



*All For You.*

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## **Unity Healthcare 2008 Benefits**

Unity Healthcare employee benefit plans provide a wide variety of options for employees and their eligible dependents.

Employees are eligible to enroll in the medical, dental, vision, flexible spending, life insurance, and short term and long term disability plans on the first of the month following their date of hire, assuming they are working a minimum of 32 hours per week. Physicians are eligible to enroll on their date of hire assuming they are working a minimum of 32 hours per week.

Physicians and employees are eligible to participate in the 401(k) Profit Sharing Plan effective the first of the quarter following one year of employment, assuming they have attained age 21 and have worked 1000 hours during their first year of employment.

Below is a brief summary of the employee benefit plans offered.

### **Medical Insurance**

Unity Healthcare offers two medical plan options: a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) option and a Traditional Plan. Unity's plans are designed to include 80%/20% coverage for in-network Sagamore providers and 60%/40% coverage for out-of-network providers. Prescription drug coverage is provided under both plans. Employees may choose from four tiers of coverage.

### **Dental Insurance**

Dental benefits are provided by Guardian and cover two routine exams per year. Other services are paid at 80% or 50% and include a \$50 annual deductible for individual coverage. The maximum coverage for orthodontia services is \$1,000 and applies only to children. There is no provider network so employees may obtain services from any provider they choose. Employees may choose from four tiers of coverage.

### **Vision Insurance**

Vision Services Plan (VSP) provides a wide range of vision coverage including annual exams and lenses or contacts and frames every 24 months. Other laser vision correction services are offered at discounted prices for VSP members. Employees may choose from four tiers of coverage.

### **Section 125 Flexible Spending Plan**

FlexPro offers many tax-saving advantages to employees who elect to set aside funds through payroll deduction on a pre-tax basis. Our plan includes: pre-tax premium deductions; savings for qualified out-of-pocket health, dental, vision, and dependent care expenses. A convenient MasterCard debit card will be issued for employees who elect to participate in a flexible spending account for medical or dependent care savings.

### **Life Insurance**

**Basic Life Insurance:** Unity offers employees at no cost life insurance coverage in the amount of \$40,000, which includes Accidental Death and Dismemberment coverage. This coverage is offered through Guardian.

**Additional Life Insurance:** Employees have the option of purchasing additional life insurance coverage for themselves, their spouses, and/or dependent children through Lincoln Financial. Coverage for the employee is available in \$10,000 increments up to a maximum of \$500,000, not to exceed five times the employee's annual salary. Coverage of \$100,000 or less is extended to employees without requiring evidence of insurability as long as the employee meets the eligibility requirements and enrolls during the initial enrollment period.

**Short Term Disability Insurance**

Short Term Disability coverage is offered through Lincoln Financial. Employees are eligible to purchase a benefit equal to 60% of their basic weekly income with a maximum weekly benefit of \$2,000. This coverage is extended to employees without requiring evidence of insurability as long as the employee meets the eligibility requirements and enrolls during the initial enrollment period.

**Long Term Disability Insurance**

Employees may also elect to purchase Long Term Disability coverage through Lincoln Financial in \$100 increments (minimum of \$500) up to an amount equal to 60% of their basic monthly income. The maximum monthly benefit is \$5,000. This coverage is extended to employees without requiring evidence of insurability as long as the employee meets the eligibility requirements and enrolls during the initial enrollment period.

**401(k) Profit Sharing Plan**

Unity Healthcare offers a generous 401(k) Profit Sharing Plan to eligible employees. There are three components to our Plan: elective employee deferrals and discretionary employer match and profit sharing.

Employees may choose from several investment options or they may elect to self-direct their own account.

Additional information regarding Unity Healthcare employee benefit plans may be obtained by contacting:

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