>EXTENDED SICK PAY (ESP)</b> Hourly employees eligible after one year of continuous full-time employment; salaried employees eligible after six months of continuous full-time employment. Provides 50 or 60 percent of weekly wages when an employee is unable to work due to a non-work related injury or illness	Eligible	Not-Eligible	Not-Eligible	Not-Eligible
<b>LONG TERM DISABILITY</b> Eligible after one year of full-time employment. Covers disability after six months of continuous disability.	Eligible	Not-Eligible	Not-Eligible	Not-Eligible
<b>SHIFT DIFFERENTIAL</b> Hourly employees who clock in between 11:30 am and 4:54 am are eligible for all hours worked between 1:00 pm and 7:12 am.	Eligible	Eligible	Eligible	Eligible
<b>MALPRACTICE INSURANCE</b>	Eligible	Eligible	Eligible	Eligible
<b>TUITION REIMBURSEMENT</b> Eligible after one year of continuous employment and must be in good standing. Courses must be approved in advance. Up to \$500/semester for FT; \$250 for PT	Eligible	Eligible	Not-Eligible	Not-Eligible
<b>KIDCARE</b> Ill child care available for a nominal fee.	Eligible	Eligible	Eligible	Eligible
<b>ESCORT VAN</b> Security can escort employees to and from their vehicles.	Eligible	Eligible	Eligible	Eligible
<b>EMPLOYEE HEALTH NURSE</b> Available to employees for evaluation and possible treatment of minor illnesses and minor non-work related injuries at no charge.	Eligible	Eligible	Eligible	Eligible
<b>MEDICAL DENTAL CREDIT UNION</b> Provides a means of systematic savings and low-interest loans. Deposits can be made through payroll deduction. Offers an on-site location.	Eligible	Eligible	Eligible	Eligible
<b>CAFETERIA DISCOUNTS</b> Employees receive a 25 percent discount on selected items.	Eligible	Eligible	Eligible	Eligible
<b>PHARMACY</b> Preferential prices on all prescriptions filled at Physicians Plaza Pharmacy.	Eligible	Eligible	Eligible	Eligible
<b>YMCA FITNESS CENTER</b> 50 percent discount on membership.	Eligible	Eligible	Eligible	Eligible
<b>DIRECT PAYCHECK DEPOSIT</b> Eligible immediately.	Eligible	Eligible	Eligible	Eligible
<b>DMH PAYROLL CARD</b> Eligible immediately.	Eligible	Eligible	Eligible	Eligible
<b>EMPLOYEE ASSISTANCE PROGRAM</b> Provides counseling for a wide variety of personal concerns. Up to eight annual visits will be provided at no cost.	Eligible	Eligible	Eligible	Eligible
<b>WORKER'S COMPENSATION</b> Eligible immediately. Provides medical coverage and percentage of income when off work due to an on-the-job injury or illness.	Eligible	Eligible	Eligible	Eligible
<b>SOCIAL SECURITY</b> Eligible immediately. Financial assistance at retirement or disability.	Eligible	Eligible	Eligible	Eligible
<b>SIX FLAGS DISCOUNTED TICKETS</b> Available in Human Resources April—October. Other coupons and brochures are also available.	Eligible	Eligible	Eligible	Eligible
<b>EMPLOYEE DISCOUNT CENTER</b> Discounts and coupons for various attractions available in Human Resources	Eligible	Eligible	Eligible	Eligible

## Welcome!

Decatur Memorial Hospital proudly presents a program to help you “BE FIT” and reach your wellness goals: the DMH BEnEFIT program. This guide is designed to help you understand all of the valuable benefits DMH provides for you and your family.

If you need additional assistance deciding which benefits are best for you and your family, please contact Human Resources at 876-6102.

DMH holds open enrollment each fall. Employees will make benefit selections for the upcoming year. You have the opportunity each year to update your coverage levels as your needs change.

Your elections become effective **Jan. 1, 2012**, or the first of the month following 90 days of employment for new employees (example: your hire date is June 15; your benefits become effective Oct. 1).

After open enrollment or new hire event, you can only change your benefit coverage levels if you have a qualified change in status. (See “Qualifying Events” for details.)

## 2012 Benefits

Below is a summary of benefits available for the calendar year 2012:

- Prevention Plan
- Medical Home Model
- High Deductible Health Plan
- Health Savings Account (only available with High Deductible Health Plan)
- Dental Insurance
- Term life insurance: basic, supplemental, spouse and dependent
- Extended Sick Pay and Long-Term Disability
- Voluntary Products: Vision, Critical Illness and Accident, Whole Life, Home/Auto, Legal, Identity Theft
- Flexible Spending Accounts (Medical and Dependent)

- Retirement Savings Plan 403b
- Bright Directions—Section 529 College Savings Plan

## How do I enroll? (BenXpress)

Enroll online via employee self-service portal called BenXpress. Directions are on the inside back cover of this booklet.

## Employee Eligibility

- All employees are eligible to participate in The Prevention Plan.
- Employees who work at least 17 hours per week are eligible to participate in the Health Benefit Plans.
- New employees are eligible on the first day of the month on or after 90 days of continuous employment.

## Dependent Eligibility

*Eligible dependents are as follows:*

- **Spouse:** To be covered as a dependent under health benefits, your spouse must be enrolled for a least individual coverage under his or her employer-sponsored medical plan. If your spouse does not opt for coverage under his or her employer-sponsored plan, there will be no coverage under the DMH Health Plan. DMH will be secondary coverage if your spouse is currently not employed or is not offered an employer-sponsored plan, you may enroll him or her under the plan for primary coverage.
- **Children:** unmarried children of employee or spouse, including—
  - Children under age 19 who are either the employee's or spouse's birth children, children who are legally adopted by or placed for adoption, or children from whom the employee or spouse have been court-appointed as legal guardian.
  - Children under age 19 for whom the employee or employee's spouse is required to provide health coverage in accordance with a Qualified Medical Child Support Order (QMCSO)

- Children age 19 or older who are mentally or physically incapable of earning a living and are chiefly dependent upon the employee for support and maintenance.
- Employees will be required to submit dependent verification in order to receive benefits from the plans.
- **Adult children:** For the health and dental plans only, dependent children may continue coverage until age 26 without any eligibility requirements (such as marital status, financial dependency, residency, student status, employment or eligibility for other coverage) other than the relationship between the child and the participant in the case of a child, adopted child, stepchild or eligible foster child.

## Qualifying Events

Under Federal law, your selections for any benefits that you pay for with pre-tax dollars go into effect on Jan. 1, 2012, and remain in effect through Dec. 31, 2012, unless you experience a qualified change in status. “Qualifying events” include—

- Marriage, divorce or civil union (excluding health and dental)
- Death of a spouse or child, or loss of an eligible dependent for any reason
- Birth, adoption, legal change of custody
- You or eligible dependents lose or gain medical coverage under another plan
- Loss of eligible dependent status or status change
- Status change from ineligible to eligible  
You must notify the DMH Human Resources department within 31 days of a qualifying event and provide supporting documentation. Otherwise, you will have to wait until the next annual enrollment period to make a change.

## Health and Dental Coverage

*(Self-Insured; claims handled by Consociate Dansig)*

DMH offers full-time and part-time benefit-eligible employees benefits that include health and dental care for you and your family.

These plans are self-insured, meaning DMH pays the claims from the general assets of the organization. DMH has teamed with Consociate Dansig to provide administrative services and claims processing for these plans.

You can choose any physician or hospital in the Consociate PPO Network whenever you seek medical treatment. Of course, if you choose DMH, you will receive even greater benefits. For dental treatment, you can choose ANY dentist.

Finally, the deductions for both plans are deducted on a pre-tax basis, allowing you to lower your taxable income and increase take-home pay.

For the 2012 plan year, you will have the following options:

- enroll in the HDP Select (High Deductible Health Plan) for single or family coverage
- enroll in The Prevention Plan to receive incentive in your HSA account (must have a High Deductible Health Plan to participate in the HSA)
- enroll in the Medical Home Model (open to the first 150 units in 2012; to be eligible for the Medical Home Model, employees must—
  - participate in The Prevention Plan
  - receive a Wellness Evaluation from the Medical Home Physician
  - be compliant with physician goals for care.

If employee doesn't complete all three requirements, they will be removed from plan and lose the incentive.

### The Prevention Plan *(Corporate Health)*

The Prevention Plan is a healthy-living program that measures and tracks your

health risks, provides you with a personalized plan of action and gives you step-by-step guidance to reduce those risks.

As a DMH employee, you are eligible to participate in this health assessment program free of charge after you complete your 90-day probationary period. You do not need to be enrolled in the DMH Health Plan to participate in The Prevention Plan.

DMH offers an incentive to encourage all employees to take advantage of the benefits of this program. Only those employees that are enrolled in the DMH Health Plan and The Prevention Plan will receive a \$500/single or \$1,000/family employer contribution into their HSA.

The Prevention Plan wellness profile is valued at \$500 and includes—

- A comprehensive online healthy life assessment survey
- An extensive biometric blood screening
- An online storage area for securing your medical information
- An easy way to track health goals and progress, plus reminders for screenings and tests

For details, go to [www.ThePreventionPlan.com](http://www.ThePreventionPlan.com) or contact the DMH SHORE Wellness Team at 217-876-4952.

### Medical Home Model

A medical home is a model that provides accessible, continuous, coordinated and comprehensive patient-centered care and is managed centrally by a primary care physician with the active involvement of non-physician practice staff.

Physicians are required to meet certain specific qualifications in order to be deemed a medical home.

DMH currently has five physicians that are in the Medical Home Model: **Tim Miller, MD**, **Anthony McCormack, MD**, **Brian Yocks, MD**, **Kristin Newcome, MD**, and **Volney Willet, MD**. As more physicians become certified, their names will be added to the list of primary care physicians under the Medical Home Model.

Medical homes encourage a population-based, proactive and planned approach to health care. Medical homes coordinate care across various providers to facilitate the provision of recommended services, eliminate redundancies or unnecessary care and engage patients and their families in their care regimen.

### HDP Select

The High Deductible Health Plan emphasizes the importance of consumer driven healthcare and provides participants with coverage for a wide range of preventative health benefits. Employees will pay less in the premiums for the coverage. However, the annual deductible must be met before the plan pays at the co-insurance and co-pay level. High deductible health plans protect against large medical expenses and provide peace of mind by limiting total out-of-pocket medical costs in the event of a serious illness or injury. The High Deductible Health Plan works in conjunction with a Health Savings Account (HSA). This feature allows employees to save money on a pre-tax basis for qualified medical expenses.

### Health Plan Employee Contributions

*(effective Jan 1, 2012)*

#### Medical Home Model or HDP Select Plan

	FT per pay	Monthly	PT per pay	Monthly
Employee	\$0	\$0	\$15	\$30
Family	\$20	\$40	\$42	\$84

### Health Savings Account *(Busey Bank)*

Health Savings Accounts (HSAs) give employees the opportunity to save money tax free for qualified medical expenses as deemed by the IRS. HSA money can be drawn from to pay medical bills below the insurance plan deductible and to pay for expenses that the insurance plan does not cover (contact lenses, chiropractic services, braces). The money deposited into an HSA can be carried over from year to year while earning interest. **Note: HSAs cannot be used with any other secondary cover-**

age including Medicare/Medicaid and Social Security Income.

**How HSAs work**

Employees can set up an HSA after enrolling in the High Deductible Health Plan. DMH works through Busey Bank. The money employees contribute is tax sheltered and can be made each year up to IRS guidelines: maximums for 2012—single person is \$3,100; family is \$6,250; 55+ catch up remains at a \$1,000.

Money from the HSA can be withdrawn tax free using a debit card when paying for qualified medical expenses. The money saved in the account can be carried over from year to year (unlike flexible spending accounts which are “use it or lose it”). Employees own and control the HSA and where and how the money is spent.

When deciding how much to contribute to the HSA, consider the amount you are saving in premiums as compared to a traditional health plan, and remember the money deposited in this account is yours without possibility of forfeiture. Also, consider the out-of-pocket expenses for the year.

Most families have fluctuating medical bills—lower some years, higher in others. When health care spending is low, the money can be saved in the HSA where it will earn tax-free interest and be available in years when unexpected medical expenses arise.

**Remember:** Unlike traditional health plans, all covered medical expenses count toward your catastrophic limit. In traditional plans, deductibles you pay generally do not count toward the plan’s limit.

At age 65, the money in this account can be used freely without penalty similar to a traditional retirement account.

**Prescription Drug Benefit**

DMH employees receive a discount at Physicians Plaza Pharmacy. Those enrolled in the DMH Health Plan can buy prescriptions at Physicians Plaza

Pharmacy. The co-pays apply after the annual deductible has been met.

*Generic medications* .....\$10 co-pay (after deductible)

*Name brand medications* .....\$35 co-pay (after deductible)

*Special use medications*.....\$60 co-pay (after deductible)

For employees enrolled in the DMH Health Plan, preferred generic drugs will be offered at Physicians Plaza Pharmacy for \$4. See Physicians Plaza Pharmacy for a detailed list.

In an emergency and if Physicians Plaza Pharmacy is closed, prescriptions can be filled at any pharmacy (at full cost; receipts can be turned into Human Resources for reimbursement, minus the co-pay if applicable). If the deductible has not been met, the cost of the prescription will be applied towards the deductible.

For chronic conditions that require ongoing medication, you may be eligible to get a 90-day (three-month) supply for the cost of a two-month supply. See Physicians Plaza Pharmacy for details and formulary listing.

**Dental Plan** (*Self-Insured; claims handled by Consociate Dansig*)

You may elect dental coverage for you and your eligible dependents regardless of whether you enroll for health coverage on a single or family basis. This is one dental plan that covers all of the services listed below (with a \$50 deductible when applicable; annual maximum of \$1,250 per year).

**Class I—Preventative Services** (100 percent coverage)

- Routine exams and cleanings (every 6 months; two per calendar year)
- Full mouth x-rays (once every 3 years)
- Fluoride treatments (under age 19; two per calendar year)
- Space maintainers
- Lab exams and tests
- Emergency treatment for temporary relief of pain

- Sealants (one per tooth every 60 months for children under age 19)

**Class II—Basic Services** (80 percent after deductible)

- Fillings
- Extractions
- Root canal work
- Periodontics
- Anesthesia
- Denture and bridgework maintenance

**Class III—Major Services** (50 percent after deductible)

- Major restorations (crowns, gold fillings, inlays, onlays)
- Installation (bridgework and dentures)

**Class IV—Orthodontics** (50 percent after deductible)

- Full banded comprehensive orthodontic services
- \$1,000 lifetime maximum per dependent

**Dental Plan Employee Contributions** (effective Jan 1, 2012)

	FT per pay	Monthly	PT per pay	Monthly
Employee	\$5	\$10	\$6	\$14
Family	\$12	\$24	\$14	\$28

**Flexible Spending Accounts** (FSA)

*Note: If you participate in the High Deductible Health Plan, you are not eligible to participate in the Flexible Medical Spending Account.*

The Flexible Medical Spending Account (FSA) and Dependent Care Reimbursement Account are designed to help you keep more of your earnings by allowing you to pay for certain medical and dependent care expenses with pre-tax dollars.

In an FSA, you can set aside up to \$5,000 annually in pre-tax dollars from your paycheck to cover eligible expenses that are not covered by health or dental plans. This includes expenses for family members claimed as dependents for Federal Income tax purposes.

The **Dependent Care Reimbursement Account** allows you to set aside a maximum of \$5,000 a year in pre-tax dol-

lars (\$2,500 if married and filing separately) for eligible dependent care expenses. When using the Dependent Care Reimbursement Account, you need to think of it like a checking account. If you have a bill for \$300, but only \$250 in your account, the claim will be denied. Keep a close watch on your balance when using this plan.

Estimate carefully. The IRS requires that any balance remaining in your FSA or Dependent Care Reimbursement Account at the end of the plan year (March 15, 2013) be forfeited (use it or lose it rule).

*\*See Summary Plan Description for full details.*

### **Group Term Life Insurance (MetLife)**

At no cost to you, DMH provides basic term life insurance equal to one and a half times your annual base salary, up to \$450,000 for all benefit eligible employees. This basic coverage also includes Accidental Death and Dismemberment coverage in an amount equal to your basic term life insurance.

*Supplemental Life Insurance* is available to you and your dependents. During open enrollment, you can purchase or make changes to your current coverage. Employees may elect up to five (5) times their base annual salary up to a maximum of \$900,000 in coverage.

*Dependent Life* is also available for an employee's spouse, civil union partner and children. If an employee and spouse are both employed by DMH, they cannot both be insured as a person and a dependent. Only one eligible spouse may cover eligible children.

It is imperative that current beneficiary information be on file. Every benefit eligible employee receives this benefit for free. In the unfortunate event that your family would need to use this benefit, DMH and MetLife need to have your benefit information. Even if you do not enroll in the supplemental life insurance, beneficiary information is essential.

*Will Preparation Services* are part of supplemental life insurance. See flyer in back of this booklet for details. For more information, see the Group Certificate for the Term Life Insurance Plan.

### **Extended Sick Pay (ESP)**

Extended Sick Pay replaces a portion of your income if you become disabled due to non-work related injury or illness. You must be wholly and continuously disabled for a waiting period of 14 calendar days for hourly full-time employees and 30 calendar days for salaried full-time employees. Your extended sick pay benefit will be payable as a percentage of your monthly base pay according to your employee class:

	% base pay replacement	Years of Service	Max/week
Class 1	50%	< 10	\$500
Class 2	60%	10+	\$500

This benefit is only available for up to 26 weeks.

### **Long-Term Disability (MetLife)**

Long-term disability is an important part of your overall benefit package, and is provided at no cost as part of your core benefits. Long-term disability insurance replaces a portion of your income if you become disabled due to an accident, injury or illness. In the event that you are totally disabled and unable to return to work after six months, long-term disability can provide income protection for you and your family. This benefit pays as a percentage of your monthly base pay according to your employee class:

	% base pay replacement	Years of Service	Max/week
Class 1	50%	< 10	\$10,000
Class 2	60%	10+	\$10,000

Long-term disability is available to active full-time employees and is not offered to part-time or per diem employees.

Benefits are paid monthly until you recover, reach age 65 or upon your death, whichever occurs first. Any payments made under the plan will be reduced by

the amount of any Social Security disability benefits, mandated State and Federal disability benefits, or other income benefits you are eligible to receive.

### **DMH Retirement Savings Plan**

*(Raymond James)*

This savings plan offers an excellent way to supplement Social Security and other personal retirement savings. Contributions are pre-tax; any investment earnings are not taxed until paid out. After one year of employment, 1,000 hours worked and if you are 21 years of age or older, DMH matches your contributions at \$0.50 on the dollar, up to a maximum of three percent of your annual base pay. DMH may also contribute a discretionary contribution (maximum of two percent) annually. Employees are immediately 100 percent vested in all contributions (employee and employer). Contact Raymond James and Associates at 217-423-1388 for details.

### **Voluntary Products**

DMH employees can purchase voluntary insurance. Information on these products can be found in the back of this booklet.

- *Short-Term Disability Buy-up Program (American Public Life)* is only available to employees with incomes that would not meet a true 50 percent or 60 percent of their pay with extended sick pay. Example: An employee is receiving extended sick pay. His weekly salary is \$2,000 and he has been employed with DMH less than 10 years. On ESP, this employee would receive 50 percent of his pay or a \$500 dollar weekly maximum; \$500 of the 50 percent comes from ESP; the other \$500 would come from this buy-up program. By combining these two programs, the employee will bring home a true 50 percent of his weekly salary, \$1,000.
- *Critical Illness and Accident Coverage (HM Insurance Group)* provides a cash benefit to you in the event that you

experience a catastrophic illness.

Accident insurance pays you cash if you have an injury that causes you to miss work or causes challenges to your daily activities.

- **Whole Life Insurance** (*Boston Mutual*) allows you to purchase whole life insurance by combining guaranteed premiums for life coverage with the advantage of cash accumulations at current interest rates.
- **Home and Auto Insurance** (*MetLife*) provides special savings and value-added benefits at no additional cost. Receive up to a 15-percent discount because of the group coverage rate and an additional discount if you pay through payroll deductions.
- **Identity Theft Protection** (*LifeLock*) provides free credit reports, reduced pre-approved credit card offers, an identity alert system and much more.
- **MetLaw Legal** (*Hyatt Legal Plans*) provides telephone and office consultations as well as trial coverage on a wide areas of legal matters.
- **Vision Care** (*VSP*) covers eye exams, contacts, lenses, frames and more. VSP is available for individual or family coverage. As a DMH employee, you will pay low premiums and co-pays.
- **Bright Directions—Section 529 College Savings Plan** (*Raymond James*) helps you save for your children's college education. You accumulate savings faster with tax-differed growth. Withdrawals are tax free (Federal and State of Illinois) if used for tuition, fees, books, room and board, supplies and other qualified expenses. When you save with Bright Directions, Illinois taxpayers are eligible for an Illinois State Income Tax Deduction of up to \$10,000 per individual tax payer

### **Employee Assistance Program**

(*Chestnut Global Partners*)

Life's troubles can affect anyone, at any time. DMH employees and their dependents have access to a confidential program free of charge. Services typically include screenings, assessments, brief interventions, referrals and case management. DMH only receives information on the number of employees that use the service.

EAP can help with a wide range of issues: anxiety, depression, marital conflict, anger management, budget problems, domestic violence, alcohol or drug abuse, grief and more. All counselors are experienced professionals; many specialize in treating children, couples, addiction and anxiety/ depression.

To access EAP, call 800-433-4916, 24 hours a day, seven days a week.

### **CrossFit Enhance**

CrossFit Enhance, 2122 N. 27th St., is open to all DMH employees and their family members. This fitness program uniquely combines a series of timed work outs (scaled to ability) and nutritional information to help participants set and meet specific improvement goals. For more information, call 217-876-4975.

### **DMH Wellness Center**

DMH Wellness Center focuses on helping people live healthier lives. They assess nutrition, exercise and behavior patterns to help individuals reach their goals. The programs include exercise training, a gym membership, weight management, diabetes, pre-diabetes education, Physical Therapy, aquatic pool, Freedom from Smoking and so much more. The DMH Wellness Center is open to employees and the community with a gym membership of \$30 per month. Discounts for employees are available in the weight management program for the cost of beverage and gym memberships. Call 217-876-4249 to check out the programs.

### **DMH examples of benefit situations**

**Bob**, 66, has enrolled in DMH's single health coverage. He also has Medicare so he is NOT eligible to contribute to the Health Savings Account. He can use the HSA money he has already contributed on eligible expenses and he can do so without penalty since he is over age 65. He will have to pay taxes on the money he has spent.

**Susan**, 56, has elected family coverage under the DMH Health Plan. Susan's husband is 65 years old and is covered by Medicare. Susan CAN have a Health Savings Account for herself and contribute up to the individual maximum, but her spouse can no longer use money in the account. (Note: The same rules apply if Susan's spouse was 56 and covered under his employer's health insurance.

**Sherry** is covered through her spouse's health insurance but is required by his plan to take coverage through her employer if it is offered to her. She has enrolled in DMH's plan as her primary coverage and has her spouse's plan as secondary coverage. Sherry will NOT be eligible to contribute to a Health Savings Account. HSAs are only for participants who have High Deductible Health Insurance ONLY.

**Tom** is covered through his spouse's health insurance and is not required to take coverage with his employer at all. He is NOT eligible for the Health Savings Account but would still like to save money pre-tax for his health expenses. Tom would be able to take advantage of the Flexible Spending Account. (See page 3 for details on the FSA).

# HDP Select (High Deductible Health Plan)

DMH Health Plan Summary effective Jan. 1, 2012

Covered Services	Medical Home Model <i>(pilot program)</i>	Decatur Memorial Hospital	Consociate Care PPO Providers	Non-Network Providers
	Participant must use DMH Medical Home certified physician to receive the lower deductible and office co-pay.	Participant must use Decatur Memorial Hospital physicians and services to receive in-network coverage	Coverage under Consociate PPO level will only be covered at 90% if the service cannot be performed at DMH and if PRIOR authorization from utilization review has been obtained	See Summary Plan Description for complete plan details regarding network and non-network coverage
<b>Calendar Year Deductible</b>				
Per Covered Person	\$2,000	\$2,500	\$2,500	\$7,500
Per Family Unit	\$4,500	\$5,000	\$5,000	\$10,000
<b>Coinsurance Level</b>	90%	90%	80%	50%
<b>Calendar Year Out-Of-Pocket Maximum</b>				
Per Covered Person	\$4,000	\$4,000	\$4,000	No maximum
Per Family Unit	\$8,000	\$8,000	\$8,000	No maximum
<b>Hospital Services</b>	(Services at St. Mary's Hospital, Decatur, IL, are excluded from any coverage, unless it is a service that is not provided at DMH)			
Room and Board <small>Of semi-private room rates after deductible</small>	90%	90%	80%	50%
Intensive Care Unit <small>Of hospital's ICU charge after deductible</small>	90%	90%	80%	50%
Emergency Room Treatment <small>(Non-emergent care available at Express Cares and CHS Urgent Care)</small>	90% after deductible <small>(50% reduction for non-emergent treatment)</small>	90% after deductible <small>(50% reduction for non-emergent treatment)</small>	80% after deductible	50% after deductible
Skilled Nursing Facility <small>(Acute Care Hospital) **Calendar year maximum benefit of 180 days**</small>	90% of one-half hospital average semi-private room and board rate	90% of one-half hospital average semi-private room and board rate	80% of one-half hospital average semi-private room and board rate	50% of one-half hospital average semi-private room and board rate
<b>Physician Services</b>				
Inpatient Visits	90% after deductible	90% after deductible	80% after deductible	50% after deductible
Office Visits (after deductible)	100% after a \$10 co-pay <small>(Co-pay only applies to office visits, not ancillary services)</small>	100% after a \$35 co-pay <small>(Co-pay only applies to office visits, not ancillary services)</small>	100% after a \$35 co-pay <small>(Co-pay only applies to office visits, not ancillary services)</small>	50% after deductible
Surgery	90% after deductible	90% after deductible	80% after deductible	50% after deductible
<b>Home Health Care</b> <small>**Calendar year maximum of 60 visits**</small>	90% after deductible	90% after deductible	80% after deductible	50% after deductible
<b>Outpatient Private Duty Nursing</b>	90% after deductible	90% after deductible	80% after deductible	50% after deductible
<b>Hospice Care</b> <small>**Lifetime maximum benefit of 180 days (inpatient &amp; outpatient)**</small>	90% after deductible	90% after deductible	80% after deductible	50% after deductible
<b>Ambulance Service</b>	90% after deductible	90% after deductible	80% after deductible	
<b>Jaw Joint/TMJ</b> <small>**Calendar year maximum of \$2,500; Lifetime \$10,000**</small>	90% after deductible	90% after deductible	80% after deductible	50% after deductible
<b>Occupational Therapy</b> <small>**Calendar year maximum 40 visits**</small>	90% after deductible	90% after deductible	80% after deductible	50% after deductible
<b>Speech Therapy</b> <small>**Calendar year maximum 40 visits**</small>	90% after deductible	80% after deductible	50% after deductible	
<b>Physical Therapy</b> <small>**Calendar year maximum 40 visits**</small>	90% after deductible	90% after deductible	80% after deductible	50% after deductible
<b>Durable Medical Equipment</b>				
Prosthetics	90% after deductible	90% after deductible	80% after deductible	50% after deductible
Orthotics <small>**Calendar year maximum of \$300**</small>	90% after deductible	90% after deductible	80% after deductible	50% after deductible
<b>Special Procedure Scans</b> <small>(CT, MRI, &amp; PET Scans)</small>	\$250 co-pay after deductible then 90%	\$250 co-pay after deductible then 90%	\$250 co-pay after deductible then 80%	\$250 co-pay after deductible then 50%

Covered Services	Medical Home Model	Decatur Memorial Hospital	Consociate Care PPO Providers	Non-Network Providers
<b>Mental Disorders</b> Inpatient Partial Hospitalization Outpatient	Not available Not available Limited coverage to include office visits to a physician for attention deficit hyperactivity disorder and any lab charges to monitor drug level maintenance for ADD, which are covered at 90%  Outpatient assistance available through Employee Assistance Program	Not available Not available Limited coverage to include office visits to a physician for attention deficit hyperactivity disorder and any lab charges to monitor drug level maintenance for ADD, which are covered at 90%  Outpatient assistance available through Employee Assistance Program	80% after deductible 80% after deductible Limited coverage to include office visits to a Physician for attention deficit hyperactivity disorder and any lab charges to monitor drug level maintenance for ADD, which are covered at 80%  Outpatient assistance available through Employee Assistance Program	50% after deductible 50% after deductible Limited coverage to include office visits to a Physician for attention deficit hyperactivity disorder and any lab charges to monitor drug level maintenance for ADD, which are covered at 50%  Outpatient assistance available through Employee Assistance Program
<b>Substance Abuse</b> Inpatient	Not available	Not available	80% after deductible	50% after deductible
Partial Hospitalization	Not available	Not available	80% after deductible	50% after deductible
Inpatient/Partial Hospitalization Combined	Not available	Not available	80% after deductible	50% after deductible
<b>Preventative Care</b> —All routine well child care and adult well care includes office visits, routine physical examinations, laboratory blood tests, x-rays, and immunizations. Requires separate wellness visit and may not be used in conjunction with an illness visit.				
<b>Routine Well Newborn Care</b> (Inpatient Care)	90% after deductible	90% after deductible	80% after deductible	No Coverage
<b>Routine Well Child Care</b> up to age 17 (including legally required school physicals and immunizations)	100% coverage	100% coverage	100% coverage	No Coverage
<b>Adult Well Care</b>	100% coverage	100% coverage	100% coverage	No Coverage
<b>Organ Transplants</b>	90% after deductible	80% after deductible	50% after deductible	
<b>Bariatric surgery/procedure, or Lap-Band surgery/procedure</b> <i>**Benefit applies only for employees and NOT for dependents**</i>	80% after deductible (participant coinsurance does not apply towards maximum out-of-pocket limits)  Only one (1) medically necessary bariatric surgery or procedure OR one (1) medically necessary lap band surgery or procedure (for morbid obesity) will be covered during an employee's lifetime	No Coverage	No Coverage	No Coverage
<b>Infertility</b> Diagnosis and assessment only <i>**Maximum lifetime benefit of \$1,000**</i>	90% after deductible	90% after deductible	80% after deductible	50% after deductible
<b>Pharmacy Benefits</b> —Prescription benefit only available after deductible is met and through the DMH Physician's Plaza Pharmacy. All prescriptions subject to coverage under the drug formula. Biologics are covered under the Medical Plan, not under the prescription co-pays.				
Generic Drug Co-Pay	\$10 co-pay after deductible	\$10 co-pay after deductible	Not Covered	Not Covered
Brand Name Drug Co-Pay	\$35 co-pay after deductible (brand name drugs are not covered if there is a generic drug available)	Not Covered	Not Covered	Not Covered
Special Use Drugs Co-Pay <i>Contact the Physician's Plaza Pharmacy for details</i>	\$60 co-pay after deductible is met	\$60 co-pay after deductible is met	Not Covered	Not Covered
Maintenance Drugs <i>Contact the Physician's Plaza Pharmacy for list of maintenance drugs</i>	90 day supply per script for 2 times the normal co-pay after deductible is met	90 day supply per script for 2 times the normal co-pay after deductible is met	Not Covered	Not Covered
Generic Drug Program <i>Contact the Physician's Plaza Pharmacy for formulary listing of generic drugs covered under the Generic Drug Program.</i>	\$4 co-pay for generic drugs covered under the program  \$9 co-pay 90 day supply per script for maintenance drugs covered under the program	\$4 co-pay for generic drugs covered under the program  \$9 co-pay 90 day supply per script for maintenance drugs covered under the program	Not Covered	Not Covered



# VOLUNTARY PRODUCTS



## Voluntary Critical Illness and Accident Benefits

### Accident Advantage

Injuries resulting from accidents can mean time off work or challenges to your daily activities. While your health benefits may cover the majority of your medical expenses, you may still encounter issues relating to lost income or financial stress because you can't do things for yourself while you recover.

**WHAT DO YOU MEAN? Here is an Example...**

Jack has health insurance through his employer. While doing some repairs around the house, he slips and falls from a ladder, breaking a hip. He is hospitalized for three days and can't work during his recovery. He needs several weeks of physical therapy before he can properly walk again. Because he enrolled in the HM Accident Advantage program, he will receive cash to help pay for many of the expenses related to this injury.

- **Guaranteed Issue – no underwriting questions**
- **Benefits for you and your entire family**
- **Multiple Benefit Payouts – see example above**
- **No Maximum Number of Accidents**
- **Covers Sports Injuries for you and your children**

How does the plan pay?

- \$4,000 for the fracture
- \$100 for the ambulance
- \$1,000 for the hospital stay
- \$600 for the hospital stay
- \$100 for medical fees
- \$100 for a walker
- \$180 for physical therapy

**TOTAL: \$6,800**

### What Does Accident Advantage Cover

The Accident Advantage plan covers a wide range of accidental injuries and the care associated with them.

The Plan Pays for:

Accidental Death	Ambulance Rides	Amputations	Blood/Plasma Services
Burns	Catastrophic Accidents	Comas	Concussions
Dislocations	Dismemberments	Emergency Dental Work	
Eye Injuries	Family Lodging	Follow-up Treatments	
Fractures	Hospitalization	Intensive Care	Lacerations
Medical Appliances	Medical Fees	Paralysis	Physical Therapy
Prostheses	Skin Grafts	Surgery	Transportation

...and a Health Screening – find out more information about the receiving \$50 just for seeing the doctor

# VOLUNTARY PRODUCTS

## **ELO** *Employee Life Option*

LIFE INSURANCE THAT WORKS FOR LIFE

*A Personalized Life Insurance Plan for You and Your Family*

— BOSTON MUTUAL LIFE INSURANCE COMPANY —

### **ELO / LIFE PLUS**

#### **Having the right type of life insurance is important to you and your family**

While you may have group term life insurance through your employer, it is important to know this form of protection is generally intended to cover you only while you are an eligible employee. What you need is a personalized plan that you own!

#### **Thanks to your employer, you have access to the Employee Life Option with LifePlus**

This individualized plan is brought to you by Boston Mutual Life Insurance Company. The ELO Plan offers benefits for everyone, regardless of where you are in life. Your policy is an endowment at 95 policy with coverage to age 95.

#### **Enrollment is easy...**

- Attend your scheduled meeting.
- Complete a short-form application.
- If accepted, coverage can start immediately.
- Your policy is mailed directly to you.
- Premium payments are made through convenient payroll deductions.

#### **Affordable**

With a payroll deduction of a minimum of \$2 a week, you can begin building your own valuable coverage without the worry of premium notices in your mailbox, checks to write or mail, or postage to pay!

#### **Individually Owned**

Unlike your group term life coverage, you personally own the policy that you sign up for, whether or not you continue to be an employee of your current employer.

#### **Portable**

This program is specifically designed to go with you if you leave or retire, without any change in premium or benefits.

#### **Comprehensive**

You decide which family members to cover (*yourself, your spouse, dependent children or grandchildren*) and you need not be enrolled yourself to enroll your spouse or dependents.

#### **Permanent**

As long as the premiums are paid the plan provides lifetime coverage: however, you alone determine the period of time that you wish to be covered.

#### **Convenient**

Through the ease of payroll deduction premium payments, you can eliminate the worry and expense of mailing monthly premium payments.

#### **IMPORTANT:**

This benefit is currently not available to enroll on-line. A qualified benefit representative will explain the ELO Plan in its entirety during your scheduled employee group meeting and you will have the opportunity to enroll at preannounced times and locations. Please contact the Human Resources department for the next scheduled enrollment time and date.



— Over a Century of Service —  
BOSTON MUTUAL LIFE INSURANCE COMPANY  
120 Royall Street • Canton, Massachusetts 02021  
781-828-7000 • 800-669-2668  
[www.bostonmutual.com](http://www.bostonmutual.com)

# VOLUNTARY PRODUCTS



## Voluntary Critical Illness and Accident Benefits

**Critical Illness** insurance from HM Insurance Group is a cash benefit paid to you. This coverage provides a benefit to you that allows you to pay for the unexpected and unknown costs associated with catastrophic illnesses by paying a lump sum benefit upon diagnosis, directly to you, in addition to your health coverage. The payment gives you additional benefit dollars that can help cover lost income, child care, travel costs or any other living expenses.

HM Care Advantage will provide you benefits for the following illnesses. The benefit amount you choose – anywhere from \$2,500 to \$75,000 will be paid at the percentage shown in the table below.

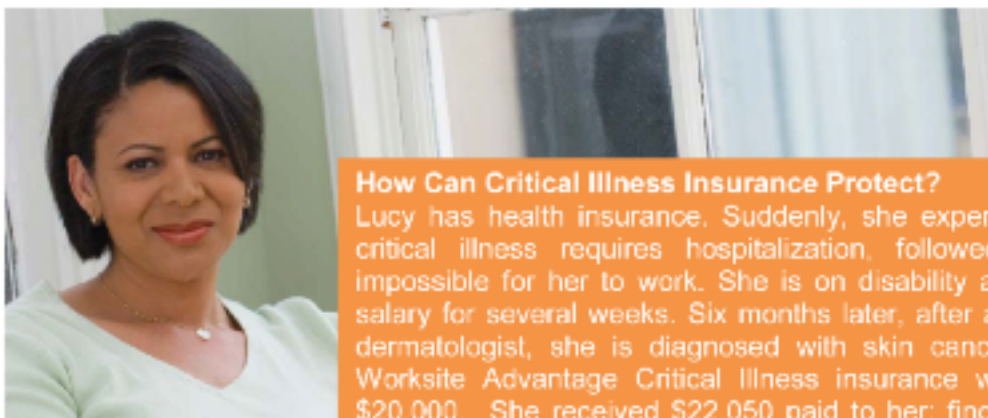
Illness	Percentage
Heart Attack	100%
Stroke	100%
Invasive Cancer	100%
Major Organ Transplant	100%
End Stage Renal Failure	100%*
Loss of Sight, Speech or Hearing	100%*
Coma	100%*
Paralysis	100%*
Coronary Artery Bypass	25%*
Carcinoma in Situ	25%*
Skin Cancer	10%*

**Apply today for a \$20,000 guaranteed benefit! This is a one-time offer, so take advantage of it today!**

### DID YOU KNOW?

To pay their medical bills, 46% of adults with some amount of medical coverage said they used all of their savings; 33% took on credit card debt; and 29% were unable to pay for basic necessities.

*Source: The Commonwealth Fund, August 2008.*



### How Can Critical Illness Insurance Protect?

Lucy has health insurance. Suddenly, she experiences a heart attack. This critical illness requires hospitalization, followed by recovery, making it impossible for her to work. She is on disability at a reduced amount of her salary for several weeks. Six months later, after a routine skin review by her dermatologist, she is diagnosed with skin cancer. She is enrolled in HM Worksite Advantage Critical Illness insurance with a coverage amount of \$20,000. She received \$22,050 paid to her; find out more how you can be protected too.

# VOLUNTARY PRODUCTS

Group Disability Income Insurance G-108

## Will you worry about bills if *you* are disabled?

### Facts to Consider

- On average, a disabling injury occurs every 1.2 seconds.<sup>1</sup>
- 70% of America's workers live from paycheck to paycheck.<sup>2</sup>

### Did You Know?

We know that a paycheck is seldom a luxury—it's a necessity that most of us rely on to provide for our basic needs.

A sudden accident or illness can lead to a financially devastating loss of income. Let our G-108 Disability Income Insurance help protect your income, so that your family won't suffer financial hardship if you become disabled.

Decide  
Today  
To Protect  
Tomorrow<sup>®</sup>

<sup>1</sup>National Safety Council, *Injury Facts*, 2009 Edition, page 2.

<sup>2</sup>Business Wire: *Many Workers Would Rely on Credit or Family if Disabled or Ill*; April 2009.

This product has limitations and exclusions. All benefits may not be available in all states.



APSB-21937-0210

Marketed and Administered by:



**American Public Life  
Insurance Company**

A member of the American Fidelity Group.

Underwritten by:



**American Fidelity  
Assurance Company**

A member of the American Fidelity Group.

# VOLUNTARY PRODUCTS

| New Voluntary Benefit |



## Your Employer and LifeLock Partner to Help Protect Your Identity.

### Protect your personal information and defend against attacks with 24/7, proactive identity theft protection from LifeLock.

From the doctor's office to the online store, your information is everywhere and identity theft is one of the fastest growing crimes in the nation.<sup>1</sup>

That's why LifeLock works around the clock to keep your personal information safer and more secure. Using advanced detection technology, our always-on service protects you from identity theft before it happens.

#### LifeLock® Services:

LifeLock works 24/7 to safeguard your personal information both online and off:

- ✓ Identity Threat Detection and Alerts
- ✓ Reduced Pre-Approved Credit Offers
- ✓ Advanced Internet Threat Detection
- ✓ Address Change Verification
- ✓ Lost Wallet Protection
- ✓ 24-Hour Member Support
- ✓ \$1 Million Total Service Guarantee\*

#### LifeLock Command Center™ Services:

The advanced LifeLock Command Center membership expands the standard LifeLock protection by monitoring a comprehensive network of databases and file-sharing networks:

- ✓ Data Breach Detection
- ✓ Public Database Monitoring
  - Payday Loan Records
  - Public Records
  - Alias Records
  - Court Records
  - Sex Offender Registry

Over 8 million American's fell victim to identity theft last year.<sup>2</sup> Get constant and relentless protection. Enroll in LifeLock during your open enrollment period for just pennies a day!

### SPECIAL PRICING FOR EMPLOYEES AND THEIR FAMILIES:

TIER:	LIFELock	LIFELock COMMAND CENTER
Employee Only	\$3.92	\$5.88
Employee + Spouse	\$7.85	\$11.77
Employee + children	\$6.87	\$9.32
Employee + Family	\$10.79	\$15.20

Pricing based on 26 pay periods.

### HOW TO ENROLL:

1. Have the Social Security number and DOB for you and any dependants you wish to enroll on hand
2. Indicate your level of coverage to your HR representative during open enrollment
3. Your coverage will begin on your benefit effective date
4. You will then receive a welcome email from LifeLock with instructions on how to take full advantage of your LifeLock membership

For more information visit [LifeLock.com](http://LifeLock.com).

<sup>1</sup> Social Security Administration. "Identity Theft And Your Social Security Number." SSA Publication No. 05-10064. August 2009.

<sup>2</sup> Javelin Strategy & Research. "2011 Identity Fraud Survey Report." February 2011.

\* Guarantee applies only if you become an identity theft victim due to a failure in our services. Restrictions apply. See [LifeLock.com](http://LifeLock.com) for details. Due to New York State law restrictions, the LifeLock Service Guarantee cannot be offered to the residents of New York.



# VOLUNTARY PRODUCTS



## Group Auto and Home Insurance Program from MetLife Auto & Home<sup>®</sup>:

### PROGRAM DESCRIPTION

MetLife Auto & Home is a voluntary group auto and home benefit program that provides you with access to insurance coverage for your personal insurance needs. Policies available include: auto, home, landlord's rental dwelling, condo, mobile home, renters, recreational vehicle, boat, and personal excess liability policies.

### BENEFITS

The program gives you access to **special group discounts**. You could also benefit from these program features:

- One easy-to-remember, toll-free number, **1 800 GET-MET 8**, for all your insurance needs, such as receiving free insurance quotes, making changes to your policy, or just asking questions
- 24-hour claim reporting
- Extended customer service hours, including weekday evenings and Saturdays
- Coverage you can take with you, should you retire or leave the company for another reason
- Enhanced product coverages that are built into every auto policy\*

### CONVENIENT PAYMENT OPTIONS

You can choose to have your premiums automatically deducted from your paychecks or bank account. With these options, insurance premiums are spread throughout the policy term with no down payments, interest charges, or service fees (a down payment is required in some instances). Other payment options are available.

### FREE PREMIUM QUOTES AND APPLICATION PROCESSING

Since everyone's insurance policies renew at different times during the year, you may apply for group auto and home insurance at any time by calling **1 800 GET-MET 8** (1-800-438-6388).

An insurance consultant will provide you with free, no-obligation premium quotes. If you choose to switch, a consultant can help you apply for insurance while you're on the phone. Please have your current insurance policy with you when you call.

\*See policy for restrictions.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify. L0809054390[exp0712][All States]

# VOLUNTARY PRODUCTS

**MetLaw<sup>®</sup>**  
Smart. Simple. Affordable.<sup>®</sup>

Decatur Memorial Hospital

## ► Telephone and Office Consultations

MetLaw provides you with telephone and office consultations for an unlimited number of matters with the attorney of your choice. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options and recommend a course of action.

## ► Legal Representation

Trials for covered matters are covered from beginning to end, regardless of length, when using a network attorney.

### Estate Planning Documents

- Simple Wills
- Complex Wills
- Revocable Trusts
- Irrevocable Trusts
- Powers of Attorney (Healthcare, Financial, Childcare)
- Healthcare Proxies
- Living Wills
- Codicils

### Financial Matters

- Personal Bankruptcy/Wage Earner Plan
- Debt Collection Defense
- Foreclosure Defense
- Repossession Defense
- Garnishment Defense
- Identity Theft Defense
- Tax Collection Defense
- Negotiations with Creditors
- Tax Audit Representation (Municipal, State, or Federal)

### Real Estate Matters

- Sale, Purchase or Refinancing of your Home (Primary, Second/Vacation)
- Home Equity Loans for your Home (Primary, Second/Vacation)
- Tenant Negotiations (Tenant Only)
- Eviction Defense
- Security Deposit Assistance (Tenant Only)
- Boundary or Title Disputes
- Property Tax Assessments
- Zoning Applications

### Elder Law Matters

- Consultation & Document Review for issues related to your parents:
- Medicare
- Medicaid
- Prescription Plans
- Nursing Home Agreements
- Leases
- Notes
- Deeds
- Wills
- Powers of Attorney

### Family Law

- Adoption
- Guardianship
- Conservatorship
- Name Change
- Prenuptial Agreement
- Protection from Domestic Violence

### Traffic Offenses

- Defense of ANY Traffic Ticket (Excludes DUI)
- Driving Privileges Restoration (Includes License Suspension due to DUI)

### Document Preparation

- Affidavits
- Deeds
- Demand Letters
- Mortgages
- Notes
- Review of Any Personal Legal Document

### Immigration Assistance

- Advice & Consultation
- Review of Immigration Documents
- Preparation of Affidavits
- Preparation of Powers of Attorney

### Juvenile Court Defense

- Juvenile Court Defense (Including Criminal Matters)
- Parental Responsibility Matters

### Consumer Protection

- Disputes over Consumer Goods and Services
- Small Claims Assistance

### Defense of Civil Lawsuits

- Civil Litigation Defense
- Incompetency Defense
- Administrative Hearings
- School Hearings
- Pet Liabilities

### Personal Property Protection

- Consultation & Document Review for Personal Property Issues
- Assistance for Disputes over Goods and Services

For More Information Visit:

[www.legalplans.com](http://www.legalplans.com)

and enter password 6090293 or GETLAW

Or call our Client Service Center at 1-800-821-6400

**Covers Employee, Spouse and Dependents**

## ► Additional Plan Features

### Reduced Fees

Network attorneys provide representation for personal injury, probate and estate administration matters at reduced fees.

### Family Matters™

- Available for an additional fee
- Separate plan for parents of participants for estate planning documents

### E-Services

- Attorney Locator
- Law Firm E-Panel®
- Free, downloadable legal documents
- Life Guide
- Links to financial planning, insurance and work/life matters resources

Group legal plans and Family Matters provided by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans and Family Matters provided through insurance coverage administered by Metropolitan Life and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. Please contact Hyatt Legal Plans for complete details on covered services including limits. No services, including advice and consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife® and affiliates, and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents or which case services are excluded for the spouse and dependents; 4) appeals and claims advice; 5) tort and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fees; 8) frivolous or unorthodox matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters listed above under Legal Representation. Not available in all states. \*\*For Family Matters, different terms and conditions apply. L36-11-090205(xv0912)(All States)(02)

smart. simple. affordable.®

**Hyatt Legal Plans**

A MetLife Company

## Will Preparation Service

# MetLife



### Life Insurance coverage and the Will Preparation Service you may need.

You now have the opportunity to enroll in the MetLife Supplemental Life<sup>1</sup> insurance that can financially help protect your loved ones should something happen to you. And when you enroll in Supplemental Life insurance, you have access to another service to protect the ones you love—Will Preparation.<sup>2</sup>

#### **Having an up-to-date will is one of the most important things you can do for your family.**

Like life insurance, a carefully prepared Will is important. With a Will, you can define your most important decisions such as who will care for your children or inherit your property. By enrolling for Supplemental Life coverage, you will have access to Hyatt Legal Plans' network of 11,000+ participating attorneys for preparing or updating a will at no additional cost to you.

#### **It's easy to use the Will Preparation Service.**

Once your Supplemental Life coverage becomes effective, you will receive information that will allow you to access the Will Preparation Service.

**Step 1:** Call Hyatt Legal Plans' toll-free number, and a Client Service Representative will assist you in locating a participating plan attorney in your area and provide you with a case number.

**Step 2:** Call and make an appointment with the participating attorney—many plan attorneys even have evening and weekend appointments for your convenience.

**Step 3:** That's it! When you use a plan attorney, you do not need to submit any claim forms. However, you also have the flexibility of using a non-network attorney and being reimbursed for covered services according to a set fee schedule.<sup>3</sup> Supplemental Life Insurance and Will Preparation Service are two important ways to protect yourself—and the ones you love.

### **Supplemental Life Insurance and Will Preparation Service are two important ways to protect yourself—and the ones you love.**

<sup>1</sup> Supplemental Life includes the Buy-Up portion of Core Buy-Up for Small Business.

<sup>2</sup> Will Preparation is offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. In certain states, Will Preparation is subject to regulatory approval and is not currently available. For New York sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation.

<sup>3</sup> You will be responsible for any attorneys' fees that exceed the reimbursed amount.

# VOLUNTARY PRODUCTS



## Your VSP Vision Benefits Summary

Why enroll in a VSP® Vision Care plan? We'll help keep you and your eyes healthy. Plus, you'll get a great value on your eyecare and eyewear.

You'll like what you see with VSP.

**Value and Savings.** You'll get great benefits on your exam and eyewear at an affordable price.

**Personalized Care.** You'll get quality care that focuses on your eyes and overall wellness with a WellVision Exam® from a VSP doctor. They'll look for vision problems and signs of other health conditions.

When you see a VSP doctor, you'll get the most out of your benefit and have lower out-of-pocket costs. Plus, you'll be 100% happy with your eyecare and eyewear from a VSP doctor or we'll make it right.

**Eyewear.** Choose the eyewear that's right for you and your budget. From classic styles to the latest designer fashions, you'll find hundreds of options for you and your family.

**Choice of Providers.** With open access to see any eyecare provider, you can see the one who's right for you. Choose a VSP doctor or any other provider. To find a VSP doctor, visit [vsp.com](http://vsp.com) or call 800.877.7195.

Enroll today. You'll be glad you did.

Once your plan is effective, register on [vsp.com](http://vsp.com) to view a complete description of your benefits. To use your vision coverage, simply tell your eyecare provider that you have VSP. No ID card is necessary.

Contact us, [vsp.com](http://vsp.com) | 800.877.7195



CATW00610 JCB#3755CM 6/10

DECATUR MEMORIAL HOSPITAL and VSP provide you with an affordable eyecare plan.

Sign up for VSP today.

VSP Coverage Effective .....January 1, 2012

Doctor Network.....VSP Signature

### Your Coverage with a VSP Doctor

WellVision Exam® focuses on your eye health and overall wellness

- \$10 copay.....every plan year<sup>1</sup>

Prescription Glasses

- \$25 copay

Lenses.....every plan year<sup>1</sup>

- Single vision, lined bifocal and lined trifocal lenses  
Polycarbonate lenses for dependent children

Frame.....every plan year<sup>1</sup>

- \$130 allowance for a wide selection of frames  
• 20% off the amount over your allowance

-OR-

Contact Lens Care

- No copay.....every plan year<sup>1</sup>

\$130 allowance for contacts and the contact lens exam (fitting and evaluation).

### Extra Discounts and Savings

Glasses and Sunglasses

- Average 35 - 40% savings on all non-covered lens options
- 30% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your WellVision Exam. Or get 20% off from any VSP doctor within 12 months of your last WellVision Exam

Contacts

- 15% off cost of contact lens exam (fitting and evaluation)

Laser Vision Correction

- Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.
- After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor

### Your Coverage with Other Providers

Visit [vsp.com](http://vsp.com) for details, if you plan to see a provider other than a VSP doctor.

Exam .....	Up to \$40
Single vision lenses .....	Up to \$30
Lined bifocal lenses .....	Up to \$35
Lined trifocal lenses .....	Up to \$45
Frame .....	Up to \$45
Contacts.....	Up to \$105

VSP guarantees service from VSP doctors only. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.

<sup>1</sup>Plan year begins in January

# The Prevention Plan



The Prevention Plan is a healthy living program that measures and tracks your health risks, provides you with a personalized plan of action and gives you step-by-step guidance to reduce those risks.

**It's free, educational, motivational and completely confidential.**

As an employee of Decatur Memorial Hospital, you are eligible to participate in this health assessment program free of charge after you complete your 90-day probationary period. You do not have to be enrolled in the DMH Health Plan to participate in The Prevention Plan. DMH encourages all employees to access the benefits of this program.

The Prevention Plan wellness profile is valued at \$500 and includes—

- A comprehensive online health/life assessment survey
- An extensive, biometric blood screening
- An online storage area for securing your medical information.
- An easy way to track health goals and progress plus reminders for screenings and tests

Toward the end of your probationary period, you will receive a letter from the DMH SHORE Wellness Team reminding you of your eligibility date and giving you more details about how to participate.

For details, go to [www.ThePreventionPlan.com](http://www.ThePreventionPlan.com). To learn more about how to participate through DMH, contact the DMH SHORE Wellness Team at **876-4952**.

## Easy steps to enrollment

- 1 Login to **<https://www.benxpress.com/DMH>**
- 2 Your **user name** will be your—  
first name.last name (this is not case sensitive)  
and the last 6 digits of your Social Security  
Number (with no dashes) to securely access your  
enrollment information.
- 3 During your first login, you will be required to  
accept the terms and conditions of web-based  
enrollment in order to continue on to your  
enrollment data. You will not be asked again  
once you have accepted the terms/conditions.
- 4 Read the **Hints section** of the Welcome page.  
This section contains detailed information about  
how to enroll in your benefits, navigate the web  
site and what all of the special icons mean.
- 5 **IMPORTANT NOTE:** Use the **navigation arrows**  
in the enrollment program, not the Back and  
Forward buttons in your browser to navigate.

<https://www.benxpress.com/DMH>

# 2012 Benefits Contact Information

## Consociate Group—Health and Dental Claims Administration ([www.consociatedansig.com](http://www.consociatedansig.com))

Customer Service ..... (217) 423-7788  
Pre-certification (American Health Holding) ..... (866) 345-3509

## DMH Human Resources

Front Desk ..... (217) 876-6102

## Employee Assistance Program

Chestnut Health Systems ..... (800) 433-7916

## Busey Bank—Health Savings Account (HSA)

..... (217) 424-5111

## DMH Retirement Savings Plan

Raymond James and Associates (retirement plan and Bright Directions) ..... (217) 423-1388

Great West Retirement Service ..... (800) 701-8255

## Term Life and Long Term Disability

MetLife (Contact DMH Human Resources for more information) ..... (217) 876-6102

## Voluntary Insurance

Boston Mutual (whole life insurance) ..... (800) 669-2668

American Public Life/American Fidelity Assurance (STD) ..... (888) 836-5720

VSP Vision [www.vsp.com](http://www.vsp.com) ..... (800) 877-7195

HM Worksite Advantage (Critical Illness and Accident Policies) ..... (800) 328-5433



## Other Benefits

Personnel Policies may be found on the DMH Intranet. These policies provide more information regarding Earned Time Off, Extended Sick Pay, and other important DMH Benefits.