

# WELCOME



We're excited to provide you with a snapshot highlighting your 2023 benefit options!

## 2023 BENEFITS SNAPSHOT



# 2023 BENEFITS SNAPSHOT



**MidPen**  
HOUSING

## MEDICAL PLANS FOR 2023

	KAISER TRADITIONAL HMO	KAISER HSA-QUALIFIED HMO
	In-Network Only	In-Network Only
CALENDAR YEAR DEDUCTIBLE	None	\$1,500 individual Employee in a family of 2 or more: \$3,000/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	\$20 copay after deductible
CHIROPRACTIC	\$5 copay (30 visits/year)	Not covered
ACUPUNCTURE	\$20 copay physician referral required	Not covered
EMERGENCY ROOM	\$150/visit (copay waived if admitted)	\$100/visit after deductible
URGENT CARE	\$20/visit	\$20/visit after deductible
HOSPITAL (INPATIENT)	\$250/admission	\$250/admission after deductible
PRESCRIPTIONS (RETAIL) 30-DAY SUPPLY	Generic: \$15 copay Brand: \$30 copay  Specialty: 30% up to max of \$150/Rx	Generic: \$10 copay after deductible Brand: \$30 copay after deductible  Specialty: 20% up to max of \$250/Rx after deductible
PRESCRIPTIONS (MAIL ORDER) 100-DAY SUPPLY	Generic: \$30 copay Brand: \$60 copay	Generic: \$20 copay after deductible Brand: \$60 copay after deductible
FIND A PROVIDER	<a href="http://www.kp.org">www.kp.org</a>	<a href="http://www.kp.org">www.kp.org</a>

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# 2023 BENEFITS SNAPSHOT



## MEDICAL PLANS FOR 2023

### 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: \$3,000/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
PRESCRIPTIONS (RETAIL) 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
PRESCRIPTIONS (MAIL ORDER) 100-DAY SUPPLY	Tier 1: \$20 copay Tier 2: \$60 copay Tier 3: \$120 copay	No charge after deductible
FIND A PROVIDER	<a href="http://www.sutterhealthplus.org">www.sutterhealthplus.org</a>	<a href="http://www.sutterhealthplus.org">www.sutterhealthplus.org</a>

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HOUSING

## DENTAL & VISION PLANS FOR 2023

### PRINCIPAL DENTAL POS PLAN

	EPO	PPO	Out-of-Network
CALENDAR YEAR DEDUCTIBLE	None	\$50 individual \$150 family	\$50 individual \$150 family
CALENDAR YEAR BENEFIT MAXIMUM	\$2,000		
DIAGNOSTIC & 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	<a href="http://www.principal.com">www.principal.com</a> Network: Dental Point of Service (POS)		

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

### VSP VISION PPO 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	<a href="http://www.vsp.com">www.vsp.com</a>	

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## 403(B) RETIREMENT PLAN

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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 \$22,500 annually (\$30,000 if you are age 50 or older).

**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

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### 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

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 Aetna Resources for Living

The Resources for Living 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 10 visits per issue with a counselor.

### Travel Assistance Program through Principal

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. All regular employees (part-time or full-time), except the Executive Team and Hiring Managers, are eligible to receive any employee referral bonus if offered. See your employee handbook for more information.

### Educational Assistance Plan

Please refer to the MidPen Housing Employee Handbook policy for information regarding the Educational Assistance Plan.

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## ADDITIONAL BENEFITS - VOLUNTARY

### BASIC 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. 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.

<b>MAXIMUM ANNUAL CONTRIBUTION FOR HEALTH CARE FSA</b>	\$3,050
<b>MAXIMUM ANNUAL CONTRIBUTION FOR DEPENDENT CARE FSA</b>	\$5,000 (\$2,500 if you are married and file separate tax returns)

### BASIC 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 2023 is \$3,850 for individual and \$7,750 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 or the Kaiser 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 or the Kaiser 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/Edenred

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/Edenred program allows you to contribute, pre-tax, up to \$300 per month for parking and \$300 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 14 paid holidays each year.

### Wellness Days

For 2023, MidPen Housing recognizes 4 paid wellness days.

### Personal Holidays

Employees who work at least 20 hours per week are eligible for 2 Personal Holiday days (proportional to the number of hours regularly worked) per year. Both Personal Holidays must be used during the current benefit year.

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