

# Stillwater Medical

## BENEFITS SUMMARY

### MEDICAL

#### TIER I

Stillwater Medical, local providers, or external if not available in Stillwater.

#### TIER II

When service is available in Stillwater, but choose to use external provider.

Individual Deductible	\$200
Family Deductible	\$600
Member Coinsurance	5%
Office Visits Copays	\$15

\$3,000
\$9,000
50%
40% after deductible

### PREMIUMS PER PAY PERIOD

Employee Only	\$41
Employee +1	\$76
Employee + 2 or more	\$113

### PRESCRIPTION COPAYS

SMC Pharmacy	\$5-15
Other Pharmacy	\$70

### DENTAL

#### MAX BENEFIT PER YEAR

Per Person	\$2500
Class 1 Covered	100%
Deductible	\$50

#### COST PER PAY PERIOD

Employee Only	\$11
Employee +1	\$20
Employee + 2 or more	\$29

### VISION - VSP

#### COST PER PAY PERIOD

Employee Only	\$3.78
Employee + Spouse	\$6.01
Employee + Children	\$6.15
Employee + Family	\$9.90

### OTHER BENEFITS

- Free annual lab work
- 457b deferred compensation plan
- Employee assistance program
- Discounted meals
- Wellness program
- Education assistance
- Gainsharing Opportunity
- Discounted gym memberships
- Discounted local entertainment tickets
- Financial Peace University
- Patient discounts and payment plans
- Christmas Saving Club
- Employee Emergency Assistance Fund
- Nurse Residency Program for newly graduated RN's

### ADDITIONAL BENEFITS FOR FULL-TIME EMPLOYEES

- Retirement plan
- Flexible spending accounts
- Free life insurance
- Free long term disability
- PTO (up to):
  - 23 paid days off years 1-5;
  - 28 days years 6-10;
  - 33 days years 10+
- PTO cash out
- Free Air Ambulance Membership
- VTO - Volunteer Time Off
- Health coaching for high risk plan members

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