



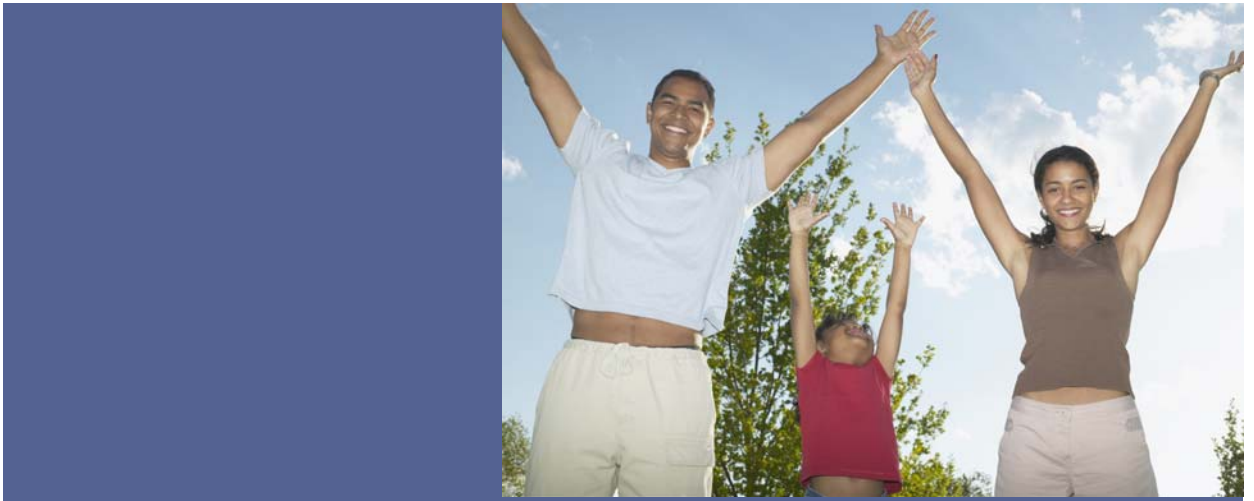
# Los Angeles Mission Summary of Benefits



You can be sure you will receive proper health care if you are ill or injured. You can be confident that your family will have financial help in the event of your death.



## Summary of Benefits



Take a moment to think about what benefits mean to you and your family.

Los Angeles Mission contributes a generous portion to the cost of your medical and dental benefits, adding significantly to your total compensation package. Los Angeles Mission also pays 100% of the cost for group life, accidental death and dismemberment (AD&D), Short Term Disability (STD), Long Term Disability (LTD) and Employee Assistance (EAP) insurance. Additionally, you may enroll in our voluntary vision and supplemental insurance plans.

You have a menu of benefits from which to choose.

These benefits are a reward for the hard work and dedication you bring to your job.

This brochure highlights the benefits available to you. For specific costs of all procedures and services please refer to your Evidence of Coverage (EOC) from each insurer.



## Summary of Benefits

### *New Employees*

Benefit coverage begins on the first day of the month following or coinciding with the date of hire in an eligible status. As a new employee, you will make your benefit choices 30 days prior to your coverage start date so that we can process your enrollment forms. If you do not make your choices when you become eligible, you will not be able to enroll in benefits until the next open enrollment period.

### *Eligibility*

You are eligible to participate if you are working at least 32 hours per week. You may enroll your eligible dependents in medical, dental and vision plans. Your eligible dependents include your

Legal Spouse
Medical, Dental & Vision: Dependent children under age 19, or full-time students under age 25

### *Open Enrollment*

Open enrollment is a time to consider your benefit needs and make new choices. The benefits you choose will be effective on August 1, and will remain in effect until July 31 next year. Elections can only be changed in the case of a qualified status change, described below. During open enrollment, you may:

Enter for the first time, if you previously waived coverage
Choose a different option where choices are available

### *Qualified Status Changes*

After you enroll in the benefits program, you cannot change your elections during the plan year—unless you have a change in family status, which includes:

Marriage, divorce, legal separation, or annulment
Birth, adoption, or placement for adoption of a child
Loss of Coverage from another group plan
Death of your spouse or child

Change in your benefits must be consistent with your family status change, To make new benefit elections, contact Human Resources within 30 days of the qualified status change.



## Summary of Benefits

### *Medical HMO: Kaiser Permanente*

	<i>HMO</i>
Lifetime Maximum	unlimited
Annual Deductible	\$1,000
Out-of-Pocket Maximum	\$3,000
Office Visit	\$20
X-rays and Lab Tests	\$10
Hospital (Inpatient)	20% / admit *
Outpatient Surgery	20% / procedure *
Mental Health (Inpatient)	20% / admit *
Mental Health (Outpatient)	\$20
Rx	\$10 / \$30

\* Benefit applies to deductible.



## Summary of Benefits

### *Medical POS: Kaiser Permanente*

	<i>POS</i>		
	HMO	PPO	
		In Network	Out of Network
Lifetime Maximum	unlimited	\$2,000,000	
Calendar Year Deductible	\$0	\$1,000	
Out-of-Pocket Maximum	\$1,500	\$3,000	\$4,500
Office Visit	\$25	20%	40%
X-rays and Lab Tests	\$0	20%	40%
Hospital (Inpatient)	\$100 / admit	\$250 + 20%	\$500 + 40%
Outpatient Surgery	\$100 / procedure	20%	40%
Mental Health (Inpatient)	\$100 / admit	covered under HMO tier only	
Mental Health (Outpatient)	\$25	covered under HMO tier only	
Rx	\$10 / \$30 / \$40	\$20 / \$40 / \$50	not covered



## Summary of Benefits

### Dental HMO: Golden West

	<i>HMO</i> *
Calendar Year Deductible	\$0
Calendar Year Maximum	unlimited
Office Visit	\$0
Preventive	\$0
Filling (Amalgam)	\$10
Oral Surgery	copays
Endodontics	copays
Periodontics	copays
Crowns/Bridges	copays
Orthodontics	
Child	\$1,795
Adult	\$1,795

\* This plan includes a cosmetic rider which covers cosmetic and elective procedures.



## Summary of Benefits

### *Dental PPO (Low Option): Golden West*

	<i>PPO</i>	
	In Network	Out of Network
Calendar Year Deductible	\$50 (waived for in network preventive)	
Calendar Year Maximum	\$1,000	
Office Visit	0%	50% (fee schedule)
Preventive	0%	50% (fee schedule)
Filling (Amalgam)	20%	50% (fee schedule)
Oral Surgery	20%	50% (fee schedule)
Endodontics	20%	50% (fee schedule)
Periodontics	20%	50% (fee schedule)
Crowns/Bridges	50%	60% (fee schedule)
Orthodontics		
Child	discount only	
Adult	discount only	



## Summary of Benefits

### *Dental PPO (High Option): Golden West*

	<i>PPO</i>	
	In Network	Out of Network
Calendar Year Deductible	\$50	
Calendar Year Maximum	\$2,000	
Office Visit	0%	0% (fee schedule)
Preventive	0%	0% (fee schedule)
Filling (Amalgam)	20%	20% (fee schedule)
Oral Surgery	20%	20% (fee schedule)
Endodontics	20%	20% (fee schedule)
Periodontics	20%	20% (fee schedule)
Crowns/Bridges	40%	50% (fee schedule)
Orthodontics		
Child	discount only	
Adult	discount only	



## Summary of Benefits



### ***Voluntary Vision:***

#### ***EyeMed***

This plan offered by EyeMed includes coverage for lenses, frames and contact lenses.

### ***Life and AD&D:***

#### ***Mutual of Omaha***

This plan pays a benefit to your beneficiary in the event of your death (life insurance) or for a covered accidental bodily injury that causes dismemberment (AD&D insurance). Your beneficiary will receive one times your annual salary up to \$50,000. The benefit is reduced after age 65. You select your own beneficiary. Please contact Human Resources if you need to change your beneficiary.

### ***Short Term Disability:***

#### ***Mutual of Omaha***

STD insurance pays you a portion of your income, if you are unable to work due to sickness or injury. Your policy pays you 60% of your basic weekly income up to a maximum of \$1,400/week. You must be disabled 7 days if your disability is due to an accident or 14 days if your disability is due to an illness before the insurance begins paying a benefit. Maximum benefit duration is 25 weeks. To receive the STD benefit your disability must qualify under policy terms.

### ***Long Term Disability:***

#### ***Mutual of Omaha***

LTD insurance pays you a portion of your income, if you are unable to work due to sickness or injury. Your policy pays you 60% of your basic monthly income up to a maximum of \$6,000/month. You must be disabled 180 days before the insurance begins paying a benefit. LTD benefits will be reduced by disability income from other sources. To receive the LTD benefit your disability must qualify under policy terms.



## Summary of Benefits

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### *Employee Assistance Program (EAP): Mutual of Omaha*

The Employee Assistance Program can assist employees with many different issues that may affect their work and personal life. Confidential counseling services are available via telephone and face to face (Limit 3). EAP services include legal and financial referrals.

### *Section 125:*

#### *Fortress Benefit Administrators*

A Flexible Spending Account allows employee the opportunity to set aside pre-tax dollars for health care and child care expenses. IRS restrictions apply.

### *Section 132:*

#### *Fortress Benefit Administrators*

IRS Code 132 allows employees the opportunity to set aside pre-tax dollars for two types of transportation expenses: mass transit expenses and parking expenses. IRS restrictions apply.

### *Supplemental Medical Benefit: Los Angeles Mission*

Los Angeles Mission reimburses the employee only (not dependents) up to \$1,500 during the plan year, if the employee is admitted to the hospital and participating in the group medical plan. A claim must be submitted to Fortress Benefit Administrators within 180 days after the expense is incurred. This benefit only applies to the medical HMO plan, not the POS plan.

### *Voluntary Supplemental Insurance*

In addition to basic group life, short term disability and long term disability insurance provided by Los Angeles Mission, eligible employees may purchase additional life insurance, short term disability, or critical illness coverage by enrolling in any of our voluntary supplemental programs. Except for short term disability, supplemental insurance can be purchased for the employee, employee's spouse, or employee's dependent children.