



Tuality Healthcare
Building a healthier community.

BENEFITS AT A GLANCE

*An overview of our 2010
Employee Benefits Package*

Tuality Healthcare
Human Resources
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www.tuality.org

This section is a summary of the benefits available in Tuality Healthcare's flexible benefits package for regular employees *scheduled 48+ hours per pay period*. Benefits begin the first of the month following enrollment. Changes may be made each year in November for January 1 coverage. Cost for Medical, Dental and Vision are based on an employee's full-time or part-time status, and number of people to be insured. For further information contact the Human Resources Department.

BENEFIT	BENEFIT OPTIONS	REMARKS
Medical Insurance	<p><input type="checkbox"/> Select Plus PPO Plan (THA/OHSU Network) Stay In-Network and receive higher benefit levels and lower out-of-pocket costs)</p> <ul style="list-style-type: none"> ▪ Tuality Health Alliance or OHSU Providers ▪ \$15 per office visit / \$25 for Specialist ▪ \$300 annual deductible per individual ▪ \$600 annual deductible per family ▪ \$12/Rx generic brand co-pays up to 30 days / \$30 co-pay for mail order up to 90-day supply. ▪ 20% co-insurance for hospital care ▪ Chiropractic coverage <p>Or</p> <ul style="list-style-type: none"> ▪ You can choose to use The First Choice Health Network, which has a more broad and far-reaching network of providers. However, your out of-pocket costs will be higher. Uses the First Choice network of providers. ▪ 30% office visits ▪ \$500 annual deductible per individual ▪ \$1,000 annual deductible per family ▪ \$12/Rx generic brand co-pays up to 30 days / \$30 co-pay for mail order up to 90-day supply. Out of network pharmacy- employee pays 100%, files paper claim and is reimbursed. ▪ 30% co-insurance for hospital care. 	<p>More information regarding these plans is available in a Medical/Prescription Drug Plan handout and Medical Summary Plan Description.</p> <p>Co-pay = Plan specified amount required at point of access</p> <p>Co-insurance = Plan specified participant percentage of total cost of services</p> <p>The THA/OHSU and First Choice Health Networks have separate deductibles that do not cross accumulate.</p>

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Steps to Health	<p>Employees receive a discount on medical premiums after completing 3 simple steps that focuses on Wellness. (\$200 annual discount)</p> <ul style="list-style-type: none"> ▪ Know your numbers – biometric lipid-panel screening ▪ Online Health Quality Assessment ▪ Professional Health Coach support 	<ul style="list-style-type: none"> □ Tuality Healthcare’s vision is “Building a Healthier Community” and it starts at home, with each Tuality employee. This program is designed to focus on wellness and how employees can use Tuality benefits and resources to build/supplement your and your family’s health and wellness!
Dental Insurance	<p>Two Plans to choose from...</p> <ul style="list-style-type: none"> □ Preventive <ul style="list-style-type: none"> ▪ 100% coverage for exams, and two cleanings per year ▪ 80% coverage for routine work. ▪ 50% coverage for restorative. ▪ 50% coverage for orthodontic work up to a \$1,500 lifetime maximum. □ Incentive <ul style="list-style-type: none"> ▪ Fillings, cleanings, checkups, x-rays, extractions, root canals ▪ Benefit progresses each year; 70%-80%-90% then 100% coverage with regular checkups each year. ▪ 50% coverage for restorative. 	<ul style="list-style-type: none"> □ Your choice of dentists, but lower cost when using ODS providers. Evidence of insurability may be required for both plans if not enrolled when first eligible and your alternate coverage has lapsed. □ Benefits payable with either plan up to \$1,500 per person per year. Both plans pay 50% for restorative services such as inlays, crowns, bridges, and dentures. Incentive Plan has a \$0 deductible; Preventive Plan has a \$50 annual deductible on expenses paid at 50% or 80%.

BENEFIT	BENEFIT OPTIONS	REMARKS
Vision Insurance	<p>Two Plans to choose from...</p> <ul style="list-style-type: none"> ❑ Vision Discount Plan <ul style="list-style-type: none"> ▪ Must use Vision Service Plan (VSP) provider ▪ Exam - \$15 co-pay ▪ 20% off VSP provider frames and lenses ▪ 15% off VSP provider for contacts ❑ Vision Service Plan <ul style="list-style-type: none"> ▪ May use any provider, but lowest cost is when using VSP providers. ▪ Exam - \$15 co-pay ▪ \$25 co-pay on frames and lenses Plan pays 100% on select lenses and frames (\$120.00 allowance for frames, 20% off the amount over your allowance) ▪ Contacts, plan pays up to \$120 for contacts. ❑ Out-of-Network <ul style="list-style-type: none"> ▪ May use any provider ▪ Exam - \$15 co-payment, plan pays up to \$40. ▪ \$25 co-pay for lenses, plan pays a portion for lenses ▪ \$25 copay for contacts, plan pays up to \$105. 	<ul style="list-style-type: none"> ❑ Exams every 12 months. ❑ Lenses, frames and contacts every 12 months.
Long-Term Disability Insurance*	<p>Two Plans to choose from...</p> <ul style="list-style-type: none"> ❑ For partial or total disability: <ul style="list-style-type: none"> ▪ 50% of monthly earnings* ▪ 66 ^{2/3} % of monthly earnings 	<ul style="list-style-type: none"> ❑ Since premiums are paid on an after-tax basis, benefit payments during the disability are not taxed resulting in more spendable income. ❑ 90-day waiting period per disability. ❑ Evidence of insurability is required to “buy up” to the 66 ^{2/3}% if waived during initial enrollment.
Term Life Insurance & Accidental Death And Dismemberment*	<p>Two Plans to choose from...</p> <ul style="list-style-type: none"> ❑ For death or dismemberment <ul style="list-style-type: none"> ▪ 1 times annual salary* ▪ 2 times annual salary <p>*In addition to life insurance amount chosen, a matched amount for accidental death.</p>	<ul style="list-style-type: none"> ❑ Also includes coverage for dismemberment. ❑ Cash amounts for accidental loss of limb, vision or hearing. ❑ Evidence of insurability is required to “buy up” to the 2x if waived during initial enrollment. ❑ Upon termination, coverage may be converted to whole life coverage.

*Minimum coverage for all eligible employees is required by the insurance companies. THC pays 100% of the premiums for 50% LTD and 1x Life Insurance. Employees may “buy up” to 66 2/3% LTD and 2x Life Insurance.

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Dependent Term Life	<input type="checkbox"/> \$1,000 for spouse/domestic partner and children.	<input type="checkbox"/> First of month following enrollment. <input type="checkbox"/> Automatic no-cost enrollment with Term Life Insurance.
Voluntary AD&D Insurance	<input type="checkbox"/> Coverage for: <ul style="list-style-type: none"> ▪ Self - \$10,000 increments up to \$500,000 (5 times base annual salary maximum) ▪ Self/spouse/family up to \$500,000 (5 times base annual salary maximum) 	<input type="checkbox"/> Additional accidental death and dismemberment insurance available at low-cost group rates.
Voluntary Term Life Insurance	<input type="checkbox"/> Coverage for: <ul style="list-style-type: none"> ▪ Self - \$10,000 increments up to \$500,000 ▪ Self/spouse/domestic partner ▪ Self/children ▪ Self/spouse/domestic partner children 	<input type="checkbox"/> Additional life insurance available at group rates. <input type="checkbox"/> Employee – maximum 5x annual salary. <input type="checkbox"/> Spouse/domestic partner coverage available in \$5,000 increments, not to exceed 100% of employee’s amount. <input type="checkbox"/> Evidence of insurability required on amounts greater than \$150,000 for employee and \$30,000 for spouse/domestic partner and for employees first enrolling at age 60+. <input type="checkbox"/> Evidence of insurability is required if not enrolled when first eligible.
Paid Leave Hours	<input type="checkbox"/> Options <ul style="list-style-type: none"> ▪ Buy (more days off with pay) ▪ Sell (more pre-tax cash) 	<input type="checkbox"/> In addition to the Paid Time Off program, up to 48 hours of PLH may be bought or sold to fit non-exempt employees' personal needs. Must be employed 90 days to participate.
Flexible Spending Accounts	<input type="checkbox"/> Accounts <ul style="list-style-type: none"> ▪ Dependent care spending account ▪ Healthcare spending account 	<input type="checkbox"/> Money may be set-aside on a pre-tax basis to help reduce your out-of-pocket costs and your tax liability. <ul style="list-style-type: none"> ▪ Dependent Care (Childcare) annual maximum: \$5,000.00 ▪ Healthcare Account annual maximum: \$3,500.00 ▪ Minimum to enroll: \$10.00 per pay period Money must be used in calendar year or be forfeited per IRS regulations.
Waiving Coverage	<input type="checkbox"/> Options <ul style="list-style-type: none"> ▪ Full-time – Up to \$732 per year and up⁺ ▪ Part-time – Up to \$312 per year and up⁺ ⁺ Cash amount depends on your selections.	<input type="checkbox"/> If you do not choose to take your base medical or dental insurance options, you may elect a cash alternative to help pay for other pretax benefits or as additional taxable compensation. <input type="checkbox"/> You must show proof of other group medical coverage before you can waive Tuality’s medical coverage and take this option.

Tuality Healthcare Paid Time Off

BENEFIT	EFFECTIVE DATE	BENEFIT AMOUNT	EMPLOYEE COST	EMPLOYEES ELIGIBLE	REMARKS
PLH (Paid Leave Hours)	May use immediately Union employees may use after 90 days of employment.	<ul style="list-style-type: none"> ▪ 0-59 months: 25 days/yr. ▪ 60-119 months: 30 days/yr. ▪ 120+ months: 35 days/yr. ▪ Used for vacations, holidays and short-term illness. 	-0-	Regular employees scheduled to work at least 20 hrs. per pay period.	Accruals based on hours worked. (Example to the left is based on 8 hr. shifts/80 hrs. each pay period.) Maximum accrual 360 hrs.
PLH Cashout	October / November of each calendar year	<ul style="list-style-type: none"> ▪ Employees may request a cashout of any unused PLH within certain guidelines. 	-0-	Regular employees scheduled to work at least 20 hrs. per pay period.	For more information please refer to policy HR-3 or employee handbook.
EIH (Extended Illness Hours)	May use after 90 days of employment.	<ul style="list-style-type: none"> ▪ 6 days/year ▪ 5-calendar day waiting period to access hours per illness. ▪ Begins with first fully missed, scheduled work shift or can be accessed on first missed work day if an employee is hospitalized, then these hours may be used starting the first day of hospitalization, which includes ambulatory surgery procedures in a surgery center or hospital or other verifiable medical/dental surgical procedures. 	-0-	All regular employees scheduled to work at least 20 hrs. per pay period.	Accruals based on hours worked. (Example to the left is based on 8 hr. shifts/80 hrs. each pay period.) Maximum accrual 720 hrs.
EIH Cashout	At retirement	<ul style="list-style-type: none"> ▪ 33^{1/3}% @ 10yrs. ▪ 66^{2/3}% @ 15yrs. ▪ 100% @ 20yrs. 	-0-	All regular/vested employees.	A check for the eligible hours at your regular hourly rate of pay upon receiving THC Retirement Plan benefits.

Bereavement Leave	Immediately	<ul style="list-style-type: none"> ▪ Up to 3 paid, consecutive scheduled work-days (up to 24 hours) to attend, travel to, or coordinate funeral. ▪ Requires Director approval. 	-0-	All regular employees	Death in immediate family (spouse, parent, child, brother/sister, parents-in-law, grandchild, grandparent, brother in-law, sister in-law).
Jury Duty	Immediately	<ul style="list-style-type: none"> ▪ Your regular wages plus you keep your court pay. 	-0-	All employees	Regular wages paid for scheduled workdays only.

Tuality Healthcare Other Important Benefits

BENEFIT	EFFECTIVE DATE	BENEFIT AMOUNT	EMPLOYEE COST	EMPLOYEES ELIGIBLE	REMARKS
Child Care Assistance (Employee Assistance Program)	Immediately	<ul style="list-style-type: none"> ▪ Specialists can assist in: <ul style="list-style-type: none"> ▪ Daycare referral ▪ Sick child care ▪ Child development Issues. 	-0-	All employees	<p>Additional information is available. Call: 800.358.8515</p> <p>Tuality Pin # 5381 www.liveandworkwell.com</p>
Childcare Grants-Tuality Learning Tree Day School	Immediately	<ul style="list-style-type: none"> ▪ Up to 12 calendar months of childcare for one child at 50% off regular rates. 	50%	All regular employees who work at least 72 hours per pay period and earn less than \$30,000 for employee + 1 child or \$45,000 for 2 wage earners plus 2 or more children.	<p>Limited numbers of applications are approved as openings become available.</p> <p>Contact Human Resources for an application.</p>
Childcare – Tuality Learning Tree Day School	Immediately	<ul style="list-style-type: none"> ▪ Daycare, education and recreation for employee’s children and grandchildren from 6 weeks to 12 years old at Tuality’s Hillsboro Campus. Rates lower than other corporate local daycare centers. 5% discount for the first 3 months for children new to the school. 	Varies based on number of days and age of child	All employees	<p>Contact Tuality Learning Tree Day School (503) 547-8600 www.learningtreeschools.com</p> <p>Open 6:30am – 6:30pm</p>
Chronic Medical Assistance (Employee Assistance Program)	Immediately	<ul style="list-style-type: none"> ▪ Information and resources to support people with chronic illness and caregivers: <ul style="list-style-type: none"> ▪ Support for daily living w/ illness ▪ Social services ▪ Support groups ▪ Housing ▪ Travel ▪ Work issues 	-0-	All employees and their immediate family members	<p>Additional information is available. Call: 800.358.8515</p> <p>Tuality Pin #: 5381 www.liveandworkwell.com</p>

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Direct Deposit	Immediately	<ul style="list-style-type: none"> ▪ Save time, and get your pay faster, by having your paycheck automatically deposited at your bank/credit union and pay stub mailed to home. 	-0-	All employees	<p>Form available in Human Resources Department or on Tualipedia/Finance & Accounting/Payroll/Direct Deposit Form.</p> <p>If direct deposit is not elected, a live paycheck is mailed to employee's home and received on payday.</p>
Elder Care (Employee Assistance Program)	Immediately	<ul style="list-style-type: none"> ▪ Extensive services that address all the needs of adult and elder dependents: <ul style="list-style-type: none"> ▪ Support groups ▪ Caregiving and Housing options ▪ Transportation and meal services ▪ Geriatric assessments ▪ Retirement planning and activity groups 	-0-	All Employees	<p>Additional information is available Call: 800-358-8515</p> <p>Tuality Pin #: 5381 www.liveandworkwell.com</p>
Employee Assistance Program (EAP)	Immediately	<ul style="list-style-type: none"> ▪ Available 24 hours a day / 7 days a week. ▪ Life Events Benefits: Up to 6 confidential visits; referral and follow-up. <ul style="list-style-type: none"> ▪ Personal Relationships ▪ Workplace Issues ▪ Substance Abuse ▪ Emotional/Mental Health 	-0-	All employees and their immediate family members.	<p>Additional information is available. Call: 800.358.8515</p> <p>Tuality Pin #: 5381 www.liveandworkwell.com</p> <p>Choice of locations for visits.</p>

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Employees Helping Employees (EHE)	Eligible for benefit after one year of employment	<ul style="list-style-type: none"> ▪ Financial assistance for emergencies, ▪ No limit on the amount of PLH cashout gifts from employees to designated employees, in medical crisis to help with missed work time not covered by PLH or EIH. Must have EHE Committee approval 	-0-	All regular employees who are budgeted for 40 hours or more a pay period, and have been employed for at least one year	<p>Contact Chaplain for assistance and PLH cashout gifts.</p> <p>Employees finance this program through payroll deduction and paid leave cashout gifts.</p> <p>Employees are allowed to access this benefit once every seven years while employed at Tuality.</p>
Employee Discounts	Immediately	<ul style="list-style-type: none"> ▪ 30 % discount available through Medicine Shoppe (@ 7th Ave. Medical Plaza) for over-the-counter items. ▪ Discounts of 15% on cash purchases available at Tuality Medical Equipment and Supply. ▪ Discounts on Health Education Classes - \$35 or listed price, whichever is lower. ▪ TCH Café discount of 15% if charged directly to your paycheck using your THC ID Badge. ▪ Special discounts on recreation and entertainment. (Contact the Human Resources Department) 	-0-	All employees	For specific information call the appropriate department.
Fun in the Workplace	Immediately	<ul style="list-style-type: none"> ▪ Various activities for employees and family for fun and relaxation. i.e., workplace celebrations, discounted tickets and outings, etc. 	-0-	All employees	For more information, or if you would like to help, call Human Resources Department.
Health Clubs	Immediately	<ul style="list-style-type: none"> ▪ Discounted rates at local health clubs. 	Your choice	All employees	Contact the Wellness Coordinator for details.

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Legal and Financial Assistance (Employee Assistance program)	Immediately	<ul style="list-style-type: none"> ▪ Telephone consultations with an attorney or qualified financial planner: <ul style="list-style-type: none"> ▪ Resolving legal disputes ▪ Drafting a will ▪ Budgeting ▪ Debt or financial concerns ▪ Discounted rates ▪ To provide financial protection when assisted living is needed. 	-0-	All Employees	Additional information is available Call: 800-358-8515 Tuality Pin #: 5381 www.liveandworkwell.com *Phone consultation with attorney limited to 30 min.
Pre-Paid Legal	Immediately	<ul style="list-style-type: none"> ▪ Assistance with legal issues including disputes, wills, litigation, etc. ▪ Identity Theft protection. 	\$15.95/mo. \$ 25.90 w/ ID theft. \$12.50 for just ID theft.	48+ hrs. per pay period	See Human Resources Department for details.
Performance Retirement Plan (Defined Contribution Plan)	Beginning January 1 in the second calendar year of employment of at least 1000 hrs.	<ul style="list-style-type: none"> ▪ Variable ▪ Employees may save up to 6% of pay. Financial performance target for corporation to make 50% match. (If target is exceeded, match may be greater, and if the target is not reached the match may be less or may not be made for a given year.) ▪ Over 30 investment options. 	-0-	Employees with 1,000+ hours in a calendar year. Must have a minimum of 2 years of service of at least 1,000 hours.	Corporate match on tax-deferred savings may vary up or down depending upon the corporation's financial performance.
TCH Retirement Plan (Defined Benefit Plan)	Immediately	<ul style="list-style-type: none"> ▪ Defined retirement benefits based upon highest 5 consecutive years of earnings and years of service. 	-0-	Employees with 1,000+ hours in a calendar year. (must be at least age 21)	Vesting: 100% after 5 qualifying years; normal retirement at 65; early retirement at 55 with reduced benefits. Plan is 100% funded by THC.
Service Awards	After each 5 years of employment	<ul style="list-style-type: none"> ▪ Anniversary pins, awards and celebration. 	-0-	All employees	Recognition for years of service.

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Short Term Disability	First of the month following receipt of enrollment form.	<ul style="list-style-type: none"> ▪ 15-Day wait for illnesses and injuries. benefit pays 50% of monthly earnings up to \$1,500 maximum benefit. Maximum benefit period – 11 weeks. 	Varies based on age and rate of pay.	All regular employees who are scheduled to work at least 48 hours per pay period.	May enroll/ un-enroll at any time. Plan will not cover any period of disability which results from a sickness or injury for which you received treatment within 12 months prior to your effective date and which begins in the first 12 months after your effective date.
Tri-Met/MAX Pass	Immediately	<ul style="list-style-type: none"> ▪ All-zone Tri-Met/MAX pass. ▪ Good for bus or light rail. (September – August) 	\$90.00 pre-tax deduction For the 2010 annual pass	All employees	See Human Resources Department.
Tuition Assistance	May apply after 90 days of employment	<ul style="list-style-type: none"> ▪ 75% reimbursement for tuition & books for classes or degrees, which benefit the employee and THC. 	25%	All regular employees scheduled to work at least 40 hours per pay period.	\$3,000 maximum payout to an employee per fiscal year. Application deadlines: Aug./Dec./March/May
Tuition Scholarships	Immediately	<ul style="list-style-type: none"> ▪ <u>Auxiliary Scholarship</u> Must have 2 years of medical experience or 2 years of college. 	-0-	All employees	Application deadlines: <ul style="list-style-type: none"> ▪ Spring of each year. ▪ Contact Volunteer Services
	Immediately	<ul style="list-style-type: none"> ▪ <u>Medical Staff Scholarship</u> Healthcare related education. Monies awarded will be held for up to 2 years 	-0-	All employees	Application deadlines: <ul style="list-style-type: none"> ▪ April/May ▪ Contact Medical Staff Office
	After 1 year	<ul style="list-style-type: none"> ▪ <u>Foundation Scholarship</u> Up to \$1,000 per year for advance degree, programs and conferences 	-0-	All employees	Application deadlines: <ul style="list-style-type: none"> ▪ Aug/Dec/March/May ▪ Contact Tuality Healthcare Foundation

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VHA Employee savings program	Immediately	<ul style="list-style-type: none"> ▪ Discounted rates on a variety of entertainment and shopping opportunities. 	-0-	All employees	Visit website www.workingadvantage.com VHA member ID number is: 831685271 1-800-565-3712
Voluntary Tax-Deferred Investments	Immediately	<ul style="list-style-type: none"> ▪ Immediate tax savings and long-term tax-deferred investments. ▪ Over 30 investment options. 	Your choice	All employees (must be at least age18).	See Human Resources Department for various programs available. Amount determined by Federal Guidelines.

PLEASE NOTE: The above information may change, at which time employees will be notified. Some benefits vary with contractual agreements. Employees who are covered by a Union contract may have benefits that differ from this summary.

This Benefit Summary is not intended to be all-inclusive. Employees needing comprehensive information concerning any benefit should refer either to the Employee Handbook, Tuality Policies and Benefit Summary Plan Descriptions available online at the Human Resources department.