

Stillwater Medical

2021 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 / \$25 Specialist	\$40 PCP / \$100 Specialist

PREMIUMS PER PAY PERIOD

Employee Only	\$55
Employee +1	\$105
Employee + 2 or more	\$155

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	\$55
Employee +1	\$105
Employee + 2 or more	\$155

PRESCRIPTION COVERAGE

Employee pays for medications in full until deductible met

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 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
- Healthcare savings account
- 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

Modern Healthcare
Best Places to WorkTM

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9 years in a row!

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CONTACT: 405-742-5809