



YOUR
employee
BENEFITS

BENEFIT PLANS EFFECTIVE
JANUARY 1-DECEMBER 31, 2023



CRAIG

UNYIELDING DETERMINATION.
EMPOWERING LIVES.

benefits

BUILT FOR YOU

At Craig Hospital, we care about you. That's why we offer benefits that support your physical, emotional, and financial health.

Understanding your benefits and knowing how to use them is just as important as having access to them. Review this guide to learn about the benefits available to you for the 2023 plan year (January 1, 2023, through December 31, 2023). Then, choose the options that are best for you and your family.

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WHO IS ELIGIBLE

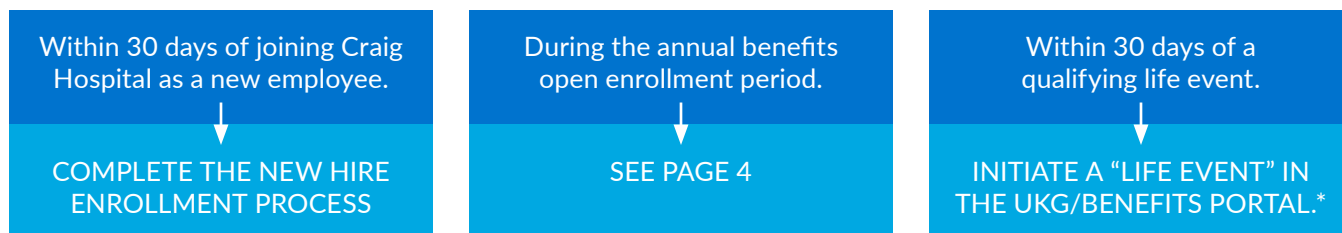
If you are regularly-scheduled to work at least 48 hours per pay period, you are eligible for benefits on the first day of the month following your hire date or the date you attain benefit-eligible status.

Many of the plans allow you to cover your eligible dependents, which include:

- Your legal spouse.
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- Your dependent children of any age who are physically or mentally unable to care for themselves.

WHEN TO ENROLL

You can only sign up for benefits or change your benefits at the following times.



*You may be required to provide proof of the life event before it is approved.

The choices you make at this time will remain in place through December 31, 2023, unless you experience a qualifying life event, as described on page 4. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

CHANGING YOUR BENEFITS

Due to IRS regulations, once you have made your elections for 2023, you cannot change your benefits until the next annual open enrollment period.

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation.
- Birth or adoption of an eligible child.
- Death of your spouse or covered child.
- Change in your spouse's work status that affects his or her benefits.
- Change in your child's eligibility for benefits.
- Qualified Medical Child Support Order.



If you have a qualifying life event, you can initiate the change directly through the benefits portal on UKG. Change requests submitted after 30 days cannot be accepted. You may need to provide proof of the event, such as a marriage license or birth certificate.

▼ HOW TO ENROLL

Each year you have the opportunity to review your benefit needs and choose the coverage that is best for you and your family.

HERE IS WHAT YOU NEED TO DO FOR THE 2023 PLAN YEAR:

1

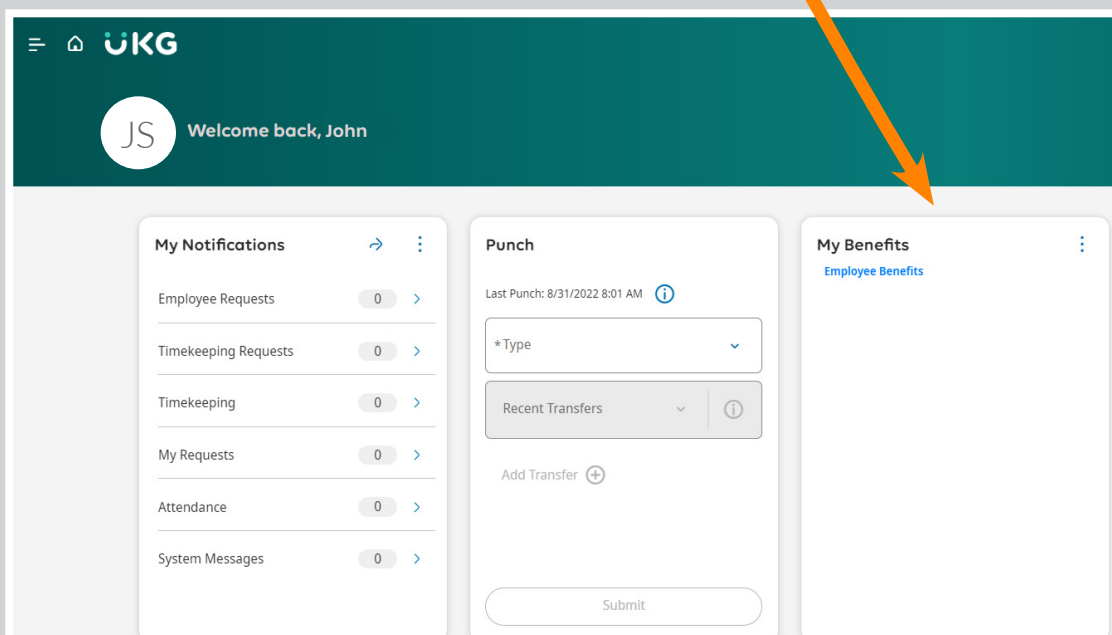
Read this guide carefully for details on the benefit programs.

2

Review your options and costs and decide which plans are best for you and your family. Choose carefully as your election will remain in effect for all of 2023 unless you have a qualifying life event.

3

Complete the enrollment process within 30 days through the “My Benefits” portal in UKG. You must complete the process, even if you decline coverage.



4

After completing your benefit enrollment be sure to check out and then confirm your elections. You can print or email yourself a benefit confirmation statement with a summary of your enrollment choices.

MEDICAL INSURANCE

Craig Hospital offers two medical plan options through Allegiance.

The plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a network provider. If you receive services out-of-network, you may be billed by your non-network provider for the amount above the plan's approved amount (called balance-billing).

NEW FOR 2023—Our plans will use the Cigna LocalPlus Network. Locate a network provider at askallegiance.com/craig.

The table below summarizes the key features of the medical plans. The coinsurance amounts and copays listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Premier Plan		Value Plan	
	Cigna LocalPlus Network	Out of Network	Cigna LocalPlus Network	Out of Network
Plan Year Deductible Individual/Family	\$1,250/\$2,500		\$2,250/\$4,500	
Out-of-Pocket Maximum Individual/Family	(Includes deductible, copays, and coinsurance)			
	\$3,500/\$7,000	\$5,500/\$9,000	\$4,500/\$9,000	\$6,500/\$11,000
Preventive Care	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Physician Services				
Primary Care Physician	\$20 copay	40% after ded.	\$20 copay	50% after ded.
Specialist	\$40 copay	40% after ded.	\$40 copay	50% after ded.
Teladoc	\$10 copay	Not covered	\$10 copay	Not covered
DispatchHealth	\$50 copay	N/A	\$50 copay	N/A
Urgent Care	\$50 copay	40% after ded.	\$50 copay	50% after ded.
Lab/X-Ray				
Inpatient	10% after ded.	40% after ded.	20% after ded.	50% after ded.
Outpatient	10%	40% after ded.	20%	50% after ded.
High-Tech Services (MRI, CT, PET)	10%	40% after ded.	20%	50% after ded.
Hospital Services				
Inpatient	10% after ded.	40% after ded.	20% after ded.	50% after ded.
Outpatient	10% after ded.	40% after ded.	20% after ded.	50% after ded.
Emergency Room	\$250 copay		\$300 copay	
Mental Health/Substance Abuse				
Inpatient	10% after ded.	40% after ded.	20% after ded.	50% after ded.
Outpatient	\$20 copay	\$20 copay*	\$20 copay	\$20 copay*
Outpatient Physical, Occupational, and Speech Therapy (60 visits per therapy per year)	\$40 copay	40% after ded.	\$40 copay	50% after ded.
Durable Medical Equipment	10% after ded.	40% after ded.	20% after ded.	50% after ded.
Retail Prescription (30-day supply)				
Generic	\$10 copay	Not covered	\$10 copay	Not covered
Preferred Brand	30% up to \$50 max	Not covered	30% up to \$50 max	Not covered
Non-Preferred Brand	30% up to \$75 max	Not covered	30% up to \$75 max	Not covered
Mail Order Prescription (90-day supply)				
Generic	\$25 copay	Not covered	\$25 copay	Not covered
Preferred Brand	\$75 copay	Not covered	\$75 copay	Not covered
Non-Preferred Brand	\$125 copay	Not covered	\$125 copay	Not covered

*You may be responsible for billed amounts over the maximum eligible expense (MEE).

PRESCRIPTION DRUG COVERAGE

Prescription drug coverage is included with the Craig Hospital medical plans and is managed by WellDyneRx. Participants must use an in-network pharmacy to receive the prescription benefit. In-network pharmacies include most major retail pharmacies like King Soopers, Safeway, Walgreens, Walmart, Sam's Club, Costco, and more, as well as many independent pharmacies. A full list of pharmacies is available at welldynerx.com.

The pharmacy will dispense generic medications when available unless otherwise noted by the prescriber or the patient.

Other features of the prescription drug plan include:

- **\$0 copay benefit:** Generic medications to treat hypertension (high blood pressure) and hyperlipidemia (high cholesterol) will be paid at 100% by the Craig Hospital medical plans. Medication and supplies (insulin, strips, lancets) for the treatment of diabetes will also be paid at 100% by the plan. Continuous glucose monitoring devices and sensors are also covered at 100% by the pharmacy plan.
- **Specialty medication fulfillment:** All specialty medications must be filled through the US Specialty Care network.
- **Intercept program:** Provides patients with a participation bonus that can reduce or eliminate copays through manufacturer coupons on the highest cost specialty medications.
- **Personalized medicine program:** This program facilitates pharmacogenomics testing to ensure that you are prescribed the appropriate therapy based on the unique characteristics for your condition.

A formulary list of covered prescription drugs and their categories is available at welldynerx.com.



MEDICAL COSTS

Listed below are the monthly costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis. The costs are split between two paychecks each month.

Coverage Level	Premier Plan	Value Plan
Employee Only	\$132.00	\$62.00
Employee + Spouse	\$350.00	\$209.00
Employee + Child(ren)	\$318.00	\$182.00
Employee + Family	\$649.00	\$431.00

▼ MEDICAL INSURANCE

PREVENTIVE CARE

The Craig Hospital medical plans cover in-network preventive care at 100%. This includes routine screenings and checkups, as well as counseling to prevent illness, disease, or other health problems.

You won't have to pay anything—no deductible, copay, or coinsurance—for preventive services when:

- You get them from an in-network doctor or other health care provider.
- The main purpose of your visit is to get preventive care.



PRE-CERTIFICATION

Certain services may require pre-certification, including hospitalizations, MRIs, CT scans, and outpatient surgery.

Please refer to the plan document for a complete list. Before obtaining these services, call Allegiance for pre-authorization at 855-999-1066. **This call must be made at least 48 hours in advance of services being rendered or within 48 hours after an emergency.**

CLAIM FORMS

In-network providers will submit the claim for you. If you use an out-of-network provider, you or your provider must submit claim forms and you may be required to pay for services at the time of the visit. Services received out-of-network are subject to the maximum eligible expense (MEE). You may be balance billed for charges that exceed the MEE.

ASKALLEGIANCE.COM

Participants are encouraged to set up a user ID and password on askallegiance.com/craig to access their claims and benefits information online, as well as other resources provided by Allegiance.



MEDICAL INSURANCE

TELADOC



If you are enrolled in one of the Craig Hospital medical plans, you have 24/7/365 access to licensed physicians through Teladoc. This program saves you time and money by allowing you to seek information, advice, and treatment without having to face waiting lines at your doctor's office or an urgent care center. In many cases, you can even request prescriptions or refills without an office visit.

Use Teladoc when:

- Your primary physician is unavailable.
- You are travelling and need medical advice.
- You need treatment after normal business hours.
- You need help with non-emergent medical issues.

Connect with a licensed physician by calling 800-835-2362 or visiting teladoc.com. You must complete your medical history online or by phone prior to requesting a consultation.

DISPATCHHEALTH



DispatchHealth provides on-demand health care in the convenience of your home. They can treat many of the same illnesses and injuries that are treated at an urgent care center. If you are enrolled in a Craig Hospital medical plan, you will only pay a \$50 copay when you receive services through DispatchHealth.

Contact DispatchHealth at 303-500-1518 (Denver/Boulder/Longmont) or 719-270-0805 (Colorado Springs). Learn more at dispatchhealth.com.

INCLUDED HEALTH



Included Health is a new kind of health care company. Their services help ensure you and your dependents get the highest quality medical care possible. Craig Hospital provides this **AT NO COST** to the employee for participants (employees and family members) enrolled in Craig Hospital's medical insurance plan.

Included Health can help you:

- **When you need a checkup.** Included Health finds the best physician in your area.
- **When you need an expert.** Included Health can tell you everything about a new diagnosis, help you make tough decisions, or get second opinions from world-leading experts.
- **When you need a hand.** Included Health can book specialist appointments, gather medical records, and handle all the details.

Three ways to get started:

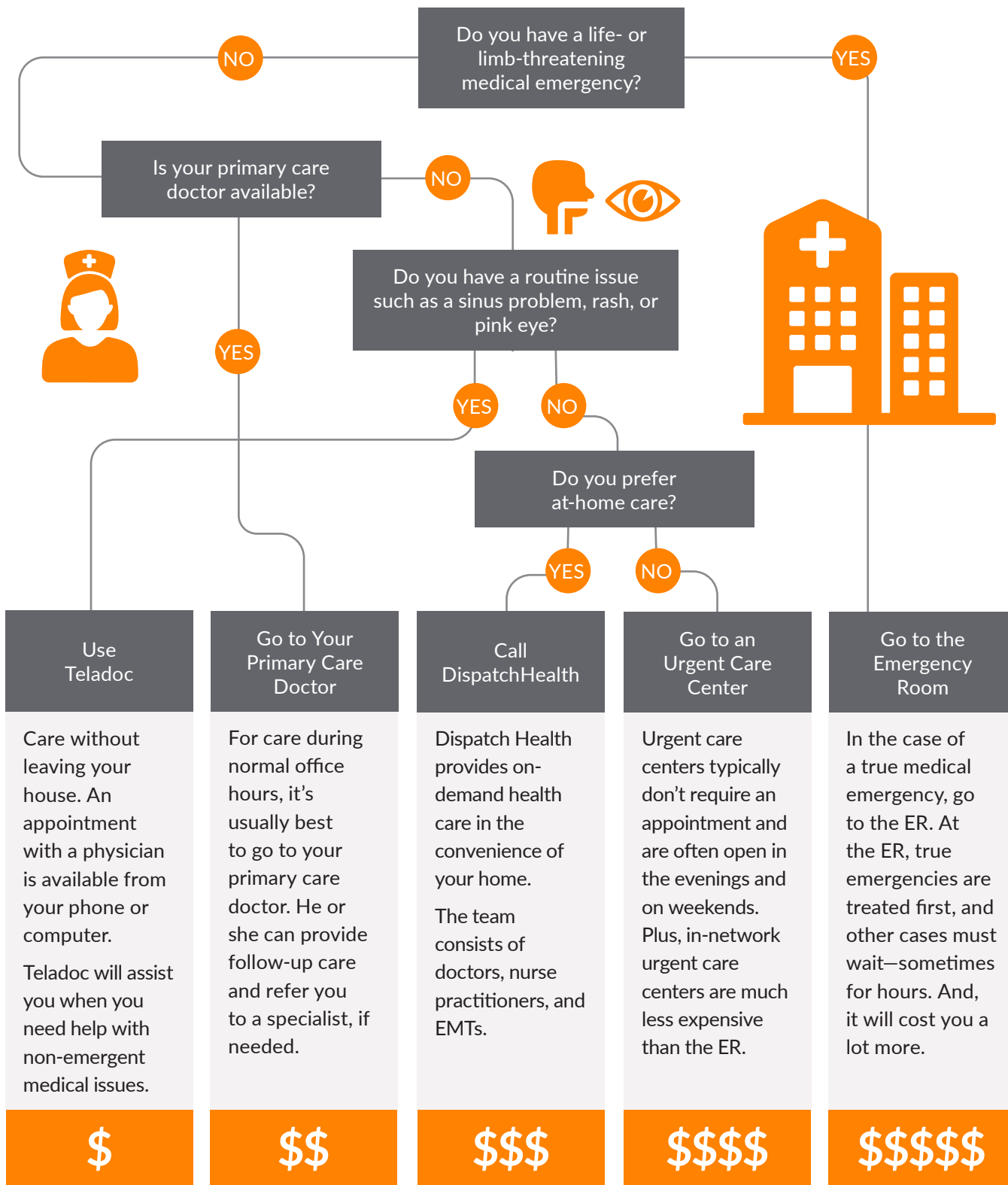
1. Visit includedhealth.com/craighospital.
2. Call 800-929-0926 to speak with a care coordinator.
3. Download the Included Health app.




MEDICAL INSURANCE

Know where to go for your health care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.



 Included Health can help you find a doctor.
 Call 800-929-0926 or visit includedhealth.com/craighospital.



DENTAL INSURANCE



Craig Hospital offers two dental insurance plan options through Delta Dental.

The plan provides in- and out-of-network benefits, allowing you the freedom to choose any dentist. The amount you pay varies based on whether you see a Delta Dental PPO dentist, Delta Dental Premier dentist, or out-of-network (non-participating) dentist. Locate a Delta Dental dentist at deltadentalco.com/dentist-search.html.

- You will pay the least out of your pocket when you see a Delta Dental PPO dentist.
- Delta Dental PPO and Premier dentists file claims directly with Delta Dental and accept Delta Dental's reimbursement in full. When you see a PPO or Premier dentist, you will only be responsible for your deductible and coinsurance, as well as any charges for non-covered services up to Delta Dental's approved amount.
- If you choose to see a non-participating dentist, you will incur additional out-of-pocket expenses, and you may be billed by your non-network provider the amount above Delta's approved amount (called balance-billing).
- When you see a Delta Dental PPO or Premier dentist you are protected from balance-billing.

Starting in 2023, all benefits are based on a calendar year.

The table below summarizes the key features of the dental plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Dental Plan 80			Dental Plan 50		
	PPO	Premier	Non-Participating ¹	PPO	Premier	Non-Participating ¹
Plan Year Deductible Individual/Family	\$50/\$150	\$50/\$150	\$50/\$150	\$0/\$0	\$0/\$0	\$0/\$0
Plan Year Benefit Max (Does not include preventive care expenses)	\$2,000	\$2,000	\$2,000	\$1,500	\$1,500	\$1,500
Preventive Care (Oral exams, cleanings, x-rays)	Plan pays 100%	Plan pays 100%	100% ²	Plan pays 100%	Plan pays 100%	100% ²
Basic Services (Periodontal services, endodontic services, oral surgery, fillings)	20% after ded.	20% after ded.	20% after ded.	50%	50%	50%
Major Services (Bridges, crowns [inlays/onlays], dentures [full/partial], implants)	50% after ded.	50% after ded.	50% after ded.	50%	50%	50%
Orthodontia Services (Adults & Dependents up to age 26)	50%	50%	50%	50%	50%	50%
Orthodontia Lifetime Max (Per participant)	\$2,000	\$2,000	\$2,000	\$1,500	\$1,500	\$1,500

(1) Expenses from non-participating dentists are reimbursed based on usual and customary (U&C) rates. Any charges over the U&C amount will be your responsibility. (2) Non-participating providers are allowed to balance bill. Subscribers and/or dependents are responsible for the difference between the non-participating maximum plan allowance and the full fee charged by the provider.

Craig Hospital offers a vision insurance plan through EyeMed.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate an EyeMed network provider at eyemedvisioncare.com and select the INSIGHT network when prompted.

Starting in 2023, all benefits are based on a calendar year.

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	EyeMed Vision Plan	
	In Network	Out of Network
Eye Exam (Every calendar year)	\$10 copay	Up to \$40 reimbursement
Standard Plastic Lenses (Every calendar year) Single/Bifocal/Trifocal	\$25 copay*	Up to \$30/\$50/\$70
Frames (Every calendar year)	\$130 allowance + 20% off balance	Up to \$91 reimbursement
Contact Lenses (Every calendar year in lieu of standard plastic lenses)		
Conventional	\$130 allowance + 15% off balance	Up to \$130 reimbursement
Disposable	\$130 allowance	Up to \$130 reimbursement
Medically Necessary	Plan pays 100%	Up to \$210 reimbursement
Laser Vision Corrections	15% off retail price or 5% off promotional price	Not covered

*Additional lens features will require additional copays.



Did you know even if you have perfect vision, an annual eye exam is important? Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes, and more than 200 other major diseases.

DENTAL AND VISION COSTS

Listed below are the monthly costs for dental and vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis. The costs are split between two paychecks each month.

Coverage Level	Dental Plan 80	Dental Plan 50	EyeMed Vision Plan
Employee Only	\$20.00	\$10.00	\$6.00
Employee + Spouse	\$61.00	\$28.00	\$11.50
Employee + Child(ren)	\$65.00	\$29.00	\$12.00
Employee + Family	\$110.00	\$48.00	\$17.80



FLEXIBLE SPENDING ACCOUNTS



Craig Hospital offers two flexible spending account (FSA) options, which are administered by Rocky Mountain Reserve.

WHAT IS AN FSA?

An FSA is an individual savings account that helps you save and pay for covered health care services, qualified medical expenses, or dependent care expenses with pre-tax dollars.

HOW DOES AN FSA WORK?

You decide how much to contribute to each FSA on a plan year basis up to the maximum allowable amounts. Your annual election will be divided by the number of pay periods in the plan year and deducted evenly on a pre-tax basis (before income taxes are withheld) from each paycheck throughout the year.

You will receive a debit card from Rocky Mountain Reserve, which can be used to pay for eligible health care expenses at the point of service. If you do not use your debit card, or if you have dependent care expenses to be reimbursed, submit a claim form and a bill or itemized receipt from the provider to Rocky Mountain Reserve. Keep all receipts in case Rocky Mountain Reserve requires you to verify the eligibility of a purchase.

HEALTH CARE FSA

The health care FSA can be used to pay for out of pocket expenses such as deductibles, copays, and other health-related items as defined in IRS Publication 502. You may use these funds for expenses incurred by you, your spouse, and your tax-dependent children. **The health care FSA maximum contribution is \$2,850 for the 2023 calendar year.**

DEPENDENT CARE FSA

The dependent care FSA can be used to pay for day care expenses such as before- and after-school care or day care facility fees. Eligible dependents are children under age 13, your spouse or elderly parent residing in your home or your child over age 13 if they are physically or mentally unable to care for themselves.

You may contribute up to \$5,000 to the dependent care FSA for the 2023 calendar year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2023 calendar year. You need to consider whether it is more beneficial to use the dependent care FSA or the child and dependent care credit on your federal income tax return. You may not utilize both tax savings.

Log into your account at rockymountainreserve.com to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.

THINGS TO CONSIDER BEFORE CONTRIBUTING TO AN FSA

- For the health care FSA, at the end of the plan year, you can roll over \$570 of unused funds from your health care FSA to use in future years. Any amount in excess of \$570 will be forfeited.
- Dependent care FSA dollars are use it or lose it (no roll over allowed).
- You cannot take income tax deductions for expenses you pay with your FSA(s).
- You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event.

Life/accidental death and dismemberment (AD&D) insurance is an important element of your income protection planning, especially for those who depend on you for financial security.

For your peace of mind, Craig Hospital provides basic term life/AD&D insurance to all benefit-eligible employees **AT NO COST**. You have the option to purchase supplemental life/AD&D insurance.



BASIC TERM LIFE/AD&D INSURANCE

Craig Hospital automatically provides basic term life/AD&D insurance through Unum to all benefit-eligible employees **AT NO COST**. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit.

- **Employee life benefit:** 1x base annual salary up to a maximum of \$500,000
- **Employee AD&D benefit:** 1x base annual salary up to a maximum of \$500,000

Depending on your personal situation, basic term life/AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase supplemental coverage.

Use the calculator at unum.com to find the right amount for you.



SUPPLEMENTAL LIFE/AD&D INSURANCE

Craig Hospital provides you the option to purchase supplemental life/AD&D insurance for yourself, your spouse, and your dependent children through Unum. Benefits will reduce to 65% at age 65, 45% at age 70, 30% at age 75, and 20% at age 80. Employee supplemental life rates are provided online through the benefits portal. Employee, spouse, and child supplemental life/AD&D rates are listed on page 14.

- **Employee:** 1x, 2x, 3x, or 4x base annual salary up to \$500,000
- **Spouse:** \$5,000, \$10,000, \$25,000, or \$50,000
- **Dependent children:** Up to age 19 (21 if a full-time student) \$5,000 or \$10,000

During each enrollment period, you may increase your coverage and your spouse or child coverage one increment per year.



If you elect supplemental coverage when you are first eligible to enroll, you may elect any level of coverage. If you do not enroll when first eligible, and choose to enroll during a subsequent annual enrollment, you will be limited to the lowest option offered and may then elect to increase one level at each subsequent open enrollment, not to exceed the respective limits.



LIFE/AD&D INSURANCE

SUPPLEMENTAL LIFE/AD&D INSURANCE COSTS

Listed below are the monthly premiums for employee, spouse and child supplemental life/AD&D insurance plans. The amount you pay for supplemental life/AD&D insurance is deducted once a month from your paycheck on a post-tax basis. Spouse life rates are based on the spouse's age.

Employee Supplemental Life/AD&D Rates

Age	\$1,000 of Coverage	Age	\$1,000 of Coverage
<30	\$0.074	50-54	\$0.343
30-34	\$0.081	55-59	\$0.525
35-39	\$0.089	60-64	\$0.808
40-44	\$0.135	65-69	\$1.434
45-49	\$0.216	70+	\$2.552

The table below provides an example of how to estimate your monthly cost for supplemental life and AD&D insurance.

Employee Supplemental Life and AD&D Sample

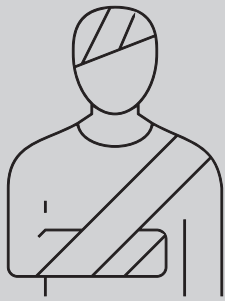
Salary	Life Salary Multiple	Life Benefit Divided by \$1,000	Multiply by Age Rate	Monthly Cost
\$60,000	2x Salary	$\$120,000 / \$1,000 = \$120$	$\$120 \times .089$ (age 37)	= \$10.68

Spouse Supplemental Life/AD&D Rates

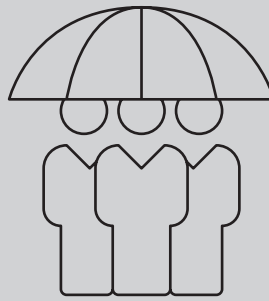
Age	\$5,000 of Coverage	\$10,000 of Coverage	\$25,000 of Coverage	\$50,000 of Coverage
<30	\$0.42	\$0.83	\$2.08	\$4.15
30-34	\$0.43	\$0.86	\$2.15	\$4.30
35-39	\$0.49	\$0.97	\$2.43	\$4.85
40-44	\$0.69	\$1.37	\$3.43	\$6.85
45-49	\$0.94	\$1.88	\$4.70	\$9.40
50-54	\$1.49	\$2.97	\$7.43	\$14.85
55-59	\$2.23	\$4.45	\$11.13	\$22.25
60-64	\$3.44	\$6.88	\$17.20	\$34.40
65-69	\$5.08	\$10.15	\$25.38	\$50.75
70+	\$9.24	\$18.48	\$46.20	\$92.40

Child Supplemental Life/AD&D Rates

\$5,000 of Coverage	\$10,000 of Coverage
\$1.14	\$2.28



INJURY



DISABILITY INSURANCE



FINANCIAL PROTECTION

Disability insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury.

SHORT-TERM DISABILITY INSURANCE

Craig Hospital provides short-term disability (STD) insurance through Unum to all benefit-eligible employees **AT NO COST**. Employees are automatically enrolled in the STD plan the first of the month following date of hire or attainment of benefit-eligibility status. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income.

- **Benefit:** 60% of base weekly pay up to \$1,500 per week
- **Elimination period:** Later of 14 days or exhaustion of extended illness bank (EIB)
- **Benefit duration:** Up to 12 weeks; Benefit duration includes elimination period; Maternity benefit is limited to six weeks for normal delivery, eight weeks for C-section (including elimination period)

LONG-TERM DISABILITY INSURANCE

Craig Hospital automatically provides long-term disability (LTD) insurance through Unum to all benefit-eligible employees **AT NO COST**. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period. You will automatically be enrolled in the LTD plan the first of the month following date of hire or change in status to benefit-eligible.

- **Benefit:** 66 2/3% of your pre-disability earnings up to \$9,000 per month
- **Elimination period:** 91 days
- **Benefit duration:** Social security normal retirement age

RETIREMENT PLAN



Craig Hospital is pleased to offer employees a 403(b) retirement plan to help employees build a healthy financial future.

Craig Hospital's annual contribution is based on an employee's number of service years accrued. An employee will earn a service year for each calendar year in which they are compensated for at least 1,000 hours.

Craig Hospital will contribute a percentage of the employee's gross salary based on the following schedule:

Service Years	Craig Hospital Contribution
0-5	1%
>5 but <8	3%
>8 but <10	4%
>10 but <12	5%
>12 but <14	6%
>14 but <16	7%
>16 but <18	8%
>18 but <20	9%
>20	10%



403(b) RETIREMENT PLAN CONTRIBUTIONS

In addition to the basic contribution based on your years of service (**1-10%**), our plan also allows employees to contribute to the plan and receive additional matching contributions (**4%**) from Craig Hospital.



Craig Hospital's
Basic contribution:
1-10%*

+



Your
contribution

+



Craig Hospital's
matching contribution:
4%

=



Your total 403(b)
retirement plan
contribution

*Exact percentage depends on seniority.

✓ RETIREMENT PLAN

In addition to the annual contribution, employees may receive matching contributions from Craig Hospital when you make your OWN contributions.

All employees are automatically enrolled in the plan, regardless of their employment status (full-time, part-time or PRN). This means Craig Hospital will take a contribution (deduction) from your paycheck each pay period for your retirement plan. You may opt out of this automatic enrollment at any time.

Craig Hospital will match these contributions, dollar-for-dollar, up to 4%. Matching contributions are made each pay period and are subject to vesting. Employees are always 100% vested in their own contributions. The matching contributions are in addition to the annual contribution made by Craig Hospital.

The contributions you receive from Craig are subject to the vesting schedule. Vesting is the amount of Craig Hospital's contributions you would get to keep should your employment terminate. A vesting year is earned each year you work (are compensated) 1,000 hours.



Vested Years	Vesting Percentage
Less than 2	0%
2	25%
3	50%
4	75%
5 or more	100%

For plan year 2023, the IRS allows employees to contribute a maximum of \$22,500 or up to the IRS maximum. If you are age 50 or older, you may contribute an additional \$6,500. Employee contributions may be made either pre-tax or Roth (after-tax) basis.

Empower administers the Craig Hospital Retirement plan. Craig Hospital has a dedicated Empower representative that will arrange personal meetings with employees who have questions. Employees are encouraged to review their retirement plan contributions and investment options regularly.



Did you know that Craig matches 4% of your contribution in addition to the basic contribution (1-10%)?

▼ TUITION ASSISTANCE

Craig Hospital encourages employees to pursue higher education in the healthcare field.

The Tuition Assistance program reimburses tuition, books and fees for eligible employees to assist employees with their education expenses.

All benefit-eligible employees are eligible (regularly scheduled for at least 48 hours per pay period).

- Employees must be employed for a minimum of one year. Employees are eligible the first semester or term following their one year anniversary.
- Eligible employees enrolled in an accredited Nursing or Respiratory Therapy program, or who are enrolled in pre-requisites for a Nursing program, are eligible the semester or term following hire date.
- Employees must submit a Tuition Assistance Request form prior to the start of the class.
- Employees will be reimbursed 100% of eligible tuition, books, and fees up to a maximum of \$4,000 per calendar year for Bachelor's or Master's degree program courses; up to \$5,000 per calendar year for Doctorate program courses.
- Employees must receive a minimum grade of a "C" or "Pass."
- Participants are reimbursed at the end of the semester upon receipt of all required documents.
- Scholarships and grants received by the student will be deducted from total tuition, books, and fees; employee's reimbursement will be based on the net costs.
- Undergraduate students paying Colorado in-state tuition rates must apply for and provide proof of receipt of the College Opportunity Fund (COF) stipend.
- Employees who terminate employment within 12 months of receiving a tuition reimbursement will be required to repay that amount to Craig Hospital.



Confidential Employee Assistance Program (EAP) services are provided to you and your household members AT NO COST through Mines and Associates.

As your employer we care about the wellbeing of you and your entire family. That is why we offer an EAP through Mines and Associates.

This program provides a counseling service that helps you manage problems before they adversely affect your personal life, health, and job performance.

All covered employees and their household members are eligible for the EAP. This is a free, confidential service, that includes telephonic counseling and/or up to four face-to-face visits per year with a licensed professional counselor.

Assistance is available for the following personal and work life situations:

- Marital and family problems
- Work-related difficulties
- Emotional problems
- Relationship difficulties
- Alcohol and substance abuse
- Domestic violence
- Health and wellness resources
- Personal financial management
- Legal and financial resources and counseling
- Child and elder care services
- Parenting
- Older adults counseling
- Mid-life and retirement counseling



I'm in over my head. I wish I had someone to talk to.



I need help finding care for my mom.



Ugh, what else is going to go wrong?



Access the EAP at
minesandassociates.com
(Company code: craighospital).

Note: Your company code is used to register for online services as well as complete online requests for service. Create your account today to access your services and mindfulness app.

▼ TIME OFF

Providing employees with time off to spend with family, meet personal needs, or recover from an illness or injury is important to Craig Hospital. Craig Hospital has paid time off programs to help you meet those needs.



PAID TIME OFF

Paid time off (PTO) gives you the flexibility to take time off when you need it by combining vacation, sick time, and holidays in one bank of accrued hours.

- All regularly scheduled employees accrue PTO (PRN/per diem do not accrue PTO).
- PTO accrues each pay period based on the number of hours actually worked that pay period, up to 80 hours worked.
- PTO is used for holidays for employees in departments that are closed for holidays. Holidays include: New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.
- Employees may carry a maximum of 300 hours of PTO in their PTO bank at any time. Once you reach 300 hours of PTO, accruals stop until some PTO is used or sold back and the PTO balance falls below 300.
- PTO may be sold back to Craig Hospital at the employee's base rate (120 hours max per calendar year), three times per year.
- Available PTO may be reviewed in UKG under your "My Accrual" tile.

PTO accrual rates are as follows:

Regularly Scheduled Hours	Date of Hire to End of Second Year of Employment		Start of Third Year through End of 10 Years of Employment		After 10 Years of Employment	
	Per Pay Period	Annual Total	Per Pay Period	Annual Total	Per Pay Period	Annual Total
80	6.77	176 hours or 22 8-hour days	8.31	216 hours or 27 8-hour days	9.85	256 hours or 32 8-hour days
72	6.09	158 hours or 13 12-hour days	7.48	194 hours or 16 12-hour days	8.86	230 hours or 19 12-hour days
64	5.41	140 hours or 17 8-hour days	6.65	173 hours or 22 8-hour days	7.88	205 hours or 26 days
56	4.74	123 hours or 15 8-hour days	5.82	151 hours or 19 8-hour days	6.89	179 hours or 22 8-hour days
48	4.06	105 hours or 13 8-hour days or 9 12-hour days	4.99	130 hours or 16 8-hour days or 11 12-hour days	5.91	154 hours or 19 8-hour days or 13 12-hour days
40	3.38	88 hours or 11 8-hour days	4.16	108 hours or 13 8-hour days	4.92	128 hours or 12 8-hour days
32	2.71	70 hours or 8 8-hour days	3.32	86 hours or 10 8-hour days	3.94	102 hours or 12 8-hour days
24	2.03	52 hours or 6 8-hour days	2.49	64 hours or 8 8-hour days	2.95	76 hour or 9 8-hour days
16	1.35	35 hours or 4 8-hour days	1.66	43 hours or 5 8-hour days	1.97	51 hour or 6 8-hour days

▼ TIME OFF

EXTENDED ILLNESS BANK

The extended illness bank (EIB) accrues paid time for you to use when you have an illness or injury that prevents you from working for a long period of time. You may use EIB in addition to or instead of PTO.

- All regularly-scheduled employees accrue EIB (PRN/per diem do not accrue EIB).
- EIB accrues at 2.15 hours per 80 hours worked—approximately 7 days per year for full-time employees; part-time employees will accrue a pro-rated amount.
- If you are regularly-scheduled to work 8 hour shifts, you may use EIB when you have missed four or more consecutively-scheduled shifts due to your own illness or injury.
- If you are regularly-scheduled to work 10 or 12 hour shifts, you may use EIB when you have missed 3 or

more consecutively-scheduled shifts due to your own illness or injury.

- You may carry a maximum of 480 hours of EIB.
- Available EIB may be reviewed in UKG under your “My Accrual” tile.

SICK AND SAFE LEAVE

Sick and safe leave (SAS) accrues paid time for you to use when you or a family member have a healthcare related need for time off.

- SAS accrues at a rate of 1 hour for every 30 hours worked for all employees.
- Employees may use a maximum of 48 hours per year.
- Unused SAS up to 48 hours will roll over from year to year.

▼ ADDITIONAL BENEFITS

EMERGENCY ASSISTANCE FUND

You may receive up to \$1,500 in financial assistance for urgent economic hardships due to a personal or family crisis, uninsured losses due to natural causes or fire, and loss or threat of loss due to other personal situations.

EMPLOYEE RECOGNITION

Recognition events include:

- **Hospital Week:** A week long celebration with employee gifts, free food, and other events to celebrate our staff.
- **Annual Employee Service Awards:** We honor our employees achieving landmark service milestones each year with an individualized service awards and a token of appreciation to celebrate.
- **25+ Club:** A biannual recognition of employees who have 25 or more years of service with Craig Hospital.
- **Random Acts of Appreciation:** Unannounced treats for employees including free food items, free coffee cart, massages, and other surprises.
- **Nursing Week:** A week-long reason to celebrate and acknowledge our amazing nursing staff with food, events, and giveaways.
- **Summer and Winter prize drawings and giveaways.**

ANNUAL BONUS

You may be eligible for a discretionary annual bonus paid by the hospital to recognize and reward employees for their dedicated work. The hospital-wide bonus is typically paid in the fall.

LEAVE OF ABSENCE

- **Family Medical Leave (FMLA):** Eligible employees may take up to 12 weeks off in a calendar year to recover from a serious health condition; take care of a spouse, child or parent with a serious health condition; or to bond with a newborn or adopted child.
- **Protected Medical Leave:** If you have been employed for one year and do not meet the FMLA eligibility requirements, but have a serious health condition, you may take up to 12 weeks off of work to recover.
- **Unprotected Medical Leave:** If you have been employed for less than one year, you may request up to 12 weeks of time off to recover from a serious health condition.
- **Personal Leave:** You may request a personal leave of absence of up to four weeks.



ADDITIONAL BENEFITS

BEREAVEMENT LEAVE

You are paid up to five days time off to attend funerals or take care of personal matters upon the death of a family member.

CRAIG 360 WELLNESS PROGRAM

Craig Hospital provides a full complement of wellness initiatives including free meditation and yoga classes, on-site Mother's Lounge for new moms and Quiet Room, Lunch N Learn educational sessions on physical, mental, and financial wellness, on-site health screenings, and employee sponsorship in local 5K and 10K races.

VOLUNTEER PROGRAM

Craig values giving back to the community as much as we value supporting our patients and families that we serve. In addition to providing a variety of programs to help employees give back, Craig strives to use its resources to support a range of non-profit projects with a particular focus on social determinants of health and social welfare. By contributing to the community in which we live and work, Craig believes we can enhance our community role, provide opportunities that support our neighbors, lead by example, and create a healthier and more sustainable community for all.

SAFE PATIENT HANDLING PROGRAM

Craig has a robust Safe Patient Handling and Mobility (SPHM) Program. The SPHM program uses devices and patient handling techniques to minimize the risk of harm to staff and improve the mobility of patients. The SPHM Program is committed to improving the safety of patients and staff by providing equipment, training, and resources so caregivers can provide excellent care.

PROFESSIONAL CLINICAL DEVELOPMENT PROGRAM

At Craig, we support the professional growth of our employees with the Professional Clinical Development Program. This program supports, promotes, and recognizes clinical rehabilitation professionals for their contribution to Craig Hospital and the field of rehabilitation. This voluntary program allows for career development and advancement, as well as a pay differential.

JURY DUTY PAY

You are paid your base wage for time spent serving on a jury.

ERGONOMICS PROGRAM

The ergonomic program ensures that each employee's workstation fits the worker safely and comfortably. Craig provides evaluations, training, and innovative equipment so that each employee has a safe and dynamic work environment.

ON-SITE FITNESS CENTER

You may join the on-site fitness center for a **LOW ANNUAL FEE**. The center is open Monday–Friday, 5 a.m.–7 p.m.

CRAIG LEADERSHIP ACADEMY

This academy is a series of classes for any employee designed to train current and future Craig Hospital leaders.

FREE PARKING

You may park in either of two covered parking garages located on campus **AT NO COST**.

RTD REIMBURSEMENT

Employees who use RTD/light rail to commute to and from Craig Hospital for work are eligible to receive a **50% REIMBURSEMENT** on the purchase of ten-ride ticket books and monthly or annual RTD/light rail passes.

CAFETERIA DISCOUNT

Craig Hospital provides a 15% discount at the cafeteria and bistros. You must use your badge to receive the discount. All purchases will be deducted from your paycheck.

PHARMACY DISCOUNT

You may purchase discounted over-the-counter items at the Craig Pharmacy. You must use your badge to purchase items. All purchases will be deducted from your paycheck.

COLLEGE SAVINGS

The College Invest plan offers a convenient way to save money for your child's college education. There are many ways to contribute, including automatic payroll deductions.

RECYCLING AND COMPOSTABLE PROGRAM

Craig promotes a green environment by sponsoring on-campus recycling, composting, and other waste reduction initiatives to support sustainability. Employees can ensure the continued success of these programs by joining Craig's Green Team.

▼ CONTACT INFORMATION

If you have any questions regarding your benefits or the material contained in this guide, please contact Craig Hospital Human Resources.

Human Resources Department

303-789-8412

hr@craighospital.com

Provider/Plan	Contact Number	Website
Medical—Allegiance/Cigna	855-999-1066	askallegiance.com/craig
Teladoc	800-835-2362	teladoc.com
DispatchHealth	Denver/Boulder/Longmont: 303-500-1518 Colorado Springs: 719-270-0805	dispatchhealth.com
Included Health	800-929-0926	includedhealth.com/microsite/craighospital
Pharmacy Benefits Manager—WellDyneRx	888-479-2000	welldynrx.com
Dental—Delta Dental of Colorado	800-610-0201	deltadentalco.com
Vision—EyeMed	866-939-3633	eyemedvisioncare.com
Flexible Spending Accounts—Rocky Mountain Reserve	888-722-1223	rockymountainreserve.com
Life and Disability Insurance—Unum	800-421-0344	unum.com
Retirement Plan—Empower	866-467-7756	empowermyretirement.com
Employee Assistance Program—Mines and Associates	800-873-7138	minesandassociates.com (Company code: craighospital)

This summary of benefits is not intended to be a complete description of the terms and Craig Hospital insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Craig Hospital maintains its benefit plans on an ongoing basis, Craig Hospital reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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