



# Benefits Summary

At Advocate, we are proud to offer associates a comprehensive benefits program at a competitive cost. Our optional benefit plans allow you to select a combination of coverage options that best meets your personal benefit needs.

## Medical Benefits

Advocate sponsors comprehensive medical benefits with coverage options as shown in the charts below.

Medical Benefits	
Coverage Options	Types of Coverage:
Advocate Centered HMO	Health Maintenance Organization—administered by Humana
Advocate Centered EPO/DRP	Exclusive Provider Organization (EPO) with Deductible Reimbursement Account—administered by Humana
PPO/DRP	Preferred Provider Organization (PPO) with Deductible Reimbursement Account—administered by either Blue Cross/Blue Shield (BCBS) or Humana

Advocate BroMenn Medical Benefits	
Coverage Options	Types of Coverage:
Advocate Centered EPO/DRP	Exclusive Provider Organization (EPO) with Deductible Reimbursement Account—administered by Blue Cross/Blue Shield
PPO/DRP	Preferred Provider Organization (PPO) with Deductible Reimbursement Account—administered by Blue Cross/Blue Shield

If you are a regular Full-Time, Part-Time A or Part-Time B associate, you are eligible for medical coverage once you complete 30 days of benefits-eligible status as an Advocate or BroMenn associate.

## Advocate Centered HMO

The HMO overage option:

- You must choose an Advocate Centered Provider Network PCP
- Pays 90% of the cost (through coinsurance) for certain services—inpatient hospital, outpatient surgery and outpatient diagnostic imaging tests (such as MRIs, CAT scans and PET scans) and you pay 10% of the cost of these services
- Pays 100% of the cost of office visits after you pay a copayment
- Pays 100% of the cost of covered services once you reach the out-of-pocket expense limit, and
- Limits your out-of-pocket coinsurance expenses each year to no more than:
  - \$3,600 - if you have single coverage
  - \$5,600 - if you have associate + child(ren) coverage
  - \$6,800 - if you have associate + spouse/partner
  - \$7,800 - if you have family coverage

**Important!** This plan will pay benefits only for services received from—or provided based on a referral from—a Primary Care Physician (PCP). Except in an emergency, no benefits will be paid for services received without your PCP’s authorization or from a provider who is not a participant in the HMO network.

You can earn tax-free dollars from Advocate by participating in the Health You program:

- \$200—if you choose single or associate + child(ren) coverage, or
- \$400—if you choose associate + spouse/partner or family coverage.

These tax-free dollars will be put in a Copay/Coinsurance Reimbursement Account (CCRA). You can use these tax free dollars to pay any coinsurance and copay expenses that you would otherwise pay out of your own pocket.

Under these three coverage options, benefits for prescription drugs are provided through the Prescription Benefits Program, which is administered by OptumRx (see *Prescription Benefits*).

### Advocate Centered EPO/DRP

The EPO/DRP coverage option:

- Is designed to direct you to use Advocate providers, physicians and Advocate facilities or approved providers
- Plan pays 100% of covered charges for Preventive Care services
- Has an annual deductible of:
  - \$1,600 – for single coverage
  - \$2,600 – for associate + child(ren) coverage
  - \$3,200 – for associate + spouse/partner coverage
  - \$3,600 – for family coverage
- Plan Pays 80% of the cost of network services once the deductible is met (assuming you stay in the Advocate Centered Provider Network). *Plan pays 50% in the Humana Network (Blue Cross Blue Shield Network for Advocate BroMenn EPO participants) if used without authorization from APP (with a separate double deductible). No benefit if unauthorized and outside of both the Advocate Centered Provider Network & Humana Network (Blue Cross Blue Shield Network for Advocate BroMenn EPO participants).*
- Pays 100%—the full cost—of covered medical services once you reach your total annual out-of-pocket maximum.

### PPO/DRP

The PPO Deductible Reimbursement Plan (PPO/DRP) options:

- Pay 100%—the full cost—of preventive care services for both physicians and facilities with no deductible for Advocate Centered provider and in network providers
- Has an annual deductible of: \$1,600 – for single coverage when using the new Advocate Centered tier
  - \$2,600 – for associate + child(ren) coverage
  - \$3,200 – for associate + spouse/partner coverage
 or
  - \$3,600 – for family coverage
- Pay 80% of the cost of Advocate Centered network services; 75% of the cost of Humana or Blue Cross Blue Shield network services or 50% of the cost of non-network services, once the annual deductible is met.

- Pay 100%—the full cost—of covered medical services once you reach your total annual out-of-pocket maximum.

### Deductible Reimbursement Account

If you elect coverage under the EPO/DRP or PPO/DRP option, a Deductible Reimbursement Account (DRA) will be set up in your name automatically. Your DRA—fully funded by Advocate—provides tax-free dollars that you can use to pay eligible out-of-pocket medical expenses throughout the year as these expenses are applied against your annual deductible. The amount Advocate contributes to your DRA will depend on the level of coverage for which you enroll (see table).

If you enroll for this level of coverage...	Advocate will contribute this amount to your DRA...
Single	\$600
Associate + Child(ren)	\$1,200
Associate + Spouse/Partner	\$1,200
Family	\$1,200

### Healthe You®—for a Healthier You!

Healthe You® supports Advocate’s commitment to a culture of health and wellness. You can increase the tax-free dollars Advocate puts in your DRA by participating in the Healthe You program. \$600 for single coverage or \$1,200 if you choose associate + child(ren), associate + spouse/partner or family coverage.

### The Advocate Advantage

Don’t overlook the Advocate Advantage. If you elect coverage under either EPO/DRP or PPO/DRP plan and use Advocate facilities for health care services for yourself and your covered family members, Advocate will waive 10% of the cost of covered services (except emergency services) and you will be responsible for only the remaining 10%.

### Healthe Futures Account (HFA)

Any unused balance in your Advocate funded DRA or CCRA at the end of the year will automatically roll over into a Healthe Futures Account. You may use this fund to pay out-of-pocket medical expenses such as retiree medical premiums, Medicare Supplements, Medicare Part B or Medicare Part D prescription drug coverage.

## Tobacco Surcharge

A tobacco surcharge will be applied to medical plan associates and their covered spouses/partners unless you both screen tobacco-free. You must screen tobacco-free within 45 days of your enrollment date to avoid the surcharge. To schedule your screening or for questions call 800.937.5717.

## Prescription Benefits

If you elect medical coverage you are covered automatically under the Prescription Benefits Program, which is administered by OptumRx. It provides benefits for prescription medicines purchased through retail pharmacies in the network of participating pharmacies (including major chains such as Walgreens, Osco or Target) or through OptumRx’s mail order program. A copay applies to each prescription you fill through the program. In compliance with Health Care Reform, Advocate has made available generic oral contraceptives with \$0 copay for associates.

**Important!** If a generic equivalent is available and you have the prescription filled with a non-PDL drug, you will pay—in addition to the copayment—the difference between the cost of the generic and non-PDL versions of the drug.

## “Value Generics” Can Save You Money!

You can fill prescriptions for more than 350 generic maintenance medications for only \$3.33 at a retail pharmacy (for a 30-day supply) or \$9.99 by mail order (for a 90-day supply). For details, contact CVS/OptumRx customer service at 866.881.9461; customer service representatives are available 24/7.

*You will receive a OptumRx identification card, and when you show this card at participating pharmacies you will receive a discount on any prescription drugs you purchase.*

Certain limitations and exclusions apply under the Prescription Benefits Program, and some medications—such as certain amphetamines, anabolic steroids, cosmetic hair removal products—are excluded from this coverage.

More detailed information about this program—including the complete Performance Drug Listing (PDL) of preferred brand name drugs and “Value Generics” list—is available online at [advocatebenefits.com](http://advocatebenefits.com) (*go to Benefits Information > Prescription Benefits*).

Prescription Copayment						
	Value Generic	Tier 1 Generic	Tier 2 PDL <sup>1</sup>	Tier 3 Non-PDL	Specialty	Diabetic Supplies
<b>Retail</b> (30-day supply)	\$3.33	\$15	\$45	\$75	NA	\$45
<b>Mail Order</b> (90-day supply)	\$9.99	\$35	\$100	\$160	\$75 <sup>2</sup>	\$100

<sup>1</sup>Preferred Drug List

Specialty drug prescriptions are fulfilled by Optum’s specialty pharmacy, BriovaRx. Specialty drugs are generally dispensed in 30-day increments via BriovaRx mail service and expedited shipping. Copays for specialty generic, preferred brand name and non-preferred brand name drugs are listed below.

Specialty Drug Copayment			
	Generic Specialty	Preferred Specialty	Non-Preferred Specialty
<b>BriovaRx</b> (30-day supply)	\$65	\$75	\$85

## Dental Benefits

Advocate offers these dental coverage options:

- First Commonwealth/Guardian Dental Health Maintenance Organization (Dental HMO)
- MetLife Value Plan
- MetLife Preferred Dentist Program (MetLife PDP), and
- MetLife Preferred Dentist Program with Orthodontia (MetLife PDP with Orthodontia).

**Note:** The Dental HMO coverage option is not available to associates working at BroMenn locations.

If you are a regular Full-Time, Part-Time A or Part Time B associate, you are eligible for this benefit once you complete 30 days of benefits-eligible status as an Advocate associate.

### Dental HMO

With this option, you select a dentist from the list of Dental HMO providers. When you or a covered family member receives covered services from a Dental HMO provider:

- You pay a copayment based on a schedule that all dentists who are Dental HMO providers have agreed to accept.
- There are no claim forms to fill out, and
- Benefits are paid only for services received from a Dental HMO provider.

### MetLife Value Plan

The MetLife Value Plan offers you an affordable option to secure the dental coverage that you and your family need. There are in-network and out-of-network deductibles and coinsurance amounts to pay under this plan. The plan pays 100% of the cost of preventive care services when provided by a member of the MetLife Preferred Dentist Program (MetLife PDP) Network.

This plan allows you to choose any dentist you want for your dental care needs, but pays a higher level of benefits for services provided by a MetLife PDP participating dentist. An annual individual deductible of \$75 applies if you see dentists who are members of the MetLife PDP provider network. A separate annual individual deductible of \$75 applies if you see dentists who are not members of the MetLife PDP provider network.

The maximum amount that you and covered family members pay in deductibles each year is \$225 when you see dentists who are members of the MetLife PDP provider network. A separate annual deductible maximum of \$225 applies if you see dentists who are not members of the MetLife PDP provider network.

After you meet the deductible, the plan pays 50% for basic dental services (e.g., fillings, root canals, periodontics) and major dental care services (e.g., crowns, dentures, implants).

The plan provides you and each covered dependent up to:

- \$750 a year in benefits for in-network services, and
- \$500 a year in benefits for non-network services.

### MetLife PDP

This option allows you to choose any dentist you want for your dental care needs.

This plan pays 100% of the cost of preventive and diagnostic services with no deductible. For all other covered services, an annual individual deductible of \$25 applies if you see dentists who are members of the MetLife PDP provider network (\$50 if you see dentists who are not members of the network).

The maximum amount that you and covered family members pay in deductibles each year is \$75 when you see dentists who are members of the MetLife PDP provider network (\$150 when you see dentists who are not members of the network). **No deductible applies to preventive dental services.**

After you meet the deductible, this plan pays 80% or 50% for basic dental services (e.g., fillings, root canals and periodontics), and 50% for major dental care services (e.g., crowns, dentures and implants). If you see a dentist who is:

- **A member of the provider network**—The annual benefit maximum you can receive each year for in-network services is up to \$3,000 Single, \$4,000 Associate + Child(ren), \$6,000 Associate + Spouse/ Partner or Associate + Family coverage.

- **Not a member of the plan's PDP provider network—**  
Your benefits are based on reasonable and customary charges (R&C). If your dentist charges more than the R&C charge, you pay the difference between this amount and the amount of your dentist's charge. The annual benefit maximum for out-of-network services is up to: \$1,500 Single, \$2,500 Associate + Child(ren) or Associate + Spouse/ Partner or \$3,000 Associate + Family coverage.

## MetLife PDP with Orthodontia

This option offers the same levels of coverage as the MetLife PDP (including the annual benefit maximum limits for services provided by a dentist who is a MetLife PDP participating provider) benefits for orthodontic services for you and your covered family members. If you choose this dental option, it pays:

- **50% of the cost of orthodontic services—**  
with no deductible
- Up to a lifetime maximum benefit for orthodontic services of \$2,000 per person for in network services and \$1,500 per person for out of network services.

## Vision Benefits

You can select vision coverage for yourself and your eligible family members under this two-part plan which is designed to provide vision benefits and great customer service at a competitive price.

If you are a regular Full-Time, Part-Time A or Part-Time B associate, you are eligible for this benefit once you complete 30 days of benefits-eligible status as an Advocate associate.

## Primary Benefits

This portion of your coverage helps pay the cost of the most common types of vision care services, including annual exams, frames, lenses and contact lenses as well as LASIK and PRK vision correction procedures.

## Secondary Discounts

Many of the plan's primary benefits are subject to a "once every 12 months" limitation. If you use up an available primary vision benefit in a 12 month period, you can use this portion of your coverage to purchase additional eyewear and accessories for the balance of the year at a discount of 40% off the retail price at EyeMed provider locations.

## Retirement Benefits

### Pension Plan

This "cash balance" retirement plan is funded and invested on your behalf by Advocate.

- For each calendar year in which you work 1,000 hours this contribution will be based on your earnings for the year.
- The first contribution will be posted as soon as you work 1,000 hours and is based on your pay up to that point. Then each pay period another contribution will be posted based on the eligible pay received.
- Contributions in your account earn a guaranteed interest rate that is determined at the beginning of each year.

No associate contributions are required (or allowed) under this plan; the benefit is funded entirely by Advocate.

Once you have five years of Vesting Service under the Pension Plan, you are 100% vested in the value of your plan account. Once you become vested, you have an irrevocable right to receive a benefit under the plan.

You can access information about your Pension Plan account using [advocatebenefits.com](http://advocatebenefits.com) > *Benefits Information*.

### Retirement Savings Plan-401(k)

The Advocate 401(k) Plan offers an easy, convenient way to build long-term savings by putting aside part of your income and watching it grow on a tax-favored basis. As an added incentive, Advocate matches your annual savings.

- Eligible associates are automatically enrolled in the plan at a pre-tax savings rate of 3% of eligible pay. These automatic deductions start with the associate's first paycheck after 30 calendar days of employment.
- You may increase or decrease this contribution rate or elect to "opt out" of this plan (reducing your contribution rate to zero).
- You can elect to set aside for retirement up to 75% of your eligible pay through this plan, subject to IRS limits.
- You may choose to save through the plan using Traditional 401(k) pre-tax contributions or Roth 401(k) after-tax contributions—or a combination of both—as you choose.

- For every \$2 you save (up to 6% of your pay), Advocate will contribute an additional \$1, up to a maximum of 3% of your eligible pay, once you complete 1,000 hours of service in a calendar year and are employed on the last day of the year.
- You choose how to invest your contributions and Advocate’s matching contributions on your behalf in one or more of the plan’s many investment options including “one choice” target retirement funds that offer pre-set investment mixes that are automatically adjusted over time based on your “target” retirement date.
- You are always vested in the value of your own contributions to the plan (adjusted for investment gains or losses).

You can access additional information about the Retirement Savings Plan – 401(k) at [advocatebenefits.com](http://advocatebenefits.com).

- When you start earning vesting credit—and when you become fully vested—is based on your hire date. If your hire date is: **On or after January 1, 2013**—you become vested in Advocate’s matching contributions at a rate of 20% for each year of service starting with your second year of service and become 100% vested in the value of Advocate’s matching contributions once you complete six years of service.

Years of Service	Vested Percentage
Less than 2 years	0%
2 years but less than 3 years	20%
3 years but less than 4 years	40%
4 years but less than 5 years	60%
5 years but less than 6 years	80%
6 or more years	100%

If you were hired prior to January 1, 2013, refer to the Retirement Savings Plan Summary available at [advocatebenefits.com](http://advocatebenefits.com) > *Benefits Information*.

- You will also become fully vested in your entire account—regardless of years of service—when you reach age 55 or if you become totally disabled (and qualify for long-term disability benefits) or die while employed.

## GuidedSavings™

Advocate also offers GuidedSavings – the personalized advisory service from industry expert GuidedChoice®. **At no cost to you**, you have access to a state-of-the-art online tool and phone representatives to help with your retirement planning, offering guidance and advice. GuidedSavings can help you:

- Set your retirement goals
- Decide how much you need to save, and
- Get investment recommendations to help your savings grow

GuidedSavings also offers a Managed Account Service **for a fee**. With a managed account, GuidedSavings will automatically rebalance your account every three months and when needed, re-allocate your 401(k) investments to keep you on track.

## Paid Time Off (PTO)

If you are a regular Full-Time, Part-Time A or Part-Time B associate, you are eligible to accrue PTO benefits once you become benefits eligible. Once eligible, you accrue a set number of PTO hours each pay period based on your pay status and benefits-eligible date. Additional information about PTO accrual also is available on the *Paid Time Off (PTO) Accrual Schedule* highlights sheet available online at [advocatebenefits.com](http://advocatebenefits.com) > *Benefits Information* > *Paid Time Off*.

## Flexible Spending Accounts

Advocate offers two types of flexible spending accounts (FSAs) to provide you a way to have a set amount of your income deducted from each paycheck before federal and state income taxes—as well as Social Security and Medicare taxes—are calculated. You can use these pre-tax dollars to reimburse yourself—on a tax-free basis—for costs you incur for eligible health care and/or dependent care services throughout the year.

If you are a regular Full-Time, Part-Time A or Part-Time B associate, you are eligible for this benefit once you complete 30 days of benefits-eligible status as an Advocate associate.

If you choose to enroll in either a Health Care FSA or Dependent Care FSA, you decide how much you want to contribute to each account for the year.

FSA Contribution Limits		
Type of Care:	Minimum:	Maximum:
Health Care	\$200	\$2,600
Dependent Care	\$200	\$5,000*
* \$2,500 if married and filing separate returns		

## Disability Benefits

If you become disabled due to illness or injury and are unable to work, you can receive continuing income benefits through Advocate’s Disability Income Protection Plan (DIPP). This plan offers:

- **Short-Term Disability (STD) benefits**—Continuing income equal to 60% of your base pay through the first five months of disability, and
- **Long-Term Disability (LTD) benefits**—Once your STD benefits end, continuing income equal to 50% of your base pay for as long as you remain disabled or, if sooner, you reach age 65. If your disability begins after you reach age 61, LTD benefits will continue as long as you remain disabled—but not beyond a specified period of time.

**Note:** If you work at a BroMenn location, you pay 50% of the cost of STD and LTD coverage on a pre-tax basis. If you are a Part-Time B associate, you may purchase disability insurance at 100% of the cost.

**Important!** Disability benefits will be paid only if your disability is certified by the Disability Council based on a clinical assessment of your injury or illness.

## Life and Accident Insurance

Advocate provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance automatically and at no cost to you.

Basic Life/AD&D Benefits:		
	Basic Life:	Basic AD&D:
Hourly	1x annual base pay	1x annual base pay
Salaried	1.5x annual base pay	1.5x annual base pay
Maximum	\$300,000	\$300,000

If you are a regular Full-Time, Part-Time A or Part-Time B associate, you are eligible for this benefit once you complete 30 days of benefits-eligible status as an Advocate associate.

You may purchase additional life and AD&D insurance for yourself, your spouse/partner and/or your child(ren). You pay the cost of this optional coverage based on competitive group insurance rates.

## Education Assistance

Each year, this program can provide up to a specified dollar amount toward the tuition cost of approved courses.

Education Assistance Benefits	
Associate Pay Status:	Annual Benefit:
Full-Time	\$4,000
.9 Part-Time A	\$3,600
Part-Time A	\$1,200
Part-Time B	\$1,200

You must achieve a grade of “C” or better (or “Pass” in a Pass/Fail grading system); alternatively, this annual benefit also may be applied toward the cost of some certificate courses graded on a “Pass/Fail” system or with a certificate of attainment.

If you are a regular Full-Time, Part-Time A or Part-Time B associate, you are eligible for this benefit as of the date you become benefits eligible.

## Employee Assistance Program (EAP)

When you or a member of your family is confronted with a problem and you need someone to talk to—whatever the issue—you can call the Advocate EAP and talk with a trained EAP behavioral care professional. Your call will be completely confidential.

The Advocate EAP is staffed by trained and experienced counselors who can help assess your problem and develop a plan for dealing with it. They can help you connect with local support groups, community organizations or see you for some short-term counseling.

The Advocate EAP is available to all associates and their dependents.

## Adoption Assistance

Advocate provides eligible associates with financial assistance for expenses related to the adoption of a child.

Adoption Assistance Benefits	
Associate Pay Status:	Benefit per Child:
Full-Time	\$4,000
Part-Time A	\$3,200
Part-Time B	\$2,000

If you are a regular Full-Time, Part-Time A or Part-Time B associate, you are eligible for this benefit once you complete 30 days of benefits-eligible status as an Advocate associate.

## Other Benefits

### Commuter Benefits

You can choose to participate in the Advocate Commuter Benefits Program and save 20-40% on your commuter-related transportation costs.

**Note:** The Commuter Benefits Program is not available to associates working at BroMenn locations.

Through this innovative program you can use pre-tax dollars to pay the cost of:

- Monthly transportation passes
- Fare cards, or
- Vouchers for subways, buses, and trains.

The Advocate Commuter Benefits Program offers both convenience and flexibility. As a participant in this program you can:

- Choose convenient home delivery of your commuter passes
- Schedule automatic recurring purchases, and
- Change your order as often as every month.

By setting up your order for automatic monthly processing, you avoid having to remember to place

your order every month. But if your commuter expenses should change, you can easily adjust your monthly contribution.

For more information about Advocate Commuter Benefits Program—or to open your account—log in to [myspendingaccount.adp.com](https://myspendingaccount.adp.com).

### Hyatt Legal Plan

The Hyatt Legal Plan offers you and your family convenience and value of legal advice and services on a wide range of matters—all for just \$8.75 per bi-weekly pay period. It's like having your own lawyer on retainer. And there's no deductible or copays, no waiting periods, no claim forms and no limits on usage—as long as you use an attorney who is a member of the Hyatt Legal Plan.

### Auto and Homeowners' Insurance

You can purchase auto and homeowners' insurance through Met Life and Travelers Insurance at low competitive premium rates. Premium discounts apply when you insure both your car and your home and if you make premium payments using automatic payroll deductions.

### Long Term Care Insurance

Eligible Advocate associates and their family members can enroll in long term insurance and receive a monthly cash benefit to help pay the cost of long term care services.

### Discount Programs

Information on a number of discounts is available at [advocatebenefits.com](https://advocatebenefits.com). Select Benefits Information, then click on Discounts.

## Want to Know More?

If you would like to know more about your Advocate benefits, additional information is available online at [advocatebenefits.com](https://advocatebenefits.com), click on *Benefits Information*.

## About This Summary

*This summary highlights certain features of Advocate Health Care's benefit program. It does not contain all the terms and provisions of the plans that are part of this program. If there is a discrepancy between the content of this summary and the official legal documents for these plans, the official legal documents will govern.*

*Advocate reserves the right, at its discretion, to amend, change or terminate any of its benefit plans, programs, practices or policies, as it requires. Nothing in this summary shall be construed as creating an expressed or implied obligation on Advocate's part to maintain such benefit plans, programs, practices or policies.*