



# Summit Healthcare

Trusted to deliver exceptional,  
compassionate care close to home.



## 2023 GUIDE TO YOUR BENEFITS

*A partnership for good health*





# Welcome

Providing great benefit choices to you and your family is just one of the many ways Summit Healthcare supports the physical, financial, and emotional well-being of the people who make our company so successful — you.

## Your Benefits

Summit Healthcare (Summit) recognizes how important benefits are to you. That's why we're committed to supporting your overall wellness with a comprehensive benefits program designed to meet your unique needs. Key features of Summit's benefits include:

- Choice of many popular benefit options.
- Effective and affordable health care coverage.
- Programs to help ensure financial security for you and your family.

## Take Action

Use this guide to better understand your 2023 benefits, so you can make the best choices for yourself and your family. Please consider your benefit plan choices carefully and enroll within the required enrollment deadline. **As a Summit employee, you are responsible for reviewing and understanding your benefits.**

## Who can Enroll?

- **Eligible employees** – Regular full-time and part-time employees who work at least 24 hours/week are eligible for medical, dental, vision, employer paid life/AD&D, and voluntary life/AD&D benefits the first of the month following 30 days of employment.

Those who work at least 32 hours/week are also eligible for employer paid long-term disability and voluntary short-term disability.

- **Eligible dependents** – Includes employee's spouse and children up to age 26, and disabled dependent children of any age who meet plan criteria.

*Please note: It is your responsibility to notify Human Resources once a dependent turns 26. Proof of dependent status is required during enrollment.*

## Coverage Effective Date

For new employees, the effective date of coverage for most plans is the first of the month following your first 30 days of employment. For existing employees enrolling during Open Enrollment, the effective date is January 1, 2023. For existing employees with employment status changes, the effective date is the first of the month following the change to benefitted status.

## Spousal Enrollment Restrictions

If an employee's spouse is enrolled in coverage elsewhere or eligible for coverage under another medical, dental or vision plan they are not eligible for enrollment under Summit's plan. If a spouse becomes newly eligible for these coverages at any time during the 2023 plan year it is the employee's responsibility to notify Human Resources.

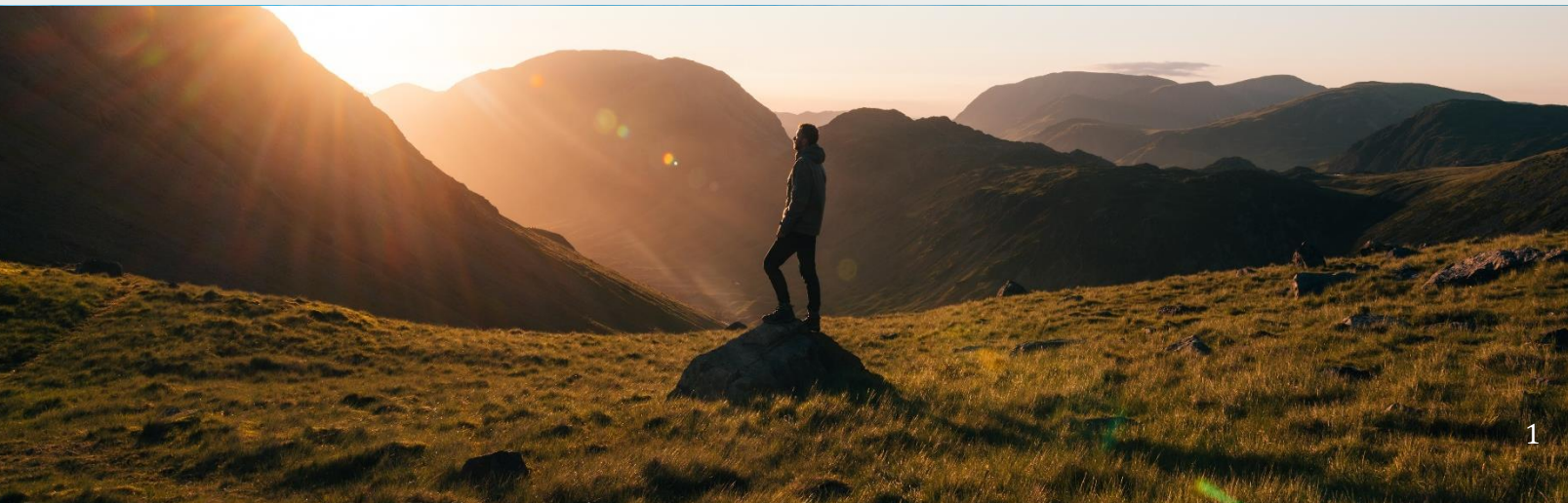
### Notice of Non-Discrimination



Summit Healthcare, and its covered entities, complies with applicable Federal Civil Rights Laws and do not discriminate, exclude, or treat individuals differently on the basis of race, color, religion, national origin, age, disability, or sex.

### Remember...

Employees wanting to make plan changes mid-year must request a Life Event through UKG **within 31 days** of the Qualifying Event date, and provide documentation verifying the event.





## Inside this guide



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## Important Reminders

- **If you want to keep your current benefits in 2023**, you need to review and confirm all current benefit elections and re-elect contributions to Flexible Spending Accounts (FSAs) and/or Health Savings Account (HSA). If you're currently participating in either of these accounts, your contributions won't carry forward — you must re-elect the amounts.
- **New employees: Enroll within 30 days of employment.** If you don't enroll within this time period, you will not have benefits coverage, except for plans and programs that are fully paid by Summit (such as the Employee Assistance Program, LTD and basic life/AD&D insurance) and will have to wait until the next open enrollment or qualifying life event to enroll.
- **Open Enrollment: Enroll before the enrollment deadline.** This is a "passive" enrollment period, so you must review and confirm benefits during Open Enrollment to continue benefits participation for 2023.
- **After your enrollment opportunity ends, you will not be able to make changes to your benefits** until the next Open Enrollment, unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in you or your spouse's employment status that affects your benefits eligibility. You must inform Human Resources if you would like to make benefit changes within 31 days of the qualifying event.

## Summary of Benefits and Coverage

The Health section of this guide provides an overview of your medical plan options. You can find detailed information about each plan, including a breakdown of costs, in each plan's Summary of Benefits and Coverage (SBC). The SBCs summarize important information about your health coverage options in a standard format to help you compare costs and features across plans. The SBCs are available on SUMM-IT UP at [summitcommunity.net/teams/departments/hr](https://summitcommunity.net/teams/departments/hr) and then click on Benefits>Summary of Benefits & Coverage. A paper copy is also available by calling 928-537-6305.





# Health

Quality health coverage is one of the most valuable benefits you enjoy as a Summit employee. Our benefits program offers plans to help keep you and your family healthy and provides important protection in the event of illness or injury.

## 2023 Medical

For 2023, you have a choice of three medical plans with the option of selecting where you go for care. This gives you the flexibility to choose what is best for your needs and budget. Regular part-time (24+ hours/week) and full-time (32+ hours/week) benefitted employees are eligible to enroll.

## Medical Plan Options

- **One Preferred Provider Organization Plan (PPO):** The Peak PPO Plan option has the lowest deductible, set copays for certain services, and higher paycheck contributions.
- **Two High Deductible Health Plans (HDHP):** Consumer directed health plans that put you in charge of your spending through lower paycheck contributions, higher deductibles, and a tax-free Health Savings Account (HSA). You have the option of the Pinnacle HDHP with a \$300 employee only/\$600 family plan HSA contribution from Summit or Escudilla HDHP with a \$600 employee only/\$1,200 family plan HSA contribution from Summit.

## Key Features

All of Summit's medical plans offer:

- Comprehensive, affordable coverage for a wide range of health care services.
- Flexibility to see any provider you want, although you'll save money when you stay in-network.
- Free in-network preventive care, with services such as annual physicals, recommended immunizations, well-woman and child exams, and routine cancer screenings.
- Prescription drug coverage included with each medical plan.
- Financial protection through annual out-of-pocket maximums that limit the amount you'll pay each year.
- Choice of four coverage levels: Employee Only, Employee + Spouse, Employee + Child(ren), or Family.

## Medical Plan Networks

- **Tier 1: White Mountain Network (WMN),** includes providers in the Aetna Choice POS II that are on the mountain in the Show Low, Pinetop, Snowflake, Taylor, Heber, Overgaard, Holbrook and Springerville areas. You will incur the lowest costs using Tier 1 providers.
- **Tier 2: Aetna Network,** includes Aetna Choice POS II discounts on the mountain, as well as Banner Health discounts for medical services not available on the mountain.
- **Tier 3: Non-Contracted,** allows members to seek healthcare at any provider of your choice. You will incur the greatest cost with non-contracted providers under Tier 3.

## How to Save Money

It is important to see providers in-network in order to pay lower out-of-pocket costs. If you go outside of the Aetna Choice POS II network (Tiers 1 & 2) under any of the plans, you will pay higher non-network costs. **It is your responsibility to ensure that your provider is in-network** (including lab and radiology services).

To find providers in the Aetna Choice POS II network, please go to [www.aetna.com/docfind/custom/mymeritain](http://www.aetna.com/docfind/custom/mymeritain) or call 866-300-8449.

## Medical ID Cards

You will be mailed one ID card for you and your dependent's medical and prescription care benefits. This card must be shown at the time of care to verify coverage. Additional ID cards can be ordered by going to [www.meritain.com](http://www.meritain.com).

### Don't have a primary care physician (PCP)? You should. Here's why.

- **Better health.** Getting the right health screenings each year can reduce your risk for many serious conditions. Remember, preventive care doesn't cost you anything.
- **A healthier wallet.** A PCP can help you avoid costly trips to the emergency room. Your doctor will also help you decide when you need to see a specialist and can help coordinate care.
- **Peace of mind.** Advice from someone you trust — it means a lot when you're healthy, and it's even more important when you're sick.







# Health

## Prescription Drug Benefits

Each of the medical plan options include prescription benefits and you have access to the MagellanRx pharmacy network with thousands of pharmacies nationwide, including Summit Healthcare's Retail pharmacy! **Please note that Walgreens is *not* in-network.** To view which drugs are included on each tier select "Precision Formulary" at: <https://magellanrx.com/member/documents>.

### Plan Highlights

- If you are taking a brand name drug and a generic drug is available, you will be required to pay the difference between the cost of the drug and the copay.
- **Tier Zero** – Allows you to obtain certain over the counter drugs at a much lower cost.
- **Step Therapy** – Requires you to try an alternate medication, either over-the-counter or generic, before approval of a higher cost brand name medication. You will receive notification if eligible.
- **Specialty Injectable Drug Care:** For injectable drugs, you must receive the injectable prescription care through the hospital. This will apply toward your medical plan deductible.
- **Mail Order (Home Delivery) Program** – Maintenance drug fulfillment is encouraged via the mail order program. This helps you save money and allows you the convenience of prescription delivery right to your door.
- **Glucose Monitor Program** – Those with diabetes who are covered under a Summit medical plan will receive a letter from MagellanRx with diabetes management resources.
- **Additional Pharmacy Safety Edits:** Prior authorization of certain medications, "Refill Too Soon", FDA quantity level limits on certain medications; denial on duplicate refills, and review for overuse of controlled substances.
- **Summit Retail Pharmacy:** Take advantage of the convenience of Summit's on-site pharmacy, located in the Outpatient Pavilion, to fill your prescriptions. Employees receive discounts and pay less for prescriptions when utilizing the Summit Retail Pharmacy.

## Focus on wellness

### Summit Healthy Wellness Program

You play an important role in managing your health care costs by maintaining or moving toward a healthy lifestyle. The Summit Healthy wellness program is here to help you. As a bonus, you have the opportunity to complete wellness activities to save money on your medical plan premiums!

- **Program Participation Period:** September 1, 2022 – August 31, 2023. Reduced premiums are effective January 1, 2024.
- **Points:** Employees must earn at least 200 points to receive a premium credit.





# Health



The medical plan rates below are broken out by wellness participation and nicotine status. You can identify the rate you will pay based on if you have completed the Summit Healthy wellness activities in the prior year and/or have designated that you are a nicotine user or nicotine free under the Non-Nicotine Affidavit.

If you do not complete the affidavit, you will pay the nicotine rate of +\$75/pay period. A copy of the nicotine affidavit is available on SUMMIT UP or with Human Resources. If you are tested for Nicotine (Cotinine) and the results are positive and not consistent with your affidavit, you will be charged the additional premium (including retroactive premiums) and your employment may be terminated.

## Wellness Participant/Non-Nicotine Rates

	Full-Time Employee Per-Pay-Period			Part-Time Employee Per-Pay-Period		
	Peak	Pinnacle	Escudilla	Peak	Pinnacle	Escudilla
Employee Only	\$52.43	\$25.75	\$15.45	\$93.09	\$50.47	\$25.75
Employee + Spouse	\$285.69	\$94.25	\$74.16	\$390.55	\$157.59	\$142.14
Employee + Child(ren)	\$209.72	\$60.26	\$42.23	\$291.04	\$110.21	\$96.82
Employee and Family	\$361.13	\$131.84	\$114.33	\$488.99	\$208.06	\$193.64

## Non-Wellness Participant/Non-Nicotine Rates

	Full-Time Employee Per-Pay-Period			Part-Time Employee Per-Pay-Period		
	Peak	Pinnacle	Escudilla	Peak	Pinnacle	Escudilla
Employee Only	\$105.93	\$77.25	\$66.95	\$146.59	\$101.97	\$77.25
Employee + Spouse	\$339.19	\$145.75	\$125.66	\$444.05	\$209.09	\$193.64
Employee + Child(ren)	\$263.22	\$111.76	\$93.73	\$344.54	\$161.71	\$148.32
Employee and Family	\$414.63	\$183.34	\$165.83	\$542.49	\$259.56	\$245.14

## Wellness Participant/Nicotine Rates

	Full-Time Employee Per-Pay-Period			Part-Time Employee Per-Pay-Period		
	Peak	Pinnacle	Escudilla	Peak	Pinnacle	Escudilla
Employee Only	\$132.68	\$103.00	\$92.70	\$173.34	\$127.72	\$103.00
Employee + Spouse	\$365.94	\$171.50	\$151.41	\$470.80	\$234.84	\$219.39
Employee + Child(ren)	\$289.97	\$137.51	\$119.48	\$371.29	\$187.46	\$174.07
Employee and Family	\$441.38	\$209.09	\$191.58	\$569.24	\$285.31	\$270.89

## Non-Wellness Participant/Nicotine Rates

	Full-Time Employee Per-Pay-Period			Part-Time Employee Per-Pay-Period		
	Peak	Pinnacle	Escudilla	Peak	Pinnacle	Escudilla
Employee Only	\$186.18	\$154.50	\$144.20	\$226.84	\$179.22	\$154.50
Employee + Spouse	\$419.44	\$223.00	\$202.91	\$524.30	\$286.34	\$270.89
Employee + Child(ren)	\$343.47	\$189.01	\$170.98	\$424.79	\$238.96	\$225.57
Employee and Family	\$494.88	\$260.59	\$243.08	\$622.74	\$336.81	\$322.39

# Medical plan options

	Peak			Pinnacle (HDHP)			Escudilla (HDHP)		
	Tier 1 White Mountain Network (WMN)	Tier 2 Aetna Network	Tier 3 Non-Contracted	Tier 1 WMN	Tier 2 Aetna Network	Tier 3 Non-Contracted	Tier 1 WMN	Tier 2 Aetna Network	Tier 3 Non-Contracted
<b>Annual Deductible</b>									
<b>Per person/per family</b>	\$1,500 / \$4,500	\$3,000 / \$9,000	\$10,000 / \$20,000	\$2,800 / \$4,300	\$2,800 / \$5,600	\$10,000 / \$20,000	\$4,000 / \$6,000	\$4,000 / \$8,000	\$10,000 / \$20,000
<b>Out-of-Pocket Maximum</b>									
<b>Per person/per family</b>	\$3,500 / \$10,500	\$8,550 / \$17,100	\$20,000 / \$40,000	\$2,800 / \$4,300	\$7,000 / \$14,000	\$20,000 / \$40,000	\$5,000 / \$10,000	\$6,650 / \$13,300	\$20,000 / \$40,000
<b>Medical Coverage</b>									
<b>Doctor's office visits</b>	\$30 Copay	\$40 Copay	Ded & 50%	0% after Ded	Ded & 20%	Ded & 50%	Ded & 10%	Ded & 20%	Ded & 50%
<b>Preventive care</b>	No Charge	No Charge	Not Covered	No Charge	No Charge	Not Covered	No Charge	No Charge	Not Covered
<b>Specialist visits</b>	\$30 Copay	\$60 Copay	Ded & 50%	0% after Ded	Ded & 20%	Ded & 50%	Ded & 10%	Ded & 20%	Ded & 50%
<b>Labs</b>	\$30 Copay	\$30 Copay	Ded & 50%	0% after Ded	0% after Ded	Ded & 50%	Ded & 10%	Ded & 10%	Ded & 50%
<b>X-rays</b>	\$30 Copay	\$30 Copay / Ded & 30%	Ded & 50%	0% after Ded	Ded & 20%	Ded & 50%	Ded & 10%	Ded & 20%	Ded & 50%
<b>Outpatient surgery</b>	Ded & 20%	Ded & 30%	Ded & 50%	0% after Ded	Ded & 20%	Ded & 50%	Ded & 10%	Ded & 20%	Ded & 50%
<b>Inpatient hospital (per stay)</b>	Ded & 20%	Ded & 30%	Ded & 50%	0% after Ded	Ded & 20%	Ded & 50%	Ded & 10%	Ded & 20%	Ded & 50%
<b>Emergency room</b>	\$150 Copay/Visit	\$250 Copay then Ded & 30%	\$250 Copay then Ded & 30%	0% after Ded	Ded & 20%	Ded & 20%	Ded & 10%	Ded & 20%	Ded & 20%
<b>Urgent Care</b>	\$75 Copay	\$75 Copay	\$75 Copay then Ded & 50%	0% after Ded	Ded & 20%	Ded & 50%	Ded & 10%	Ded & 20%	Ded & 50%
<b>Prescription Drugs</b>									
	Summit Retail Pharmacy: 10% Coinsurance  Tier 1: \$5 min/\$10 max Tier 2: \$15 min/\$30 max Tier 3: \$30 min/\$60 max	In-Network Pharmacies: 20% Coinsurance  Tier 1: \$10 min/\$20 max Tier 2: \$30 min/\$60 max Tier 3: \$60 min/\$120 max	Out-of-Network Pharmacies: No coverage	Summit Retail Pharmacy: 0% coinsurance after deductible	In-Network Pharmacies: 20% coinsurance after deductible	Out-of-Network Pharmacies: No coverage	Summit Retail Pharmacy: 0% coinsurance after deductible	In-Network Pharmacies: 20% coinsurance after deductible	Out-of-Network Pharmacies: No coverage

The chart above provides a comparison of key coverage features and costs of Summit's 2023 medical plan options. Please see benefit summaries for additional details.



# A closer look at the HDHP with HSA



A high deductible health plan (HDHP) has lower premiums and less deductions from your paycheck, so you keep more of your money. A HDHP rewards you for taking an active role as a health care consumer and making smart decisions about your health care spending. As a result, you could pay less for your annual medical costs.

## HDHP Advantages

### 1. Lower paycheck costs

The premiums are lower than the PPO plan, giving you the opportunity to contribute the cost savings to a tax-free Health Savings Account (HSA). You pay for your initial medical costs until you meet your annual deductible, then you pay a percentage of any further costs until you reach the annual out-of-pocket maximum.

### 2. Tax-advantaged savings account

To help you pay your deductible and other out-of-pocket costs, the HDHP lets you open a Health Savings Account (HSA) and make pre-tax contributions directly from your paycheck. Summit will also contribute the following amounts for 2023 to your HSA to help cover your annual deductible:

- \$300 employee only/\$600 family for the Pinnacle HDHP
- \$600 employee only/\$1,200 family for the Escudilla HDHP

All withdrawals from your HSA are tax-free, as long as you use the money to pay for eligible health care expenses. In addition, all the money in the account is yours and will never be forfeited. It rolls over from year to year, and you can take it with you if you leave Summit or retire. After age 65, you must stop contributing to an HSA if you are enrolled in Medicare, and you can withdraw funds for any reason without a tax penalty. You pay ordinary income tax only if the withdrawal isn't for eligible health care expenses.

### Free in-network preventive care

As with all Summit health plans, preventive care is fully covered under the HDHP — you pay nothing toward your deductible and coinsurance as long as you receive care from in-network providers. Preventive care includes annual physicals, well-child and well-woman exams, immunizations, flu shots, and cancer screenings.

### 3. Extensive provider network

The HDHPs use Aetna's large network of doctors and other health care providers.

**1**  
Preventive Care  
You pay **nothing** for in-network preventive care.

**2**  
Deductible & Coinsurance  
After meeting your deductible, the plan starts to pay coinsurance. You'll only pay a percentage of each bill.

**3**  
Out-of-pocket Maximum  
You're protected by an annual limit on costs. The plan starts to pay 100% once you've hit your out-of-pocket max.

## Money-saving tip



If you enroll in the HDHP, put the money you save through lower paycheck deductions into your tax-free HSA so you'll have money available when you need to pay out-of-pocket costs.







## Health Savings Account (HSA)

If you enroll in one of the HDHPs, you are eligible to open an HSA. An HSA is a tax-free savings account you can use to pay for eligible health expenses anytime, even in retirement.

### How does an HSA work?

- Build tax-free savings for health care.** You can make before-tax deductions from your paycheck into your HSA, allowing you to save money by using tax-free dollars to pay for eligible medical, prescription, dental, and vision expenses. The total amount that can be contributed to your HSA each year is limited by the IRS. The following limits for 2023 include any company contributions you receive from Summit:
  - Up to \$3,850 for employee-only coverage.
  - Up to \$7,700 if you cover dependents.
  - Add \$1,000 to these limits if you're age 55 or older.
- Receive company contributions.** For 2023, Summit will make the following contributions to your account:
  - \$300 employee only/\$600 family for the Pinnacle HDHP
  - \$600 employee only/\$1,200 family for the Escudilla HDHP
- Use it like a bank account.** Pay for eligible medical, prescription, dental, and vision expenses for yourself and your family by swiping your HSA debit card, or reimburse yourself for payments you've made (up to the available balance in your account). Keep in mind that you may only access money that is actually in your HSA when making a purchase or withdrawal.

- You must select and open an account where you want to open your HSA.** Summit offers two options: HSA Bank or Arizona Central Credit Union (ACCU).
- Keep your money.** The money in your HSA is always yours to keep and can be rolled over from year to year. You can take your unused balance with you when you retire or leave Summit.
  - Earn interest and invest for the future.** Once your interest-bearing HSA reaches a balance of \$1,000, you can start an investment account, which offers a variety of no-load mutual

funds similar to 401(k) investments. Learn more at [www.HSABank.com](http://www.HSABank.com) or by calling 1-800-357-6246.

- Never pay taxes.** Contributions are made on a before-tax basis, and your withdrawals will never be taxed when used for eligible expenses. Any interest or earnings on your HSA balance build tax-free, too\*

\*Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay for qualified health care expenses (for a list of eligible expenses, see IRS Publication 502, available at [www.irs.gov](http://www.irs.gov)). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn plus a 20% penalty tax if you withdraw the money for ineligible expenses before age 65. After age 65, withdrawals for ineligible expenses are only subject to ordinary income tax.

**Important:** During Open Enrollment, you will be provided information about the two account options and must actively select an HSA contribution amount for 2023 in order to receive Summit's HSA contributions. *Electing an HSA within UKG does not complete your enrollment.* You must contact either HSA Bank or ACCU to complete enrollment, verify identity, provide a physical address, and receive an account number. If you do not complete enrollment within 30 days, your account will be closed, any contributions you made will be refunded on a post-tax basis, and you will forfeit any contributions made by Summit.

### HSA Eligibility

- Must be enrolled in a high deductible health plan (HDHP).
- May not be covered by any other medical plan that is not an HDHP (including Medicare and spouse's medical coverage).
- May not be enrolled in a traditional health care FSA in 2023.
- May not be claimed as a dependent on another's tax return.
- May not be a veteran who has received treatment through the Department of Veterans Affairs other than preventive care within the past three months.

	HSA Bank	Arizona Central Credit Union
Enrollment	Online	In person
Fees	\$1.75 monthly fee *Waived on balances of \$3,000+	\$5 basic account membership set-up fee + \$20 annual fee
Investments Available	Ameritrade or Devenir	N/A
HSA Tools	MyHealth Portfolio to track and upload expenses, HSA calculator, and educational resources	Educational resources

# Flexible Spending Accounts (FSAs)

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck pre-tax, and you withdraw it tax-free when paying for eligible health care and dependent care expenses.

Summit offers you the following FSAs:

## Health Care FSA

- Pay for eligible health care expenses, such as medical, dental and vision plan deductibles, copays, coinsurance, eye glasses/contacts, and more.
- Contribute up to \$3,050 in 2023.

**Note:** If you enroll in the HDHP and have an HSA, you are not eligible to open a Health Care FSA, but you can open a Limited Purpose FSA.

## Limited Purpose FSA

- Use it to pay for dental and vision expenses, when participating in an HDHP with HSA.
- Contribute up to \$2,850 in 2023.

## Dependent Care FSA

- Pay for eligible dependent care expenses, such as daycare for a child under 13 or dependent not capable of self-care so you and/or your spouse can work, look for work, or attend school full time.
- Contribute up to \$5,000 in 2023, or \$2,500 if you are married and filing separately.

## Estimate carefully

Keep in mind, FSAs are “use-it-or-lose-it” accounts. You will forfeit any amount above \$570 remaining in the account at the end of the plan year.

## HSA vs. Health Care FSA: What’s the difference?

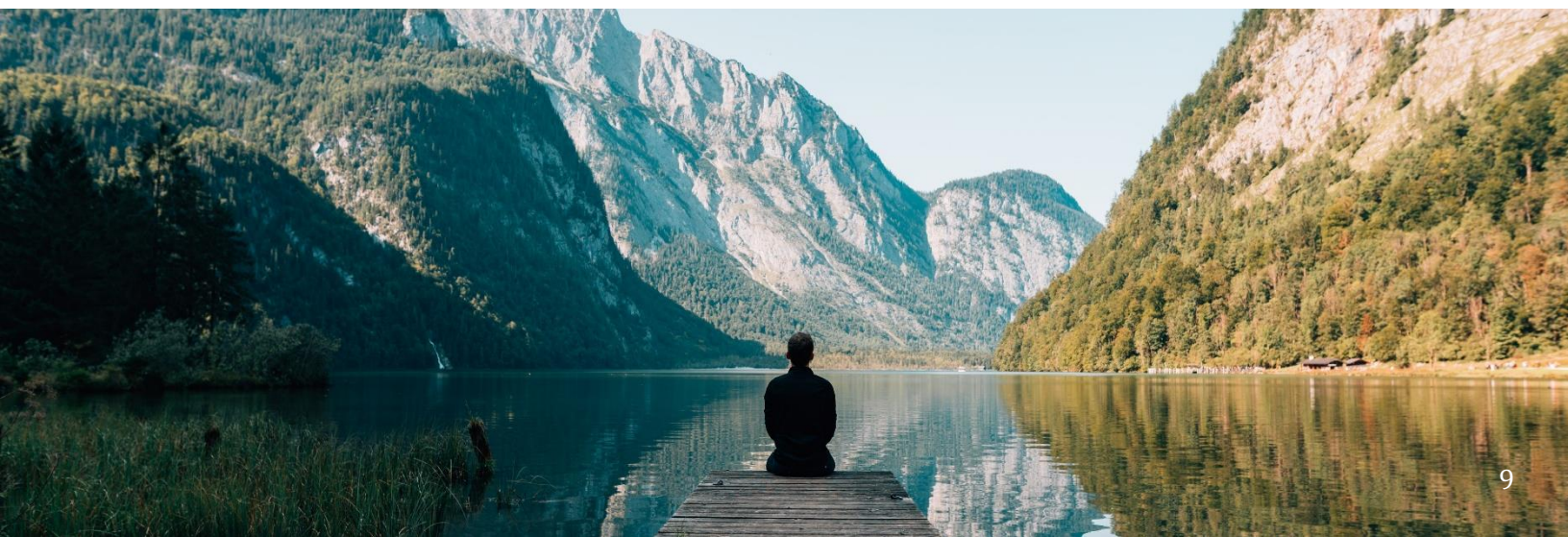
	HSA	Health Care FSA
Available if you enroll in a...	HDHP	PPO plan
Eligible for company contributions	Yes	No
Change your contribution amount anytime	Yes	No
Access your entire annual contribution amount from the beginning of the plan year	No	Yes
Access only funds that have been deposited	Yes	No
“Use it or lose it” at year-end	No	Yes
Money is always yours to keep	Yes	No

## Managing your FSA

When you enroll in a Health Care FSA, HSA Bank will send you a debit card, which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to HSA Bank.

## What’s an eligible expense?

- **Health Care FSA** – Plan deductibles, copays, coinsurance, prescription costs, and other health care expenses. To learn more, see IRS Publication 502 at [www.irs.gov](http://www.irs.gov).
- **Dependent Care FSA** – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at [www.irs.gov](http://www.irs.gov).







# Dental and vision benefits

## Dental Plans (Ameritas)

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Learn about the dental plans available through Ameritas to help you maintain your oral health. *You do not need to be enrolled in the medical plan to enroll in the dental plan.*

	Base PPO	Buy-Up PPO
Annual deductible (employee only/family)	\$50 / \$150	\$50 / \$150
Calendar-year maximum	\$1,000	\$1,500
Preventive/diagnostic services (Ded Waived)	100%	100%
Basic services	80%	80%
Major services	50%	50%
Orthodontia	Not Covered	50% for children up to age 18, up to \$1,500 lifetime limit

### Dental 2023 deductions per pay period (before-tax)

Plan	Full-Time Rate	Part-Time Rate
Base Plan		
EE Only	\$4.02	\$4.02
EE + Fam	\$8.70	\$10.71
Buy-up Plan		
EE Only	\$10.72	\$10.72
EE + Fam	\$21.42	\$21.42

## Money-saving tip

Remember, you can use your FSA or HSA for qualified out-of-pocket dental and vision expenses.



## Vision Plans (Superior Vision)

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for yourself and your covered dependents. *You do not need to be enrolled in the medical plan to enroll in the vision plan.*

	Base Plan	Buy-Up Plan
Exam (once per calendar year)	\$10 Copay	\$10 Copay
Materials	\$30 Copay	\$25 Copay
Lenses (once per calendar year)	No charge after copay	No charge after copay
Lens Enhancements	Standard lenses included: Clear, plastic, single vision, lined bifocal, or lined trifocal	Standard progressive, anti-scratch, UV coatings, tints, solids, gradients, poly for children included
Retail Frames	\$130 Allowance	\$130 Allowance
Frame Frequency	Every 24 Months	Every 12 Months
Contact lenses	\$130 Allowance	\$130 Allowance

*Benefits shown are for in-network providers and are based on negotiated fees. Out-of-network coverage is based on reasonable and customary (R&C) charges.*

### Vision 2023 deductions per pay period (before-tax)

Plan	Full-Time Rate	Part-Time Rate
Base Plan		
EE Only	\$0.00	\$0.00
EE + Spouse	\$2.00	\$2.50
EE + Child(ren)	\$2.50	\$3.00
EE + Fam	\$3.00	\$4.00
Buy-up Plan		
EE Only	\$1.00	\$1.00
EE + Spouse	\$4.00	\$4.50
EE + Child(ren)	\$4.50	\$5.00
EE + Fam	\$6.00	\$7.00





# Financial

Summit offers programs to help ensure financial security for you and your family. We also provide access to voluntary benefits designed to help you save money on valuable supplemental insurance coverage.

## Life and Accident Insurance

FT and PT Summit employees receive company-paid life and accidental death and dismemberment (AD&D) insurance and have the option to purchase additional supplemental life insurance for yourself and your family.

### Company Provided:\*

- **Class 1 – Most employees** (*except directors, executives and physicians*): Employee basic life insurance and AD&D of 1x times your base annual salary (up to \$240,000).
- **Class 2 – All directors, executives and physicians:** Employee basic life insurance and AD&D of 2x times your base annual salary (up to \$500,000).
- **Dependents:** Spouses are covered for a flat \$10,000 (excluding spouses employed at Summit). Children between 14 days – 6 months are covered for \$500 and 6 months – age 26 are covered for \$1,000. *You must enroll dependents and provide valid DOBs and SSNs to receive coverage.*

\* Federal tax law requires Summit to report the cost of company-paid life insurance in excess of \$50,000 as imputed income.

\*\* AD&D benefits are paid in addition to any life insurance if you die in an accident or become seriously injured or physically disabled.

### Employee Paid:

For employees who wish to purchase additional life insurance coverage, Summit offers several coverage options.

- **Employee supplemental life** – \$10,000 increments up to \$500,000.
- **Spouse supplemental life** – \$5,000 increments up to \$150,000 (can't exceed 100% of employee's supplemental life amount).
- **Child supplemental life** – \$1,000 increments up to \$10,000 per child to age 26 (can't exceed 100% of employee's supplemental life amount). Monthly rate per \$1,000 of coverage (before tax) is \$0.141.

**Note:** Any life coverage enrolled in over the guaranteed issue amount will require Evidence of Insurability (EOI). Guaranteed issue amounts are \$180,000 for you and \$50,000 for your spouse. If you don't enroll in any of Summit's life or disability insurance plans when first eligible, you will have to provide EOI to receive coverage at a later date.

To purchase Voluntary Life/AD&D for a dependent, an employee must also purchase it for themselves. You cannot cover a dependent who is also an employee of Summit.

## Life Insurance Rates

Monthly rates per \$1,000 of coverage (before-tax)		
Age Range	Employee supplemental life	Spouse voluntary life
Younger than 30	\$0.057	\$0.057
30-34	\$0.066	\$0.066
35-39	\$0.075	\$0.075
40-44	\$0.122	\$0.122
45-49	\$0.207	\$0.207
50-54	\$0.339	\$0.339
55-59	\$0.527	\$0.527
60-64	\$0.829	\$0.829
65-69	\$1.488	\$1.488
70-74	\$2.665	\$2.665
75+	\$4.332	\$4.332
Child life: Monthly rate per \$1,000 = \$0.14		

AD&D insurance rates (all ages)	
Employee supplemental AD&D	Monthly rate per \$1,000 = \$0.03
Spouse AD&D	Monthly rate per \$1,000 = \$0.03
Child AD&D	Monthly rate per \$1,000 = \$0.02

### What is AD&D insurance?

Should you lose your life, sight, hearing, speech, or use of your limb(s) in an accident, AD&D provides additional benefits to help keep your family financially secure. AD&D benefits are paid as a percentage of your coverage amount — from 50% to 100% — depending on the type of loss.







# Leave benefits



## Paid Time Off (PTO) & Holidays

Employees in benefitted positions of 24+ hours/week are eligible for PTO. PTO hours will accrue starting the first day of employment and are available after 90 days of employment, with supervisor approval. In most cases, PTO will be subtracted from the employee's PTO bank to make up any differences between hours worked and the employee's regular budgeted hours.

Hourly employees will receive paid time and a half (1.5x base rate) for working on the following holidays:

*New Years – Memorial Day – Independence Day – Labor Day – Thanksgiving – Christmas Day*

*PTO will be drawn from employees' PTO balances to cover non-worked, regularly scheduled shifts occurring on recognized holidays.*

## Paid Sick Time (PST)

PST hours will be available for all employees based in Arizona (not applicable to remote employees outside of AZ) starting the first day of employment and awarded annually on the first day of each year. PST may be taken after 90 days of employment. Maximum accrual hours per calendar year is 40 hours.

## Additional Leave Benefits

- Bereavement leave pay: Allows full-time benefitted position employees of 32+ hours/week to take 3 paid days off (24 hours total) for the death of an immediate family member. Bereavement leave is available after 90 days of employment.
- Jury duty pay: Available to full and part time employees in benefitted positions of 24+ hours/week who have completed 90 days of employment. Jury duty pay will be provided for a maximum of 4 weeks (160 hours) each year.

## Disability Insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. Summit's disability insurance programs work together to replace a portion of your income when you're unable to work and are offered to all full-time benefitted employees working 32+ hours/week. Short-term disability is available for purchase and long-term disability is paid for by Summit. You must contact New York Life prior to the start of your leave of absence to inform them of your upcoming medical leave.

Voluntary Short-Term Disability		Basic Long-Term Disability
Who pays	You (Please see table below)	Summit
Benefit provided	Up to 60% of your weekly salary	Up to 60% of base monthly salary
Maximum benefit payable	\$1,617/week for Class 1 employees and \$3,464/week for Class 2	\$6,000/month for Class 1 employees and \$15,000/month for Class 2
Maximum benefit duration	26 weeks from date of disability	Until you're no longer considered disabled or you reach normal retirement age, whichever comes first
Waiting period	30 days	180 days

*Maternity benefit for STD: After a 30-day elimination period from the newborn's date of birth, weekly short-term disability payments begin. For vaginal birth, you will receive a 2-week benefit and for C-section a 4-week benefit.*

STD monthly rates per \$10 of coverage (before-tax)	
Age Range	Short-Term Disability
Younger than 55	\$0.463
55-59	\$0.514
60-64	\$0.599
65+	\$0.658

## Have you named a beneficiary?

Be sure you've selected a beneficiary for all your life and accident insurance policies and provided a valid SSN. The beneficiary will receive the benefit paid by a policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. You can do this when you complete your elections during Open Enrollment.





# Other Available Benefits

## Accident Insurance (UNUM)\*

Accident insurance supplements your primary medical plan and disability programs by providing cash benefits directly to you in case of accidental injury. You can use this money to help pay for uncovered medical expenses, such as your deductible or coinsurance, or for ongoing living expenses, such as your mortgage or rent. Our Accident plan provides voluntary coverage for employees who work 24 or more hours per week.

## Critical Illness Insurance (UNUM)\*

When a serious illness strikes, such as a heart attack, stroke, or cancer, critical illness insurance can provide a lump-sum benefit to cover out-of-pocket expenses for your treatments that are not covered by your medical plan.

## Hospital Indemnity Insurance (UNUM)\*

A trip to the hospital can be stressful, and so can the bills. Even with a medical plan, you may still be responsible for copays, deductibles, and other out-of-pocket costs. The hospital indemnity plan provides employees who work 24+ hours per week supplemental payments directly to you for expenses that your medical plan doesn't cover for hospital stays.

This is an HSA compatible plan that would pay out \$500 per calendar year upon a hospital admission. There is also a \$100 per day (maximum 15 day) payout for hospital confinement. \$50 annual wellness incentive included.

## LegalShield and IDShield\*

LegalShield can assist you with will preparation, signing contracts, legal advice for traffic violations, identity theft, lost identification and much more. Contact 623-203-2492 or go to [www.legalshield.com/info/summitshowlow](http://www.legalshield.com/info/summitshowlow) for more information.

## MASA Medical Transport Solutions\*

MASA provides comprehensive financial protection for lifesaving emergency transportation services, both at home and away from home – something that is especially important when needing emergency transportation to locations off the mountain. Contact 800-643-9023 or go to [www.MASAmts.com](http://www.MASAmts.com) for more information.

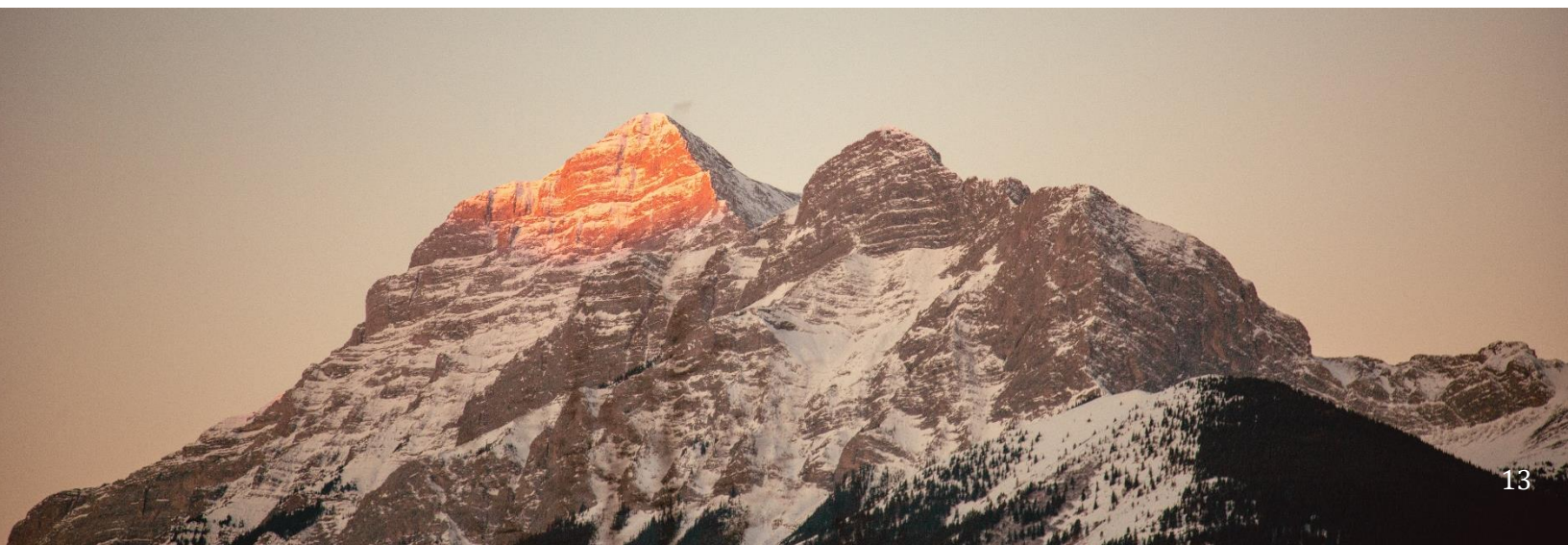
*\*These benefits are only available during annual open enrollment.*

## Employee Assistance Program (EAP)

Summit EAP is available at no cost to assist you and your immediate family members with your wellness needs throughout the year. It's all part of our commitment to supporting your total well-being. Services include, but are not limited to:

- Clinical counseling (unlimited telephonic and up to 6 face-to-face sessions per incident per year)
- Child & elder care assistance
- Financial services (budgeting, credit and financial guidance, retirement planning and assistance with tax issues)
- Legal services (civil, consumer, personal and family law, financial matters, business law, real estate, estate planning and more)
- Daily living services (referrals to consultants and businesses that can help you with everyday errands, travel, event planning and more)

You and your immediate family members can call Jorgensen Brooks Group's confidential phone number at 888-520-5400 or visit [www.jorgensenbrooks.com](http://www.jorgensenbrooks.com) to learn more. Counselors are available to talk with you 24/7.







# Other Available Benefits

## MDSave

MDSave pre-negotiates prices with a network of over 1,700+ providers and offers significant savings since you pay your bill prior to receiving care. Their package prices include all related fees for up to 60% savings on services. Search for healthcare services, compare prices, and purchase your procedures all in one place. Visit [mdsave.com/Summit](https://mdsave.com/Summit) or call 866-970-6840 for more information.

## Employee Discounts

You can find information on additional discounts available to all employees by going to SUMM-IT UP > Helpful Links > HR > HR Team Page > Extra Perks. Discounts are available through Verizon Wireless, FunEx by Fun Express, and Perks at Work. You can use your badge to payroll deduct purchases in the cafeteria, café, gift shop, and sweet shop. Sign up for the Employee Giving Program, a donation to the Foundation of \$10/pay period and receive discounts on food and services in the cafeteria.

## Employee Health Offerings

All employees are offered the following wellness opportunities and resources: Pre-employment screening, TB screening, immunizations, flu shots, stress management program, annual wellness check, nutrition consultation, gym membership, wellness classes, smoking cessation program, and brief exams by Occupational Health if ill on the job. The City of Show Low Gym is a benefit of the Employee Giving program, The gym can be used 24/7 by employees and their dependents over the age of 18.

## Nicotine-free Policy

Summit is tobacco-free at all facilities and employees are prohibited from using tobacco or nicotine products during working hours. All nicotine products (cigarettes, e-cigarettes, cigars, pipes, and smokeless tobacco) are prohibited within all properties owned, leased or occupied by Summit. This includes parking lots, surrounding sidewalks and streets, hospital vehicles, and employee's personal vehicles parked on the premises.

This is our dedication to improving the health of our patients and overall community, "walking the talk", and showing our commitment. Be sure to complete the nicotine affidavit annually in order to pay lower premiums for your medical benefits for being nicotine free.





# 403(b) retirement savings plan



## 403(b)

The Summit 403(b) retirement savings plan provides advantages you may not get with other types of savings plans and helps you meet one of life's important goals — saving for a financially secure retirement.

## Eligibility

All employees who are at least 18 years old are eligible.

## Your Contributions

You can contribute to your 403(b) with pre-tax money or Roth after-tax money. The type of contributions you make will depend on your financial goals and circumstances.

Both before-tax and Roth after-tax contributions count toward the IRS maximum of \$20,500 in 2023. If you are age 50 or older, you may make additional catch-up contributions — up to \$6,500 in 2023.

## Matching Contributions

To support your retirement saving efforts, Summit matches 100% of your contributions to the plan, up to 2% of your eligible pay, after one year of service. Eligible pay includes your base salary, not including any bonus or commissions. Matching contributions begin the first of the month following completion of one year of service (month 13). PRN employees are not eligible to receive Summit matching contributions.

## Investment Elections

The plan offers a variety of investment options to choose from. It's important to carefully consider your goals, retirement timeframe, and risk tolerance when deciding how to invest your plan contributions. You can access your account online at <https://www.newportgroup.com> or by calling 800-217-2240.

You can also contact Retirement Wealth Partners, our financial advisors, via email at [403bhelp@wealthadvisorsllc.com](mailto:403bhelp@wealthadvisorsllc.com) or by phone at 800-297-8916.

## Vesting

Vesting refers to your ownership of the money in your account. You are always 100% vested in your own contributions. You become gradually vested in Summit's contributions depending on your years of service.

Years of Service	Vested
< 1	0%
1	33%
2	67%
3	100%

The plan allows for rollovers from other retirement plans such as 401(k), 403(b), and IRA accounts.

## It's always the right time



Saving for retirement is important for your financial future, whether you are retiring soon or years from now. The Summit 403(b) savings plan is designed to assist you in meeting your retirement goals.

*The target date investment is designed for investors expecting to retire around the year indicated in the fund name. The asset allocation strategy generally becomes increasingly conservative as the fund approaches its target date and beyond. Investment risks change over time as the underlying investment asset allocation changes. The investment is subject to the volatility of the financial markets, including equity and fixed-income investments in the US and abroad, and may be subject to risks associated with investing in high-yield, small-cap, commodity-linked, and foreign securities. Principal invested is not guaranteed at any time, including at or after the target dates.*

*Investing involves risk, including the risk of loss. Before investing, carefully consider the funds' or investment options' objectives, risks, charges, and expenses. Call 1-800-123-4567 for a prospectus and, if available, a summary prospectus, or an offering circular containing this and other information. Please read them carefully.*







# Enroll

Carefully consider your benefit options and your anticipated needs. Then follow the instructions to enroll yourself and any eligible dependents in health and insurance benefits for 2023.

## How to Enroll

Log into UKG (links can be found on SUMM-IT UP home page menu or on Chrome Managed Bookmarks). Once logged in, go to Menu > Myself > Benefits > Manage My Benefits to access the benefits dashboard. The benefits enrollment portal will open in a separate screen for you to complete benefits enrollment.

Enroll 24-7 from any computer with internet access.

Call Human Resources at 928-537-6520 if you have difficulties logging into UKG or need assistance with benefits enrollment. HR representatives are available to assist you Monday through Friday, between 8am to 5pm.

After your enrollment opportunity ends, you won't be able to change your benefits coverage during the year unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse/domestic partner's employment status that affects your eligibility.

## Contacts

## What happens if you don't enroll?

**As a new employee** – If you don't enroll in benefits within 30 days of your hire date, you will not have benefits coverage (except for benefits that are fully paid by Summit, such as basic life and AD&D insurance, long-term disability, and the employee assistance program).

**During Open Enrollment** – If you want to continue participation in benefits or contribute to an FSA or HSA, you must take action before the enrollment deadline. 2023 benefits elections will continue for the 2024 plan year (except FSA and HSA) and you should review, update, and checkout to process any changes made within the open enrollment portal in UKG.

Benefit Plan	Provider	Phone number	Website
Medical	Meritain	866-300-8449	<a href="http://www.meritain.com">www.meritain.com</a>
Prescriptions	MagellanRx	800-659-4112	<a href="http://www.magellanhealth.com">www.magellanhealth.com</a>
Health Savings Accounts (HSA)	HSA Bank Arizona Central Credit Union	800-357-6246 866-264-6421	<a href="http://www.hsabank.com">www.hsabank.com</a> <a href="http://www.azcentralcu.org">www.azcentralcu.org</a>
Flexible Spending Account (FSA)	HSA Bank	800-357-6246	<a href="http://www.hsabank.com">www.hsabank.com</a>
Dental	Ameritas	800-487-5553	<a href="http://www.ameritas.com">www.ameritas.com</a>
Vision	Superior Vision	800-507-3800	<a href="http://www.superiorvision.com">www.superiorvision.com</a>
Employee Assistance program (EAP)	Jorgensen Brooks Group	888-520-5400	<a href="http://www.jorgensenbrooks.com">www.jorgensenbrooks.com</a>
Life and AD&D Insurance, STD, and LTD Medical Underwriting (EOI)	New York Life	888-842-4462 866-607-2360	<a href="https://www.newyorklife.com/group-benefit-solutions">https://www.newyorklife.com/group-benefit-solutions</a>
Accident, Critical Illness and Hospital Indemnity Insurance	UNUM	800-635-5597	<a href="http://www.unum.com">www.unum.com</a>
403(b) Retirement Savings Plan	Retirement Wealth Partners Newport Group	520-775-2900 800-217-2240	<a href="mailto:403bhelp@wealthadvisorsllc.com">403bhelp@wealthadvisorsllc.com</a> <a href="http://www.newportgroup.com">www.newportgroup.com</a>
Medical Transportation	MASA MTS	800-643-9023	<a href="http://www.MASAmts.com">www.MASAmts.com</a>
Legal and ID Protection	LegalShield	623-203-2492	<a href="http://www.legalsshield.com/info/summitshowlow">www.legalsshield.com/info/summitshowlow</a>
Medical Procedure Discounts	MDSave	866-970-6840	<a href="http://www.Mdsave.com/Summit">www.Mdsave.com/Summit</a>
Summit Healthcare Human Resources	HR Benefits	928-537-6520	<a href="mailto:HR_Benefits@summithealthcare.net">HR_Benefits@summithealthcare.net</a>





While every effort has been made to ensure accuracy of this benefits guide, the plan documents and contracts will prevail in case of discrepancy between this guide and the plan documents and contracts. In addition, the company reserves the right to modify or terminate any benefit plans at any time.

The information in this booklet constitutes a Summary of Material Modifications (SMM) of the Summit Benefits Handbook for the noted plan changes. Effective January 1, 2023, this benefits guide, along with a copy of the Summary Plan Description (SPD) in the Summit Benefits Handbook, will comprise the SPD. Please retain this guide for reference. The Summit Benefits Handbook is accessible on [summitcommunity.net/teams/departments/hr>Benefits>SBCs-Summaries of Benefits & Coverage](https://summitcommunity.net/teams/departments/hr>Benefits>SBCs-Summaries of Benefits & Coverage). If you have questions or need to request a hard copy of your Summit Benefits Handbook, please contact Summit Human Resources at **928-537-6305**.