

WELCOME



We're excited to provide you with a snapshot highlighting your 2020 benefit options!

2020 BENEFITS SNAPSHOT



2020 BENEFITS SNAPSHOT



HMO MEDICAL PLANS FOR 2020

KAISER TRADITIONAL HMO

In-Network Only

CALENDAR YEAR DEDUCTIBLE	None
CALENDAR YEAR OUT-OF-POCKET MAXIMUM	\$1,500 individual \$3,000 family
PREVENTIVE SERVICES	No charge
OFFICE VISIT	\$20 copay
CHIROPRACTIC	\$5 copay (30 visits/year)
ACUPUNCTURE	\$20 copay physician referral required
EMERGENCY ROOM	\$150/visit (copay waived if admitted)
URGENT CARE	\$20/visit
HOSPITAL (INPATIENT)	\$250/admission
PRESCRIPTION DRUGS 30-DAY SUPPLY	Generic: \$15 copay Brand: \$30 copay Specialty: 30% up to max of \$150/Rx
MAIL ORDER 100-DAY SUPPLY	Generic: \$30 copay Brand: \$60 copay
FIND A PROVIDER	www.kp.org

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HMO MEDICAL PLANS FOR 2020

	SUTTER HEALTH PLUS TRADITIONAL HMO	SUTTER HEALTH PLUS HSA-QUALIFIED HMO
	In-Network Only	In-Network Only
CALENDAR YEAR DEDUCTIBLE	None	\$1,500 individual Employee in a family of 2 or more: \$2,800/individual; \$3,000/family
CALENDAR YEAR OUT-OF-POCKET MAXIMUM	\$1,500 individual \$3,000 family	\$3,000 individual \$6,000 family
PREVENTIVE SERVICES	No charge	No charge (deductible waived)
OFFICE VISIT	\$20 copay	No charge after deductible
CHIROPRACTIC	\$20 copay (30 visits/year combined with acupuncture)	Not covered
ACUPUNCTURE	\$20 copay (30 visits/year combined with chiropractic)	No charge after deductible (medically necessary only)
EMERGENCY ROOM	\$100/visit (copay waived if admitted)	No charge after deductible
URGENT CARE	\$20/visit	No charge after deductible
HOSPITAL (INPATIENT)	\$250/admission	\$50 copay/admission after deductible
PRESCRIPTION DRUGS 30-DAY SUPPLY	Tier 1: \$10 copay Tier 2: \$30 copay Tier 3: \$60 copay Tier 4: 20%, up to max of \$250/Rx	No charge after deductible
MAIL ORDER 100-DAY SUPPLY	Tier 1: \$20 copay Tier 2: \$60 copay Tier 3: \$120 copay	No charge after deductible
FIND A PROVIDER	www.sutterhealthplus.org	www.sutterhealthplus.org

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MidPen
HOUSING

DENTAL & VISION PLANS FOR 2020

PRINCIPAL POS DENTAL PLAN

	EPO	PPO	Out-of-Network
CALENDAR YEAR DEDUCTIBLE	None	\$50 individual \$150 family	\$50 individual \$150 family
CALENDAR YEAR BENEFIT MAXIMUM	\$2,000		
PREVENTIVE	No charge	No charge (deductible waived)	5%* after deductible
BASIC SERVICES	10%	10% after deductible	20%* after deductible
MAJOR SERVICES	30%	40% after deductible	50%* after deductible
ORTHODONTIA (CHILD & ADULT)	50%	50%	50%*
ORTHODONTIA MAXIMUM	\$1,000 lifetime maximum		
FIND A PROVIDER	www.principal.com Network: Dental Point of Service (POS)		

*Member is responsible for all charges in excess of Reasonable and Customary Fee.

VSP VISION PLAN (THROUGH PRINCIPAL)

	In-Network	Out-of-Network
EXAM & MATERIALS COPAY	\$10 copay exam \$25 copay glasses; up to \$60 for contact lens exam	See below
EXAM (EVERY 12 MONTHS)	100% after copay	Up to \$45
LENSES (EVERY 12 MONTHS)	100% after copay (Single Vision, Lined Bifocals and Lined Trifocals)	Single Vision – Up to \$30 Lined Bifocal – Up to \$50 Lined Trifocal – Up to \$65
CONTACTS - IN LIEU OF GLASSES (EVERY 12 MONTHS)	Elective: \$150 allowance Medically Necessary: 100% after copay	Elective: Up to \$105 Medically Necessary: Up to \$210
FRAMES (EVERY 24 MONTHS)	\$150 allowance + 20% discount on amount over allowance	Up to \$70
FIND A PROVIDER	www.vsp.com	

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403(B) RETIREMENT PLAN

You may set aside a portion of your salary either pre-tax (traditional) and/or post-tax (ROTH) to a 403(b) retirement plan. You can choose to have a flat amount or a percentage deducted from your paycheck each pay period, up to \$19,500 annually (\$26,000 if you are over the age of 50).

Employer Contribution: MidPen Housing offers 0-6% employer contributions to employees who meet the following requirements:

- Attained age 21
- Complete at least 1,000 hours of service credit within the Plan year
- Must be actively employed on the last day of the Plan year, December 31
- Eligible employees enter the Plan for the purposes of sharing in the Employer discretionary contributions, if any, on the first of the month following a 90-day waiting period

ADDITIONAL BENEFITS - MIDPEN SPONSORED

Cash Benefit in Lieu of Health Coverage

Employees eligible for benefits electing to waive MidPen Housing's medical, dental and vision plans (because of other coverage), may receive \$200 per month as taxable income or elect to defer the funds pre-tax to your 403(b) retirement plan.

Life, AD&D and Disability Plans through Principal Financial

MidPen provides Basic Life and AD&D benefits in the amount of 3 times your annual salary to a maximum benefit of \$500,000. Short Term Disability (STD) and Long Term Disability (LTD) benefits are also provided by MidPen. STD benefit is 60% of your pre-disability earnings up to a maximum of \$3,750 per week, after a 7-day elimination period. LTD benefit is 60% of your pre-disability earnings up to a maximum of \$15,000 per month, after a 180-day elimination period.

Employee Assistance Program through Magellan Healthcare

The employee assistance program (EAP) offers you and your family information, referrals and short-term counseling for personal issues affecting work or personal life. This program provides access to trained counselors through a 24/7 telephone hotline as well as up to 8 visits per issue with a counselor.

Travel Assistance Program through Principal Financial

The travel assistance program provides a comprehensive range of information, referral, coordination and arrangement services available to you or your dependents when traveling 100 miles or more from home for up to 120 consecutive days.

Employee Referral Bonus

All employees are encouraged to refer qualified individuals for possible full-time and part-time employment opportunities.

Tuition Reimbursement

100% reimbursement of tuition and course-required books for completed classes pertinent to present position or career path completed with Manager. Annual reimbursement not to exceed \$2,000 for full-time employees and not to exceed \$1,000 for part-time employees.

TicketsatWork

MidPen employees have access to TicketsatWork, a discount program for theme parks, attractions and shows nationwide.

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MidPen
HOUSING

ADDITIONAL BENEFITS - VOLUNTARY

BASIC pacific Flexible Spending Account (FSA)

Flexible Spending Accounts (FSAs) help you save money on health care expenses by paying for eligible expenses with pre-tax dollars. MidPen Housing's FSA plan is administered by BASIC pacific. Employees can make an annual election which will be payroll deducted in equal, pre-tax increments over the course of the plan year, which is from January 1 to December 31.

MAXIMUM ANNUAL CONTRIBUTION FOR HEALTH CARE	\$2,750
MAXIMUM ANNUAL CONTRIBUTION FOR DEPENDENT CARE	\$5,000 (\$2,500 if you are married and file separate tax returns)

BASIC pacific Health Savings Account (HSA)

If you enroll in one of the HSA-qualified HMO plans, you are eligible to open a Health Savings Account (HSA). Your HSA dollars can be used to help pay the deductible and other qualified medical expenses. The annual HSA contribution limit for 2020 is \$3,550 for individual and \$7,100 for family. For those age 55 or older, a catch-up contribution of \$1,000 is permissible.

Employer HSA Contribution: If you enroll in the Sutter Health Plus HSA-Qualified HDHP HMO plan with employee-only coverage, MidPen will deposit \$41.67 per pay period (up to \$1,000 per year) into your HSA. If you enroll in the Sutter Health Plus HSA-Qualified HDHP HMO plan with dependents, MidPen will deposit \$83.34 per pay period (up to \$2,000 per year) into your HSA.

Commuter Benefits - My Commuter Check

Commuter benefits are parking and mass transit plans which enable you to pay for eligible work-related parking and/or transit costs with pre-tax dollars. The My Commuter Check program allows you to contribute, pre-tax, up to \$270 per month for parking and \$270 per month for transit expenses you incur commuting to and from work.

Pet Insurance - Nationwide

MidPen offers the opportunity to purchase Nationwide pet insurance, because pets are family and they need medical care just like we do.

Other Voluntary Benefits

- Principal Voluntary Life and AD&D - This coverage is available should you wish to purchase additional life insurance for yourself, your spouse and/or your children.
- Voya Voluntary Critical Illness Plan - Critical Illness insurance pays you a lump sum benefit at the first diagnosis of a covered illness.
- Voya Voluntary Accident Plan - Accident insurance provides a lump sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need.

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TIME OFF

Sick Days

Employees are given 11 sick days per calendar year, prorated each pay period, with a maximum accrual of 60 days.

Vacation

Regular full-time employees and regular part-time employee who work between 20 and 34 hours per week receive accrued vacation time according to the below schedule.

Years of Continuous Employment	Number of Accrued Vacation Days
0-2	10
3-5	15
6	16
7	17
8	18
9	19
10+	20

Holidays

MidPen Housing recognizes 10 paid holidays each year.

Personal Holidays

Eligible regular full-time employees receive two personal holidays (up to 16 hours) and eligible regular part-time employees receive two personal holidays (up to 12 hours) at the beginning of each calendar year.