

# Stillwater Medical

## 2020 BENEFITS SUMMARY

### MEDICAL

#### Basic Health Plan

#### TIER I

*Stillwater Medical, local providers, or external if not available in Stillwater Collaborative Care Region.*

#### TIER II

*When service is available in Stillwater Collaborative Care region, but choose to use external provider.*

Individual Deductible	\$200	\$3,000
Family Deductible	\$600	\$9,000
Member Coinsurance	5%	50%
Office Visits Copays	\$15 PCP / \$30 Specialist	\$40 PCP / \$100 Specialist

#### PREMIUMS PER PAY PERIOD

Employee Only	\$49
Employee +1	\$91
Employee + 2 or more	\$137

#### PRESCRIPTION COPAYS

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

### MEDICAL

#### High Deductible Health Plan

#### TIER I

*Stillwater Medical, local providers, or external if not available in Stillwater Collaborative Care Region.*

#### TIER II

*When service is available in Stillwater Collaborative Care region, but choose to use external provider.*

Individual Deductible	\$3,000	\$6,000
Family Deductible	\$6,000	\$12,000
Member Coinsurance	5%	50%

#### PREMIUMS PER PAY PERIOD

Employee Only	\$45
Employee +1	\$80
Employee + 2 or more	\$120

#### 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
- Employee wellness program
- Education assistance
- Gainsharing opportunity
- Discounted gym memberships
- Discounted local entertainment tickets
- Patient discounts and payment plans
- Christmas Saving Club
- Employee Emergency Assistance Fund
- Nurse Residency Program for newly graduated RNs

## **ADDITIONAL BENEFITS FOR FULL-TIME EMPLOYEES**

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

..... **98% Employee Satisfaction** .....

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***8 years in a row!***

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