



Benefits at-a-Glance - Provider Level Benefits

Effective January 1, 2023 - December 31, 2023

***Provider** = Administrator, Director, IT Manager, Administrative Clerical Manager, Front Office Manager, Practice Manager, Billing/Coding Manager, Nurse Practitioner (APRN), Psychiatrist, Physician, Dentist or Physician Assistant of Community Health and regularly working at least 20 hours each week. Does not include Per Diem or Temporary Status Employees.

Benefit/Coverage

Carrier

Health Insurance (employee pays portion)

Blue Cross Blue Shield of Vermont

Employees may pay their monthly contributions on a pre-tax basis. There are two plan designs to choose from. Both plan designs are HSA model. Preventative care benefits are covered at 100% and all other services go toward the calendar year deductible. You must use the BCBS VT Healthcare Network of Providers to receive the highest level of benefits.

Vision Insurance (included with health plan only)

Vision Service Plan (VSP)

Only employees enrolled in the health insurance plan are eligible to be on the vision plan.

Dental Insurance (employee pays a portion of either plan)

Northeast Delta Dental

Employees may pay their monthly contributions on a pre-tax basis. There are two plan designs to choose from, a preventative only plan design and a comprehensive plan design, which covers diagnostic and restorative services.

Group Life/AD&D Insurance (100% employer paid)

Reliance Standard Insurance Company

3 X Annual Earnings with a maximum benefit of \$850,000

Short Term Disability

Community Health

Elimination period before benefit starts for disability due to accident -1day; sickness - 7 days.
Benefit period maximum to 26 weeks. Benefit equal to 100% of weekly salary.

Long Term Disability (100% employer paid)

Reliance Standard Insurance Company

Benefit waiting period is 180 days (covered by Short Term Disability)
Benefit period up to normal social security retirement age. Benefit equal to 70% of pre-disability earnings for a maximum monthly benefit up to \$14,000 per month.

Additional Life Insurance (100% employee paid)

Reliance Standard Insurance Company

Employees may elect to purchase additional life insurance for themselves as well as for their spouse and children.
Employees may pay the premiums on the voluntary life insurance on a pre-tax basis.

Critical Illness Insurance (100% employee paid)

Reliance Standard Insurance Company

Employees may pay the premium on the critical illness insurance on a pre-tax basis. Critical Illness Insurance provides added financial protection for a number of critical medical conditions. Coverage is also available for your spouse. Dependent child/ren are eligible for a benefit amount of \$10,000.

Long Term Care Insurance

UNUM

(Base plan for employee is 100% employer paid)

The base plan includes a 3-year benefit, \$1000 per month, with no inflation. Employees may elect to increase this coverage at their expense. Employees may also elect to cover additional family members at their expense.
These contributions may be paid on a pre-tax basis.

Accident Insurance (100% employee paid)

The Renaissance Group

Employees may pay the premium on the accident insurance on a pre-tax basis. Accident Insurance provides added financial protection for accidents both on and off the job. Accident insurance can be purchased for the entire family.

Retirement - 403(b)

American Funds Capitol Group

Employee may arrange to contribute after 30 days of employment. Contribution limits for 2023 are \$22,500; with additional \$7,500 as "catch-up" for age 50 and older. ER match equals 25% of employee contribution for year up to 6% benefit compensation. After employee's first full year of service, they will receive a 4% Employer Contribution.