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# *Employee Benefits Overview*



## **INTRODUCTION**

Children's National Medical Center is committed to providing our employees one of the most comprehensive employee benefits plans possible.

We at CNMC are committed to the health of today's children – our health care providers of the future!

In this overview you will find a brief description of some of the many exceptional benefits available to you as an employee of CNMC. For more specific information on each benefit plan, please refer to the actual plan documents available in Human Resources.

You are encouraged to take advantage of the excellent benefit options available as part of the total compensation package offered by CNMC.

## **ELIGIBILITY, ENROLLMENT, CHANGE AND TERMINATION OF BENEFITS**

Regular full and part-time employees who work a minimum of 20 hours per week in a benefits budgeted position are eligible to participate in the employee benefits plans. Employees can enroll during open enrollment, typically held during November of each calendar year. New employees can enroll at the time they become benefits eligible. Employees can only change their elections outside of the open enrollment season if there is a change in family status such as: marriage, death, divorce, birth, adoption, and/or change in employment status of the employee and/or his/her spouse. Plan enrollment ends on the 30<sup>th</sup> day after one of these events or the date of separation of service from employment (i.e., date of termination).

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## **MEDICAL**

At CNMC we understand that different employees have different health care needs. Eligible employees have the opportunity to participate in one of two types of health insurance plans:

### CHILDREN'S HEALTH PLAN (Preferred Provider Option)

The Children's Health Plan "CHP" is a self-insured plan. All preferred providers are listed in the Alliance, PPO, directory. When a participant uses a preferred provider for regular office visits, the participant pays a co-pay. For pediatric visits, you may also use the CNHN network of physicians. At any time, a participant in the CHP may choose to go to any provider of choice outside the networks, but must realize that a different co-insurance applies after a deductible is met. The CHP includes prescription drug benefits.

### Health Maintenance Organizations (HMOs)

Aetna  
Kaiser  
MDIPA

The HMO plans require that the participant choose a primary care physician (PCP). At any time when a participant needs care, he or she must consult the primary care physician before obtaining care. However, when the participant receives care from the PCP, there is an outlined co-payment that will be paid, and there is no deductible or claim forms to file. The HMO plans all contain dental coverage, vision coverage, and prescription drug benefits.

## **DENTAL**

Benefits eligible staff may elect to participate in one of two different dental plans:

### CHILDREN'S DENTAL PLAN

The Children's Dental Plan allows you to go to any dentist you wish. There is an annual deductible, and claim forms need to be filed for reimbursement. There is no orthodontia coverage under the Children's Dental Plan.

### DENTAQUEST – CLASSIC DENTAL PLAN

The Classic Dental Plan provides you with a comprehensive set of dental benefits at fixed rates with participating dentists.

The plan covers all areas of dentistry. Participants must choose a participating general dentist from whom to receive dental treatment.

## **VISION**

The Vision Services Plan is offered to employees to provide comprehensive and quality eye care at minimal out-of-pocket expense. This PPO-type program has a group of panel ophthalmologists and optometrists from which to select. Providers are located throughout the DC metropolitan area. Non-panel providers may be used for services, and reimbursement will be on a pre-determined fee schedule basis.

## **FLEXIBLE SPENDING ACCOUNTS**

A flexible spending account (FSA) allows you to use pre-tax dollars deducted from your pay to reimburse yourself for eligible (but previously non-reimbursed through insurance) expenses. Using pre-tax dollars reduces your gross taxable income, saving you money. CNMC offers two FSA options: a Medical Care FSA and a Dependent Care FSA.

Employees can only change their elections outside of the open enrollment season if there is a change in family status such as: marriage, death, divorce, birth, adoption, and/or change in employment status of the employee and/or his/her spouse.

### MEDICAL CARE FSA

This account can be used to pay for eligible (but previously non-reimbursed through insurance) medical, dental and vision care expenses for you or any other person you claim as a dependent for federal income tax purposes. Pre-tax deductions for the Medical Care FSA cannot exceed \$5,000 per year.

### DEPENDENT CARE FSA

This account can be used to pay for dependent care services for eligible dependents, providing that care is needed to enable you and/or your spouse to work. The maximum deduction cannot exceed \$5,000 per year per family.

## **SHORT AND LONG TERM DISABILITY INSURANCE**

Disability insurance provides income continuation protection during an extended period of personal illness.

### **VOLUNTARY SHORT TERM DISABILITY INSURANCE**

Employees can ELECT to purchase short-term disability insurance on an individual basis. There is a 14-day waiting period of accident or sickness, and the benefit can provide a maximum of 60% of monthly salary (not to exceed \$5,000 per month) for a benefit duration of up to 3 months.

### **GROUP LONG TERM DISABILITY INSURANCE**

CNMC provides long-term disability insurance to eligible employees at no cost. Coverage for eligible employees becomes effective upon completion of one year of continuous active employment in an eligible status.

Disability benefits received are based on an employee's staff level, base monthly salary and pay a maximum benefit per month. There is a 90-day waiting period of accident or sickness.

<b>STAFF LEVEL</b>	<b>COVERAGE</b>	<b>MAXIMUM</b>
NON-EXEMPT STAFF	60%	UP TO \$5,000 PER MONTH
EXEMPT STAFF AND MANAGERS	60%	UP TO \$5,000 PER MONTH
FACULTY, DIRECTORS, FELLOWS AND RESIDENTS	70%	UP TO \$10,000 PER MONTH

## **BASIC LIFE AND AD&D INSURANCE**

CNMC provides basic group term life and accidental death & dismemberment insurance. Coverage amounts vary based on staff level, base annual salary and pay a maximum amount of insurance to a named beneficiary.

<b>STAFF LEVEL</b>	<b>COVERAGE</b>	<b>MAXIMUM</b>
NON-EXEMPT STAFF, EXEMPT STAFF AT THE MANAGEMENT LEVEL OR BELOW	2 X ANNUAL SALARY	\$200,000
STAFF OF CP&A, NOT INCLUDED IN ANY OTHER STAFF LEVEL	1X ANNUAL SALARY	\$200,000
FELLOWS AND RESIDENTS	2 X ANNUAL SALARY	\$200,000
FACULTY, DIRECTORS, AND ABOVE	3 X ANNUAL SALARY	\$600,000

## **RETIREMENT PLANS**

Full-time and part-time benefits eligible staff can participate in one of two CNMC retirement plans: The CNMC & Affiliate's 401k Plan, or the CNMC & Affiliate's Tax Deferred Annuity Plan. All contributions are made pre-tax and are treated on a tax-deferred basis. Employer matching contributions are based on years of service and employment status, but generally, after one year of service, CNMC matches 100% of an employee's contributions up to 5% of an employee's gross salary.

All contributions are 100% immediately vested. All contributions are subject to IRS and plan allowable maximums.

## **SUPPLEMENTAL LIFE INSURANCE**

Employees can ELECT to purchase supplemental life insurance coverage through payroll deductions for the employee, and his or her dependents. Rates vary according to age.

## **UNIVERSAL LIFE INSURANCE**

Employees can ELECT to purchase universal life insurance coverage through payroll deductions for the employee, and his or her dependents. Each family member can have his or her own permanent policy, which in turn builds cash value. Each permanent policy is an individual policy owned by the employee and/or family member, coverage is portable and the premium cannot be increased and the benefit amount cannot be decreased as a result of separation from employment.

## **LONG TERM CARE INSURANCE (LTC)**

Employees can ELECT to purchase long term care insurance coverage through payroll deductions for the employee. Each family member (you, your spouse, and your family, including older family members who may be interested in this type of coverage) can have his or her own individual policy. Each policy is an individual policy owned by the employee and/or family member, coverage is portable and the premium cannot be increased and the benefit amount cannot be decreased as a result of separation from employment.

## **PRE PAID LEGAL PLAN**

This plan is designed to meet the most common legal needs encountered by employees and their families. Plan benefits emphasize preventative legal care to help keep minor legal problems from becoming serious or financially devastating.

## **BACK UP DEPENDENT CHILD AND ELDER CARE – WORK OPTIONS GROUP**

A backup care program that supports employees when they experience a temporary breakdown in their normal care arrangements and need to get to work. Through this benefit, employees have access to experienced Backup Care Specialists 24 hours a day, 7 days a week, for a small co-pay per hour of care given. Anyone who counts on you as their primary caregiver – infants through the elderly – qualifies for this program. Adult family members who need care do not have to be living with you.

**ANNUAL AND SICK LEAVE**

Annual and sick leave accrues based on hours worked.

**SICK LEAVE**

STAFF LEVEL	HOURS ACCRUED PER HOUR PAID FOR SICK LEAVE	MAXIMUM ACCRUAL HOURS PER YEAR FOR SICK LEAVE
ALL	.0462	96

**ANNUAL LEAVE**

STAFF LEVEL	YEARS OF SERVICE	HOURS ACCRUED PER HOUR PAID FOR ANNUAL LEAVE	MAXIMUM ACCRUAL HOURS PER YEAR FOR ANNUAL LEAVE
Non-Exempt Employees	0 - 05	.0385	80
Non-Exempt Employees Exempt Employees Clinical Associates	5 - 10 0 - 10 0 - Above	.0577	120
Non-Exempt Employees Exempt Employees Directors Faculty	10 - 15 10 - 15 0 - 15 0 - 15	.0770	160
Non-Exempt Employees Exempt Employees Directors Faculty	> 15	.0962	200

**EMPLOYEE ASSISTANCE PROGRAM (EAP)**

CNMC's employee assistance program is a confidential counseling and referral program provided to staff of CNMC and their families. Professionals from an outside service provide counseling and referral services to help employees and their dependents solve personal problems including those that seriously affect work performance or conduct. An EAP counselor may be contacted at: 1-800-765-3277 or 301-570-7277

**CUSTOMER SERVICE NUMBERS – FOR MORE INFORMATION**

CNMC Employee Benefits	202-884-5963 202-884-4660
<b>CHILDREN's EMPLOYEE HEALTH PLAN</b>	
For questions related to plan claims, or eligibility of coverage	1-888-259-7022
To locate participating pediatricians in CNHN	1-888-884-BEAR (2327)
Mandatory hospital pre-admission	1-800-226-6334
24-Hour Automated Customer Service	1-888-743-2201
Website	www.cbsainc.com
RX Claims/questions: Express Scripts	1-800-810-6549
<b>CHILDREN's DENTAL PLAN</b>	
For questions related to plan claims, or eligibility of coverage	1-888-259-7022
<b>CHIPS – CHILDREN's HEALTH INSURANCE</b>	
<b>STATE SPONSORED PLANS</b>	1-877-204-1012
EAP – Employee Assistance Program	1-800-765-0770
Pre-Paid Legal Services Plan	1-800-654-7757
Fidelity Investments	1-888-461-CNMC (2662)
Flexible Spending Accounts	1-888-259-7022
Life, AD&D, and LTC Insurance, Disability Claims and/or Questions	1-800-583-1571
Back Up Dependent Child and Elder Care – Work Options Group	1-800-557-0847
Website	www.workoptionsgroup.com

**ABOUT THIS OVERVIEW**

THE INFORMATION OUTLINED IN THIS OVERVIEW IS INTENDED AS A BRIEF AND GENERAL UNDERSTANDING OF THE BENEFITS AVAILABLE TO YOU AT CNMC. EVERY EFFORT HAS BEEN MADE TO ENSURE THE ACCURACY OF THE INFORMATION PROVIDED TO YOU IN THIS OVERVIEW. IF THERE ARE ANY DISCREPANCIES BETWEEN THIS OVERVIEW AND THE FORMAL PLAN DOCUMENTS OR HUMAN RESOURCES POLICIES GOVERNING SUCH PLANS AND PROGRAMS, THE FORMAL PLAN DOCUMENTS AND/OR HUMAN RESOURCES POLICIES WILL GOVERN. EMPLOYEES COVERED BY OTHER ENTITIES OR A SPECIFIC COLLECTIVE BARGAINING AGREEMENT SHOULD ALSO CONSULT THEIR RESPECTIVE AGREEMENTS FOR BENEFITS SPECIFIC INFORMATION UNDER THE AGREEMENT.

CNMC reserves the right to amend, in whole or in part, any of its benefit plans or programs at any time.