



Fiscal Year 2021

## **BENEFITS ENROLLMENT GUIDE**

July 1, 2020–June 30, 2021

# life.

**BETTER.**

choose smart.  
live happy.



# It's time to enroll.

## Let's get started and make life better together.

Use your benefits to help you stay healthy, save on taxes and worry less, knowing you're prepared for the unexpected. We also help you take time away when you need it, further your education and prepare for a successful retirement. Spend some time understanding your options. This guide will help. Then, select the coverage that best meets your needs.

Cincinnati Children's Partners with You To Manage Rising Benefit Costs	You Pay	Cincinnati Children's Pays
Medical and Dental Insurance, Health Savings Account <sup>1</sup>	✕	✕
Basic Life and AD&D, Short- and Long-Term Disability		✕
Vision, Supplemental Life and AD&D, Supplemental Short-Term Disability, Critical Illness, Accident, Legal Insurance	✕	

## What's inside?

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## REMEMBER— EVERY YEAR YOU NEED TO ENROLL TO KEEP YOUR BENEFITS

If you don't enroll during your new hire enrollment period or Open Enrollment, you won't be covered by medical, dental and vision insurance, and many other benefits you and your family need—even if you enrolled last year. Your enrollment does NOT roll over. And you won't be able to enroll again until the 2021–2022 Open Enrollment period, unless you experience a qualifying life event.

<sup>1</sup>Cincinnati Children's only contributes when enrolled in the HSA Advantage plan.

### DISCLAIMER

This brochure provides an overview of standard benefits offered to most Cincinnati Children's employees. Some information may not apply to all Cincinnati Children's employees. Actual Plan provisions are contained in Plan Documents, agreements of insurance and the respective Summary Plan Descriptions. Cincinnati Children's reserves the right to interpret, suspend, amend or terminate the Plan at any time. Healthcare-related benefit questions should be directed to MyQHealth at 855-428-5866. All other questions should be directed to HR4U at 513-803-HR4U (4748).



# Eligibility.

## Who can I cover?

**Participation is based on your classification, such as full-time, part-time, limited part-time and standby.**

- In general, you're eligible if you're regularly scheduled to work 20 hours or more per week (0.5 FTE or greater).
- You may enroll eligible family members who include:
  - Your spouse
  - Your children and other eligible dependents up to age 26
- You may be asked to provide documentation for your eligible family members when you enroll, such as a marriage certificate or birth certificate and Social Security numbers.

## If your family members work at Cincinnati Children's.

- If two Cincinnati Children's employees are married, they may not be enrolled as both a member and a dependent of the other employee.
- Likewise, dependent children may only be covered under one parent with our coverage.
- Dependent children who are Cincinnati Children's employees with their own coverage may not be covered under a parent who's a Cincinnati Children's employee.



## NEW HIRE? STATUS CHANGE? ENROLL WITHIN 30 DAYS

**of your hire/rehire/status change date to initiate coverage elections.** If you don't enroll within 30 days, you actively waive the elective coverage options until the next Open Enrollment period.

# Medical.

Choose from three plans:



## HSA Basic

### TAX-ADVANTAGED HSA!

- Highest deductible
- Lowest premium
- Higher coinsurance
- Free preventive care services
- Pay a deductible for medical and prescription drugs, and then pay coinsurance

### SAVE ON TAXES

With the HSA Basic plan, you can enroll in a tax-advantaged Health Savings Account (HSA) and make pretax contributions. With the money you save in the HSA, you can pay for eligible healthcare expenses now or in the future.

Learn more about the HSA on [page 7](#).



## HSA Advantage

### QUARTERLY HSA CONTRIBUTIONS FROM CINCINNATI CHILDREN'S

- Tax-advantaged HSA
- Moderate deductible
- Moderate premium
- Moderate coinsurance
- Free preventive care services
- Pay a deductible for medical and prescription drugs, and then pay coinsurance

### SAVE ON TAXES AND GET CINCINNATI CHILDREN'S CONTRIBUTIONS!

With the HSA Advantage plan, you can enroll in an HSA and make pretax contributions, and **Cincinnati Children's will annually contribute:**<sup>1</sup>

- Single: \$750
- Family: \$1,500

Contributions are made quarterly during the following months: July, October, January and April. Learn more about the HSA on [page 7](#).



## Select

### NO HSA

- Lowest deductible
- Highest premium
- Pay a deductible for medical and then a combination of co-pays and coinsurance
- Pay a co-pay for generic prescription drugs and coinsurance for other drugs



## THE NETWORK

**All three plans use the same national network, Anthem National PPO (BlueCard PPO).**

You can use any provider you choose, but you save more when you use a network provider. You also have options to use Cincinnati Children's providers at a lower coinsurance or co-pay.

<sup>1</sup> Subject to proration and applicable IRS maximum limits.

# Prescription drug coverage.

Express Scripts manages our prescription drug benefit. Express Scripts is the largest independent pharmacy manager in the U.S., meaning you can find an in-network pharmacy in your neighborhood. Express Scripts offers great service, discounts and clinical support resources that lead to better health outcomes.

What you pay for medications depends on the plan you choose and whether it's a generic, preferred/formulary brand or a non-preferred/non-formulary brand. Visit CenterLink for drug lists and the Drug Price Check Tool to compare prices.

## Go to Walgreens for maintenance medications.

Maintenance medications are medications taken on a daily basis for a chronic condition. Walgreens is the exclusive provider for a 90-day supply of your maintenance medication(s).

### On an HSA plan

- Get a 30-day supply of maintenance medications at a retail pharmacy, or
- Get a 90-day supply through either a Walgreens retail pharmacy or Express Scripts home delivery service.

### On the Select plan

- Get a 90-day supply of maintenance medications through either a Walgreens retail pharmacy or Express Scripts home delivery service.

## Specialty medications.

Specialty medications are used to treat serious chronic conditions like cancer and hepatitis C. Your healthcare provider will know if your medication is a specialty medication. You must order specialty medications through the Express Scripts specialty pharmacy called Accredo, or you will pay the full retail cost of the medication. You can get more information about specialty medications by calling a MyQHealth Care Coordinator at 855-428-5866.



### ON THE SELECT PLAN?

When you order maintenance medications in a 90-day supply, you pay the cost of a 60-day supply.



# Compare medical plans.

Medical Plans		HSA Basic <sup>1</sup>			HSA Advantage			Select <sup>1</sup>		
Children's Facility Discount		40% discount on billed facility fee charges for Children's facility-based services for covered members on all plans								
Network		Children's <sup>2</sup>	In-Network	Out-of-Network	Children's <sup>2</sup>	In-Network	Out-of-Network	Children's <sup>2</sup>	In-Network	Out-of-Network
Medical Annual Deductible	Single	\$2,500	\$2,500	\$4,000	\$1,500	\$1,500	\$2,000	\$500	\$500	\$750
	Family	\$5,000	\$5,000	\$8,000	\$3,000	\$3,000	\$4,000	\$1,000 <sup>2</sup>	\$1,000 <sup>2</sup>	\$1,500
Preventive Services and Preventive Prescription Drugs		\$0	\$0	40% after deductible	\$0	\$0	40% after deductible	\$0	\$0	30% after deductible
Medical Annual Out-of-Pocket Maximum (includes deductible)	Single	\$5,500	\$5,500	\$11,000	\$2,500	\$2,500	\$5,000	\$2,000	\$2,000	\$4,000
	Family	\$11,000 <sup>1</sup>	\$11,000 <sup>1</sup>	\$22,000	\$5,000	\$5,000	\$10,000	\$4,000	\$4,000	\$8,000
Prescription Annual Out-of-Pocket Maximum	Single	N/A	N/A	N/A	N/A	N/A	N/A	\$4,850	\$4,850	\$4,850
	Family	N/A	N/A	N/A	N/A	N/A	N/A	\$9,700	\$9,700	\$9,700
Children's HSA Contributions	Single	\$0	\$0	\$0	\$750 <sup>3</sup>	\$750 <sup>3</sup>	\$750 <sup>3</sup>	N/A	N/A	N/A
	Family	\$0	\$0	\$0	\$1,500 <sup>3</sup>	\$1,500 <sup>3</sup>	\$1,500 <sup>3</sup>	N/A	N/A	N/A
Children's Paid Coinsurance		100%	80%	60%	100%	85%	60%	95%	90%	70%
FULL-TIME Staff, Faculty, Staff Physicians and Senior Management (32–40 Hours per Week)		FULL-TIME Employee Premium Deductions Per Pay Period (26)								
Employee Only		\$11.08			\$65.54			\$110.31		
Employee + Spouse		\$23.08			\$132.46			\$226.15		
Employee + Child		\$17.54			\$102.00			\$171.69		
Employee + Children		\$24.00			\$138.92			\$236.77		
Family		\$34.62			\$196.15			\$336.00		
PART-TIME Staff, Faculty, Staff Physicians and Senior Management (20–31 Hours per Week)		PART-TIME Employee Premium Deductions Per Pay Period (26)								
Employee Only		\$32.77			\$96.00			\$152.77		
Employee + Spouse		\$68.77			\$197.08			\$316.62		
Employee + Child		\$52.62			\$151.38			\$240.00		
Employee + Children		\$72.00			\$207.23			\$331.85		
Family		\$103.38			\$293.54			\$472.15		

<sup>1</sup> Cincinnati Children's medical plans have an aggregate deductible and out-of-pocket maximum; all covered members' expenses accumulate toward the deductible and out-of-pocket maximum. Two exceptions: for covered J1/J2 Visa members on the Select plan, the deductible is embedded for and covered members in the HSA Basic plan, the out-of-pocket maximum is embedded at \$6,850. Embedded means the deductible (Select) or out-of-pocket maximum (HSA Basic) apply to each member on the plan.

<sup>2</sup> Children's tier includes Children's providers and facilities including the Employee Care Clinic staffed by UC Health.

<sup>3</sup> Made in four equal quarterly deposits.



## DETAILS:

Find plan details on [www.lifeatcincinnatichildrens.org](http://www.lifeatcincinnatichildrens.org).

# Health savings account.

When you enroll in the HSA Basic or HSA Advantage plans, you may participate in an HSA administered by Optum Bank.

- Look for communication from Optum Bank with steps to open your account.
- Optum Bank sends you a debit card.
- Use the card to pay for eligible healthcare expenses.
- Find a list of eligible healthcare expenses in IRS Publication 502 at [www.irs.gov](http://www.irs.gov).

An HSA puts you in the driver's seat for healthcare spending and saving. You can make pretax payroll contributions to help pay for qualified medical, dental and vision expenses. The more you contribute, the more funds you'll have available when you need them.

If you enroll in the HSA Advantage plan, you also receive contributions from Cincinnati Children's.

IRS HSA 2020 Contribution Limits <sup>1</sup>	Before Age 55	After Age 55
Employee Only	\$3,550	\$4,550
Employee Plus One or More Family Members	\$7,100	\$8,100

## CINCINNATI CHILDREN'S CONTRIBUTION.<sup>3</sup>

If you enroll in the HSA Advantage plan, Cincinnati Children's will contribute:

- Single: \$750
- Family: \$1,500

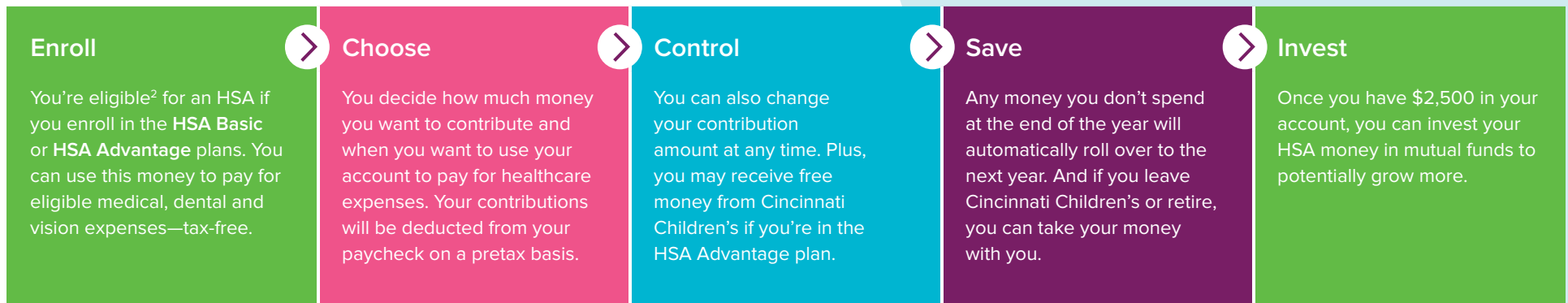
Contributions are made in quarterly installments during the following months: July, October, January and April.

## TRIPLE-TAX ADVANTAGES.

Enjoy triple-tax advantages with the HSA when you:

- 1 Make pretax payroll contributions to the HSA
- 2 Earn tax-free interest on the account
- 3 Use tax-free HSA funds to cover qualified healthcare expenses

## How the HSA works.



<sup>1</sup> Includes Cincinnati Children's contributions.

<sup>2</sup> You're eligible to participate in an HSA if you're not covered under another health plan that isn't HSA-qualified. Contact MyQHealth for questions about eligibility at 855-428-5866.

<sup>3</sup> Subject to proration and applicable IRS maximum limits.



# How the plans work when you need care.

## HSA Basic

## HSA Advantage

## Select

Step  
1

### USE YOUR HSA BALANCE

Your HSA is funded with pretax contributions from you. Use this money to pay your healthcare expenses.

### USE YOUR HSA BALANCE

Your HSA is funded with pretax contributions from you and contributions from Cincinnati Children's. Use this money to pay your healthcare expenses or save it for a rainy day.

### NO HSA

In the Select plan, there is no HSA to help pay for healthcare expenses.

Step  
2

### YOU PAY

If you use all the money in your HSA, you pay out of pocket until you reach your deductible.

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Step  
3

### YOU + CINCINNATI CHILDREN'S PAY

Once the deductible is met, you and the plan share the cost.

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Step  
4

### CINCINNATI CHILDREN'S PAYS

Once you reach your out-of-pocket maximum, the plan pays 100%.

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## Learn more.

- There's more to know about the actual Health Savings Account (HSA). Find details on [page 7](#).
- You can enroll in Critical Illness and Accident insurance to supplement a medical plan. Find details on [page 15](#).
- You can also get a discount of 40 percent on facility-based services at a Cincinnati Children's facility when enrolled in the plans. Find details [here](#).



## NOT SURE WHICH PLAN IS RIGHT FOR YOU?

Call your MyQHealth Care Coordinator for help at 855-428-5866.



# Dental.

## Tasting the good life.

You can choose from three dental plans with coverage for preventive, basic and major care, as well as orthodontia. The plans are administered by Dental Care Plus. Find plan details on [www.lifeatcincinnatichildrens.org](http://www.lifeatcincinnatichildrens.org).



### BE AWARE:

On the DCP–Choice PPO, you may owe the difference between what the dentist charges and what the plan pays if you go to an out-of-network dentist.

Dental Plans		DCP–Basic	DCP–High	DCP–Choice PPO (Out-of-Area)
Provider Network		Dental Care Plus HMO	Dental Care Plus HMO	Balanced Value Network/PPO
Network		In-Network	In-Network	In-Network & Out-of-Network <sup>1</sup>
Annual Deductible	Single	\$50	\$50	\$50
	Family	\$150	\$150	\$150
Annual Maximum <sup>2</sup> (per covered member)		\$750 per member	\$1,500 per member	\$1,000 per member
Preventive Care		\$0	\$0	\$0
Basic Services		50% after deductible	20% after deductible	20% after deductible
Major Services		50% after deductible	40% after deductible	40% after deductible
Orthodontia (up to age 19)		50%	40%	40%
Orthodontia Lifetime Maximum (up to age 19)		\$750 per dependent child (up to age 19)	\$1,500 per dependent child (up to age 19)	\$1,000 per dependent child (up to age 19)
FULL-TIME Staff, Faculty, Staff Physicians and Senior Management (32–40 Hours per Week)		FULL-TIME Employee Premium Deductions Per Pay Period (26)		
Employee Only		\$6.24	\$11.89	\$8.73
Employee + Spouse		\$12.79	\$24.39	\$17.90
Employee + Child		\$11.86	\$22.60	\$16.59
Employee + Children		\$15.60	\$29.73	\$21.82
Family		\$21.22	\$40.44	\$29.68
PART-TIME Staff, Faculty, Staff Physicians and Senior Management (20–31 Hours per Week)		PART-TIME Employee Premium Deductions Per Pay Period (26)		
Employee Only		\$8.11	\$14.38	\$10.70
Employee + Spouse		\$16.63	\$29.48	\$21.92
Employee + Child		\$15.42	\$27.32	\$20.33
Employee + Children		\$20.28	\$35.95	\$26.73
Family		\$27.58	\$48.89	\$36.36

<sup>1</sup> Balanced billing applies to DCP–Choice PPO (Out-of-Area) out-of-network only. If you're subject to balance billing, you'll be 100 percent responsible for any charges considered above the allowed amount for the service performed.

<sup>2</sup> Preventive services apply to annual maximum.

# Vision.

## Stay in focus.

The EyeMed Insight Vision Plan offers coverage from network and non-network providers. It includes a low co-pay, annual allowances and a robust selection of independent and chain providers in the Cincinnati area. Coverage is provided by EyeMed.

Vision Plan	Network	Non-Network <sup>1</sup>
Eye Exam <sup>2</sup>	\$10 co-pay once each year	\$35 reimbursement once each year
Standard Plastic Lenses	\$25 co-pay once each year for most types of lenses	Specific reimbursement based on lens type once each year
Frames	\$130 allowance; 20% off costs over \$130 on any available frame once every 24 months	\$40 reimbursement once every 24 months
Contact Lenses	\$130 allowance for any lenses; 15% off costs over \$130 on conventional lenses	Specific reimbursement based on lens type once each year
LASIK	15% off retail price or 5% off promotional price	Not covered
<b>FULL-TIME Staff, Faculty, Staff Physicians and Senior Management</b> (32–40 Hours per Week)	<b>FULL-TIME Employee Premium Deductions</b> Per Pay Period (26)	
Employee Only	\$2.64	
Employee + Spouse	\$5.01	
Employee + Child	\$4.96	
Employee + Children	\$4.96	
Family	\$7.98	
<b>PART-TIME Staff, Faculty, Staff Physicians and Senior Management</b> (20–31 Hours per Week)	<b>PART-TIME Employee Premium Deductions</b> Per Pay Period (26)	
Employee Only	\$2.64	
Employee + Spouse	\$5.01	
Employee + Child	\$4.96	
Employee + Children	\$4.96	
Family	\$7.98	

<sup>1</sup> Member reimbursement for non-network will be the lesser of the listed amount or the member's actual cost from the non-network provider. In certain states, members may be required to pay the full retail rate and not the negotiated discount rate with certain providers. Please see EyeMed's online provider locator to determine which participating providers have agreed to the discounted rate.

<sup>2</sup> Annual eye exam with refraction is covered under the medical plans as preventive.



## DETAILS:

Find plan details on [www.lifeatcincinnatichildrens.org](http://www.lifeatcincinnatichildrens.org).

# Flexible spending accounts.

Whether you enroll in an HSA plan or the Select plan, you can enroll in a Flexible Spending Account (FSA) for Healthcare or Dependent Care needs. The FSAs are administered by Chard Snyder.

## Healthcare FSAs.

Healthcare FSAs let you set aside pretax money for certain out-of-pocket healthcare expenses not covered by your insurance. FSA contributions are deducted from your paycheck before you pay federal, state, city or Medicare taxes. Because your taxes are calculated on a lower income, you should pay less tax. Chard Snyder will send you a “Benny” card shortly after enrolling.

## Dependent Care FSA.

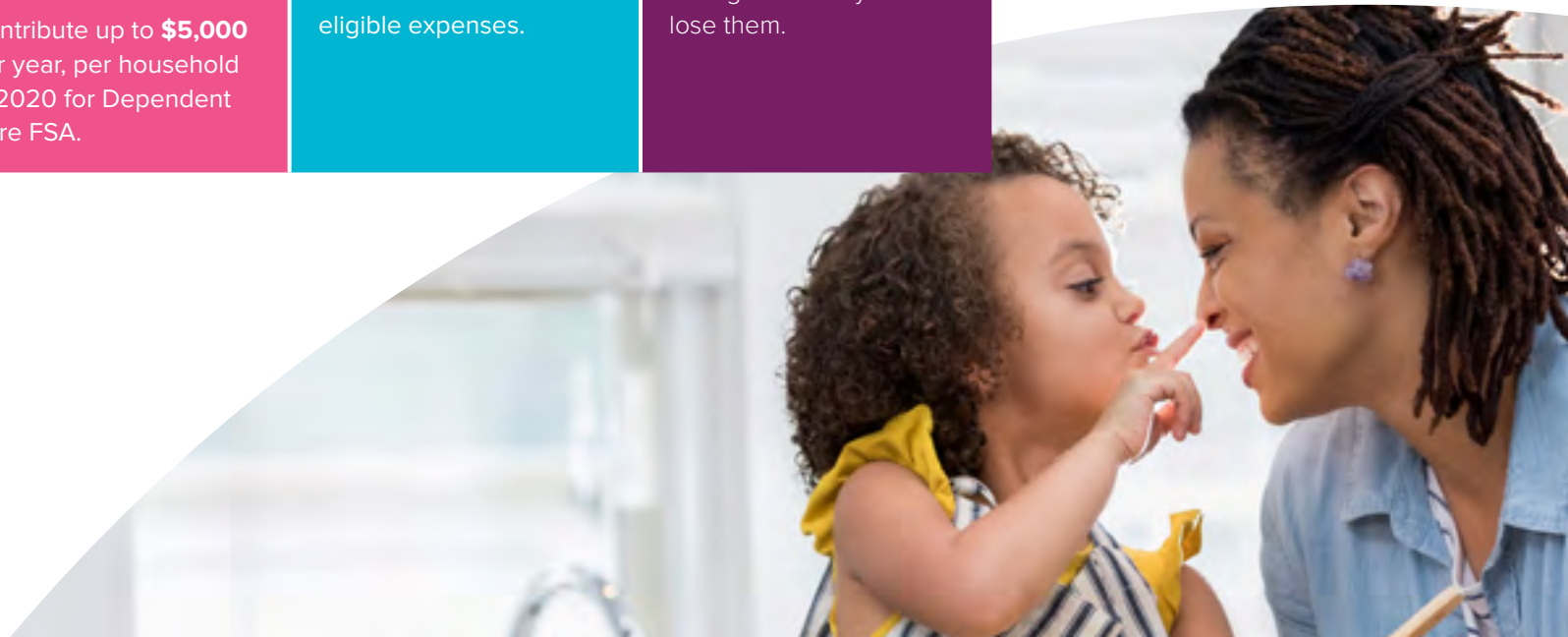
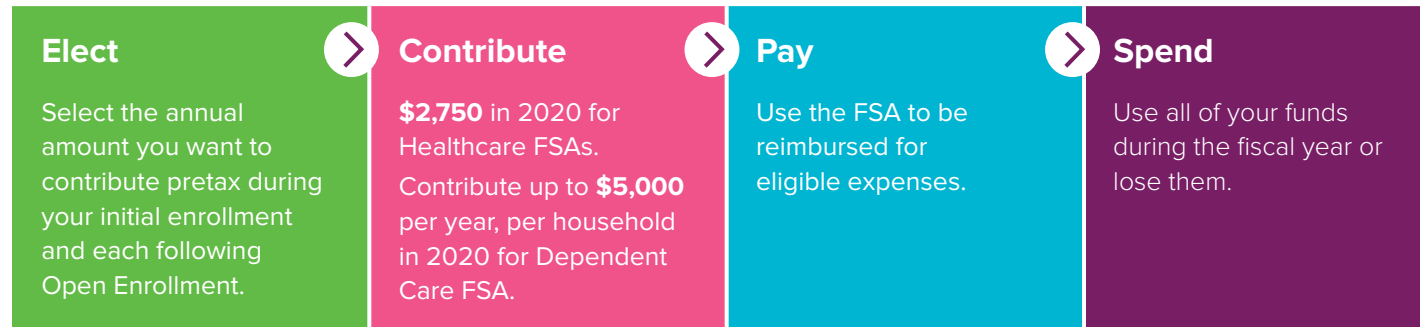
The Dependent Care FSA lets you set aside pretax money for certain out-of-pocket dependent child care expenses such as daycare. FSA contributions are deducted from your paycheck before you pay any federal, state, city or Medicare taxes. Because your taxes are calculated on a lower income, you should pay less tax.



### DETAILS:

You can only use the Dependent Care FSA for eligible child care or elder care expenses. Find a list of eligible dependent care expenses in IRS Publication 503 at [www.irs.gov](http://www.irs.gov).

### HOW THE FSAs WORK.



# Compare the FSAs.

The medical plan you choose will determine whether you enroll in a full or limited Healthcare FSA. Learn the differences between the accounts so you don't over contribute.

	Full Healthcare FSA	Limited Healthcare FSA	Dependent Care FSA
Participate if you enroll in ...	Select plan	HSA Basic or HSA Advantage plan	No medical plan enrollment required
Contribute up to ...	\$2,750	\$2,750	\$5,000 <sup>1</sup>
Use the money to pay for ...	Eligible medical, dental and vision expenses	Eligible dental and vision expenses	Eligible daycare expenses
If you don't use all of the money by June 30 ...	You lose it	You lose it	You lose it
Money is deposited ...	At the beginning of the fiscal year	At the beginning of the fiscal year	Through pretax payroll contributions



## DETAILS:

The limited FSA is just that—limited. You can enroll in the limited FSA if you enroll in the HSA Basic or HSA Advantage plans. You can only use it to pay for eligible dental and vision expenses since you may also enroll in the HSA to pay for eligible medical expenses. Find a list of eligible healthcare expenses in IRS Publication 502 at [www.irs.gov](http://www.irs.gov).

<sup>1</sup> \$5,000 per year, per household.





# Healthcare questions?

## Call your MyQHealth Care Coordinator!

Understanding the healthcare process or health insurance can be tricky—even when you're a healthcare professional! That's why Cincinnati Children's offers MyQHealth Care Coordinators—at no cost to you. This group of nurses and benefit experts are at your service to provide personalized guidance for you and your family. You'll experience this great resource in two ways.

1

Call a **MyQHealth Care Coordinator** at 855-428-5866 now to help you locate a doctor, coordinate treatment or work out any insurance-related issues.

2

A **MyQHealth Care Coordinator** will call you to guide you if you've been diagnosed with a new condition or to help coordinate follow-up care.

As you can see, instead of contacting your insurance company about your insurance and healthcare questions, you can reach out to your MyQHealth Care Coordinators. The chart on the following page shows you examples of when to call MyQHealth or HR.

## How to Contact MyQHealth.

- Download the app: **MyQHealth — Care Coordinator**



- Call: 855-428-5866
- Go online: [www.lifeatcincinnatichildrens.org](http://www.lifeatcincinnatichildrens.org)

**MyQHealth.**  
by QUANTUM HEALTH

## Your MyQHealth Care Coordinator can help you ...

- Find a doctor
- Map your healthcare journey
- Understand your benefits
- Resolve insurance bills
- Complete a pre-authorization
- Replace your Medical/Rx ID card
- Find lower-cost prescription drugs

## What your Cincinnati Children's coworkers are saying about MyQHealth.

*"I'm a newly hired employee and my Care Coordinator made enrollment a breeze! I was so grateful, and she went above and beyond to assist with my request and provide additional information, as I was going to use my health coverage for the first time right away. Great service!"*



## LEARN MORE:

Taking the worry away at [www.lifeatcincinnatichildrens.org](http://www.lifeatcincinnatichildrens.org).

# MyQHealth and HR4U.

## Who to call. When to call them.

MyQHealth helps with your healthcare-related questions. It can be a good resource for dental, vision, HSA and wellbeing benefits, too!

Is your question ...	Example	Medical	Rx	Dental	Vision	HSA	Wellbeing	All Other Benefits
About general benefits?	<ul style="list-style-type: none"> <li>• How much can I contribute to my FSA this year?</li> <li>• Can I use my HSA money for my adult dependent?</li> <li>• How does an out-of-pocket max work?</li> </ul>	✓	✓	✓	✓	✓	✓	✓
Children's plan-specific?	<ul style="list-style-type: none"> <li>• How are diabetic supplies covered?</li> <li>• Is a pre-authorization required?</li> <li>• What is the orthodontia benefit?</li> <li>• Are vaccinations covered at the pharmacy?</li> </ul>	✓	✓	✓	✓	✓	✓	✓
Related to your own situation?	<ul style="list-style-type: none"> <li>• I need help finding an in-network provider near me.</li> <li>• I don't think my doctor's bill is correct.</li> <li>• Why was my claim denied?</li> </ul>	✓	✓	✓	✓	✓	✓	✓
About eligibility or other issues?	<ul style="list-style-type: none"> <li>• I want to enroll my newborn.</li> <li>• I want to change my address.</li> <li>• My paycheck deduction looks incorrect.</li> </ul>	<b>HR4U is your best source of information on Qualified Life Events, paycheck deduction questions, eligibility and questions about enrolling in MyHub.</b>						



Call **MyQHealth**  
855-428-5866



Call **HR4U**  
513-803-HR4U (4748)

# Benefits you can pay for.

If you have needs that exceed the cost-sharing benefits offered by Cincinnati Children's, check out these supplemental benefits.



## **Unum Critical Illness insurance.**

Protection from the expense of a serious health problem, such as stroke, heart attack or cancer.

[Learn more.](#)



## **Unum Accident insurance.**

Protection from accidents to cover costs for injury-related treatments.

[Learn more.](#)



## **Unum Supplemental Term Life and Accidental Death & Dismemberment (AD&D) insurance.**

Replaces a portion of your income if you're sick or injured and unable to work for a period of time.

[Learn more.](#)



## **Unum Short-Term Disability (STD) insurance.**

More protection than you receive from Cincinnati Children's-provided STD.

[Learn more.](#)



## **ARAG Legal insurance.**

Affordable legal counsel for everyday life matters, such as drafting a will or trust.

[Learn more.](#)



## **Additional benefits.**

You can also participate in the 529 College Savings Plan, Children's Medical Center Federal Credit Union, Concierge Services and Identity Theft Protection.

[Learn more.](#)

# Benefits at no cost to you.

If you're regularly scheduled to work 20 hours or more per week, you receive these free benefits automatically when you join the Cincinnati Children's team.



## Life and Accidental Death & Dismemberment insurance.

Cincinnati Children's offers both Basic Term Life and AD&D insurance through The Hartford. You may also purchase additional protection for you and your eligible family members through Unum (see [page 15](#)).

	Life and AD&D Benefits	Maximum Benefit
Most Employees	1x annual rate of pay rounded up to the next \$1,000	\$150,000 per plan
Certain Employees <sup>1</sup>	2x annual rate of pay rounded up to the next \$1,000	\$300,000 per plan

### BENEFICIARIES

It's important to keep your beneficiaries up to date; otherwise, a court—not you—could decide who gets the benefit. Review CenterLink for more information.



## Short- and Long-Term Disability (STD and LTD) insurance.

If you become sick or injured and can't work, the STD and LTD coverage you get from Cincinnati Children's can help pay the bills. Benefits aren't paid if you take leave for any other reason, including to care for a spouse, child or parent. You can enroll in additional STD. Follow the link on [page 15](#) to learn more.

	Disability Eligibility	STD Benefit	LTD Benefit
Most Employees	<ul style="list-style-type: none"> <li>You're regularly scheduled to work 20 hours or more each week, and</li> <li>You've been employed for 180 days or more (LTD only)</li> </ul>	<ul style="list-style-type: none"> <li>Receive 80% of pay for up to 26 weeks</li> <li>To get 100% of your pay, you can choose to use PTO to make up the difference; just inform the HR leave team of your choice when you apply for STD</li> <li>If you don't want to use PTO, consider Supplemental STD coverage</li> <li>Remember, employees with EIB will have EIB applied automatically to bring you to 100% pay</li> </ul>	<ul style="list-style-type: none"> <li>60% of pay if you're not approved to return to work after 26 weeks</li> <li>Up to \$10,000 a month</li> </ul>
Certain Employees <sup>1</sup>	<ul style="list-style-type: none"> <li>You're regularly scheduled to work 20 hours or more each week</li> <li>No waiting period; you're eligible as of your hire date</li> </ul>	<ul style="list-style-type: none"> <li>100% of pay for up to 26 weeks</li> </ul>	<ul style="list-style-type: none"> <li>60% of pay if you're not approved to return to work after 26 weeks</li> <li>Up to \$15,000 a month</li> </ul>

<sup>1</sup> Executives, faculty, staff physicians, research fellows, CRNAs and, in some cases, management and research associates. Residents and clinical fellows should always refer to their employment contracts for details.



## HOW MUCH LTD COVERAGE DO I GET?

Here's an example that shows how to calculate your LTD benefits:

- Max earns \$44,400 a year. After 26 weeks of disability, he switches to LTD and receives 60 percent of his pay or \$512 per week.
- Sarah also earns \$44,400. Even though she's on the faculty plan, after 26 weeks, she also receives LTD at 60 percent of her pay or \$512 per week.

Explore Cincinnati Children's [other free benefits](#), including Education Assistance and Wellbeing Resources.



# Get healthcare when you need it.

For a small copay, you and your family can access care from a variety of providers when you're traveling or don't feel well enough to leave your house.

## CincyKids Health Connect.

Download the CincyKids Health Connect app to your mobile device or go to its website for a video visit with medical professionals 24/7. Pediatric support is provided by Cincinnati Children's doctors during certain hours when you're in Ohio, Kentucky and Indiana.

Inside Ohio, Kentucky and Indiana		
Children	6 am–10 pm	Care provided by Cincinnati Children's APRNs from Emergency Medicine.
	10 pm–6 am	Care provided by Teladoc pediatricians.
Adults	Care provided by Teladoc physicians.	
Outside Ohio, Kentucky and Indiana		
Children	Care provided through LiveHealth Online. (See information on the right.)	
Adults	Care provided by Teladoc physicians.	
Not enrolled in a Cincinnati Children's health plan?		
Children	Pediatric visits are available for children under 18 years old, even if you're not enrolled in a Cincinnati Children's health plan.	

To learn more about these resources, and understand the co-pays based on the health plan you're enrolled in, go to [www.lifeatcincinnatichildrens.org](http://www.lifeatcincinnatichildrens.org).

## LiveHealth<sup>®</sup> ONLINE

Offers both healthcare and behavioral care support from the comfort of your home.



Visit with a board-certified doctor or behavioral health professional



Access from your laptop, smartphone or tablet



Medical care available 24/7

Get diagnosed and maybe even get a prescription in less time than it takes to drive to urgent care. Or visit with a behavioral health professional from home when you make an appointment. Learn more at [www.lifeatcincinnatichildrens.org](http://www.lifeatcincinnatichildrens.org).

## Free HDP Nurse Line.

When you're not feeling well, but you're unsure of your best options, call the free **HDP Nurse Line**. Registered nurses are available 24/7, even on holidays, from anywhere in the U.S. You can speak with them privately and confidentially to decide if your condition can be treated at home, or if you should seek care through CincyKids or LiveHealth Online, at an urgent care, or if you need to visit an emergency room.



Call **HDP Nurseline**  
866-363-7477

## Employee Assistance Program (EAP).

Worry less with our EAP—offered through BalanceWorks. It's there when you and your family members need a little help resolving personal issues.

**YOU AND ANY OF YOUR FAMILY MEMBERS CAN EACH GET UP TO EIGHT FREE VISITS.**

Counselors can help with many concerns, including:

- Stress, depression, anxiety
- Relationship issues, divorce
- Job worries, work conflicts
- Family and parenting problems
- Anger, grief, loss
- Substance abuse, eating disorders

BalanceWorks has a large network of counselors in Greater Cincinnati and Northern Kentucky, and they offer short-term assistance in person or by phone. Counselors can also provide referrals to licensed professionals or community resources for long-term help. (Long-term treatment isn't part of the EAP; it's covered under your medical plan.)



## ON-SITE COUNSELORS FOR EMPLOYEES.

**Our on-site EAP counselors are available at our Employee Care Clinic.**

The counselors are part of the BalanceWorks network of behavioral health professionals and can provide all the same counseling services. Please keep in mind that the on-site counselors are available for employees only, not family members. You and your dependents can use any of the off-site licensed mental health professionals offered through BalanceWorks.

## Employee Care Clinic.

**GET CONVENIENT HEALTHCARE SERVICES AT A DISCOUNT WHEN YOU USE THE EMPLOYEE CARE CLINIC, STAFFED BY UC HEALTH.**

- Use the clinic for high-quality, convenient acute needs you may have at work. It doesn't replace your Personal Care Physician (PCP).
- Save money—the clinic is less expensive than a regular doctor's office visit.
- Used by employees (blue badge) only—spouses, dependents and contractors (green badge) aren't eligible to use the clinic.
- To learn more or make an appointment, call 513-803-6000.



## Where to go for care.

Cincinnati Children's offers several resources to receive care. One solution may work better than another for certain needs. This table helps you understand your options and what you'll pay for each.

Care option	Use this when	Cost
<b>Telehealth</b> <ul style="list-style-type: none"> <li>HDP Nurse Line</li> </ul>	You want to talk to a registered nurse, 24/7, to determine your best care options.	Free
<b>Telehealth</b> <ul style="list-style-type: none"> <li>CincyKids Health Connect</li> <li>LiveHealth Online</li> </ul>	You want the convenience of receiving care when you're traveling or not well enough to leave your house.	\$
<b>Clinics</b> <ul style="list-style-type: none"> <li>Employee Care Clinic Located at 3440 Burnet Ave.</li> <li>Retail Minute Clinics</li> </ul>	You want to receive quick care in response to a minor concern such as a sore throat or ear infection.	\$\$
<b>Primary Care Physician</b>	You're having your annual wellness exams or you're experiencing a chronic issue and want to be directed to specialized care.	\$\$\$
<b>Urgent Care</b>	You want to receive quick care in response to a minor concern such as a sore throat or ear infection.	\$\$\$
<b>Emergency Room</b>	You're experiencing a critical health situation, such as chest pains, broken bones, difficulty breathing, etc.	\$\$\$\$\$

## STILL NOT SURE OF WHERE TO GO FOR CARE?

Call a MyQHealth Care Coordinator at 855-428-5866.



# Family benefits.

At Cincinnati Children's, we know every family is different. That's why we offer benefits to help you care for your family, no matter your situation.



## Care@Work.

When you need help when life happens, turn to Care@Work.

They're Cincinnati Children's partner through Care.com to help you out with backup care for your child, parent and pets. Through Care@Work, you'll have:

- Access to a Care.com membership to post jobs
- Backup care for children and adults
- Tuition discounts on before and after school programs

Visit CenterLink and search "Backup Childcare" for additional information about the benefits provided to you through Care@Work.



## Rethink Benefits.

Effective July 1, 2020, you and your dependents will have access to **Rethink Benefits, an award-winning family support benefit.** Rethink's research-based program helps families raising children with learning, social or behavioral challenges or developmental disabilities.

When you join, you get instant access to:

- Ongoing consultations with a dedicated behavior expert to address your specific challenges.
- Unlimited access to Rethink's website and mobile app with how-to videos and resources to teach crucial skills.

Exclusive content developed to assist your child with socialization, self-help, academics and more.



## Ovia Health.

Effective July 1, 2020, all benefit-eligible employees and your dependents will have access to **Ovia Health apps, a new maternity and family benefit program.**

All three apps through Ovia: **Fertility, Pregnancy, and Parenting** offer support for starting a family, navigating pregnancy, and balancing life as a working parent.

Ovia Health is there for all the big moments, but they're also there for the little ones. That's why all of the Ovia Health apps include access to expert content and tips, personalized health insights, and on-demand health coaching with Registered Nurses—so you have support for your life and health whenever you need it.



## Adoption Assistance.

Get reimbursed up to \$5,000 to help you offset the cost of adopting a child under age 18.

Please visit CenterLink for detailed program information.

### ELIGIBILITY.

- You must be an employee of Cincinnati Children's.
- You must be a 0.5 full-time equivalent (FTE) or greater.
- You must be continuously employed for six months.



## DOWNLOAD THE APPS.

Download the apps for **Ovia Health** or **Rethink Benefits** from [www.lifeatcincinnatichildrens.org](http://www.lifeatcincinnatichildrens.org) on July 1.



# Retirement.

Our company-paid pension plan and 403(b) plan combine with Social Security to help you build a solid nest egg for retirement.

## Pension Plan.

Paid 100 percent by Cincinnati Children's

### WHO IT'S FOR (must be at least age 21):

All employees (except residents, clinical-fellows, visiting research scientists, student co-ops, CRNAs, executives, faculty and staff physicians)

### WHEN YOU'RE ELIGIBLE:

- If you work 20 hours or more per week—immediately
- If you work less than 20 hours per week—after completing 1,000 paid hours in a single calendar year

### HOW IT WORKS:

When you reach age 65, you receive a benefit based on a formula:

For every year worked 1,000+ hours



15 percent of annual salary in that year



Your benefit (\$30,000 minimum)<sup>1</sup>

### WHEN YOU'RE VESTED:

You own the money in your account after completing three calendar years in which you work 1,000+ hours.

### LEARN MORE:

Visit [Pension Path](#) and enter a hypothetical retirement date to see an estimate of your pension benefits.

## Defined Contribution Plan.

Paid 100 percent by Cincinnati Children's

### WHO IT'S FOR (must be at least age 21):

- Executives
- Faculty
- Staff Physicians
- CRNAs

### HOW IT WORKS:

- 1 As soon as you start working, Cincinnati Children's contributes 10 percent of your compensation up to annual IRS limits (\$285,000 in 2020) to a TIAA account.
- 2 You choose how to invest your contributions through TIAA.

### WHEN YOU'RE VESTED:

You own the money in your account after completing three calendar years in which you work 1,000+ hours.

### LEARN MORE:

- Schedule an appointment for a one-on-one consultation, financial advice or get help enrolling.
- Go to the [TIAA website](#) or call 513-263-2800.

## 403(b) Voluntary Employee Savings Plan.

### WHO IT'S FOR:

All employees (new employees are automatically enrolled)

### AUTOMATIC ENROLLMENT:

You're automatically enrolled at 3 percent of pay after 60 days of employment. You can opt out by calling 800-842-2252 or going to the [TIAA website](#).

### HOW IT WORKS:

- 1 Each pay period, you contribute a percentage of your salary (before taxes) up to annual IRS limits (\$19,500 for 2020 or if age 50 or older, \$26,000) to a TIAA account.
- 2 You pay no taxes on contributions until your account is paid to you.
- 3 You choose how to invest your contributions through TIAA.

### WHEN YOU'RE VESTED:

You own the money in your account at all times, even if you leave Cincinnati Children's.

### LEARN MORE:

- Schedule an appointment for a one-on-one consultation, financial advice or get help enrolling.
- Go to the [TIAA website](#) or call 513-263-2800.

<sup>1</sup> Different benefit formulas apply to employees with a hire date prior to 1/1/2008.

# Enrollment made easy.

Follow these four steps to get the benefits you want.

## Decide who to cover

Find out who you can cover and how to verify their eligibility.



## Review your options

Learn about your plan options to see which benefits best fit your needs.



## Choose additional benefits

Take some time and think about any additional coverage you and your family might need.



## Enroll on MyHub

Log in to **MyHub**, select **My Benefits**, then **Make Elections**, then **My Open Benefits Events**. Remember, if you're a new hire or newly eligible, you must enroll within 30 days of your hire, rehire or transfer to benefits-eligible status.



## Enrolling from Home?

No worries. Go to [www.lifeatcincinnatichildrens.org](http://www.lifeatcincinnatichildrens.org), select **How to Enroll** for at-home instructions.

### WHAT IF I DON'T ENROLL?

If you don't enroll, you won't receive the majority of benefits Cincinnati Children's offers. Your benefits will be limited to the following Cincinnati Children's-paid benefits only:

- Basic Life and AD&D
- Short-Term Disability
- Long-Term Disability
- Defined Benefit or Defined Contribution Pension Plans (1,000 paid hours or more per year)
- Tuition assistance
- Adoption assistance

### NOT SURE WHICH PLAN IS RIGHT FOR YOU?

Call your MyQHealth Care Coordinator for help at 855-428-5866.



### CONTACTS.

Click [here](#) to find a list of contacts.

