

Summary of Benefits for Benefits Eligible Staff

Seattle Indian Health Board (SIHB) offers a wide range of benefits as part of your total compensation package. Choose from top medical and dental insurance programs; plan for your future with tax deferred investing through the SIHB retirement package; enjoy generous vacation and sick time off policies; and protect yourself and your family with life and long-term disability insurance.

INSURANCE

Eligibility

You are eligible for insurance benefits when hired into a position with at least a 50 percent FTE (20 hours per week) for more than 6 consecutive months. Insurance benefits generally begin the first of the month following hire. However, if your first day of employment begins on the first business or calendar day of the month, eligibility begins on that day.

Medical Insurance

Employees may choose between the Kaiser Permanente Core HMO plan and the Kaiser Permanente Access PPO plan for themselves and family members.

Dental Insurance

Employees may choose between the Delta Dental Base plan and the Delta Dental Buy-up plan for themselves and family members.

Vision Insurance

Employees are eligible for exams, lenses and frames annually through Ameritas/VSP for themselves and family members.

Long Term Disability Insurance (LTD)

SIHB pays for your Employer-Paid LTD coverage which provides a benefit of 60% of your eligible pre-disability earnings up to \$7,500 a month.

Life, Accidental Death, and Dismemberment Insurance

SIHB provides each eligible employee 1 times annual salary (up to \$300,000) of basic life insurance at no cost. You also have the option to purchase additional insurance up to 7 times annual salary up to \$500,000. If you enroll in optional life insurance, you may apply for amounts of optional life insurance for your spouse or state registered domestic partner and/or children.

Supplemental Benefits

Accident Insurance

This voluntary plan provides cash benefits in the event that you or a covered family member has an accident/injury on or off-the-job. There are benefits for the initial accident visit as well as follow up doctor/chiropractic visits, physical therapy, ambulance, diagnostic procedures, hospitalization, and more. Also included is a yearly wellness benefit.

Critical Illness Insurance

This voluntary plan supplements your major medical coverage by providing a lump-sum benefit you can use to pay the direct and indirect costs related to a covered critical illness, such as cancer, heart attack, stroke, organ or kidney failure.

Retirement

Participate in our award winning 401(k) or Roth 401(k) retirement plan! Immediate participation eligibility with an automatic 6% contribution. SIHB will match the employee contribution up to 6% after 3 months of employment.

Employees can immediately change the auto-contribution percentage or request to opt-out of contributing.

All matching contributions under this program are immediately vested.



Other Benefits

Commuter Benefits

Allows you to pay for expenses related to your regular commute to and from work on a pre-tax basis. Service provided by Forma. Employer contribution of \$80 per month towards the \$300 maximum.

Time Off

All staff accrue sick time off each pay period. Staff that work at least 20 hours per week accrue vacation each pay period and may be eligible for up to 12 paid holidays and a personal holiday, based years of employment.

More Ways to Save

Medical Flexible Spending Account (Medical FSA)

Employees have the option to contribute to a pre-tax Medical FSA. The Medical FSA allows you to save money on eligible health expenses.

Dependent Care Assistance Program

The Dependent Care Assistance Program (DCAP) helps you pay for child care and elder care by allowing you to set aside a portion of your salary, pre-tax, for eligible expenses.

Carrot Care Fertility Benefit

Your carrot benefit gives you access to fertility and family-forming education, virtual chats with physicians and other specialists, an expert-authored library of resources, exclusive discounts, and holistic pregnancy support through carrot pregnancy with access to 800+ clinics nationwide.

Well Spring Family Services

SIHB's employee assistance program Well Spring connects you with experts who help you or your family members navigate life's challenges. Including legal advice, counseling, financial guidance and more.

HealthiestYou by Teladoc

SIHB provides unlimited visits with \$0 visit fees for easy access healthcare through telehealth visits including:

- General Medical 24/7
- Expert Medical Services
- Mental Health
- Neck and Back Care
- Dermatology
- Nutrition
- Working Advantage

Access employee discounts and rewards by registering for Working Advantage. Save on Theme Parks & Attractions, Hotels, Rental Cars, Shows & Events and much more.

Federal Student Loan Forgiveness Program

Employment with SIHB qualifies for this federal program that encourages individuals to enter and continue to work full-time in public service jobs in return for qualified student loan forgiveness.

Questions?

For questions around plan details, eligibility, and enrollment in Paycom, contact Human Resources at hr@sihb.org.

Note: This flyer contains a brief description of SIHB insurance coverage and other benefits. In case of any conflict between this flyer and official plan documents, provisions of the plan document will govern. Plans may change or stop at any time. This is not an employment contract.