



Benefits Package 2023

Full Time Employee* (30+ hours)

Medical Insurance (includes Vision)

Two options for coverage are offered through Premera at monthly rates listed below.

Consumer Driven Health Plan (CDHP) w/Health Savings Account (HSA)

Preferred Provider Organization (PPO)

Full Time Employee*	Wellness	CHAS Health HSA Annual Contribution	Full Time Employee*	Wellness
Employee Only:	\$0.00	\$1,000	Employee Only:	\$60.00

Additional fees and HSA contributions apply if more than just the employee is covered on the plan.

For those choosing the Consumer Driven Health Plan (CDHP), a Health Savings Account is set up, including a contribution from CHAS Health. This is pro-rated for those newly eligible based on the number of eligible pay periods left in the calendar year.

HSA funds can be used for health-related expenses and roll over annually.

Paid Time Off (PTO)

CHAS Health offers up to 260 hours of PTO per anniversary year to use for vacation, holiday, illness, and personal time off.

Dental Insurance

Coverage is offered through MetLife, and covers up to \$1,500/person per year.

Employee Only:	\$0.00
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Retirement Plans

The quarter following one year of service and 1,000 hours worked, CHAS Health will match the employee's contribution, up to 6% of gross wages. Both 401(k) Traditional and Roth retirement plans are offered.

Flexible Spending Account

Medical Flex (not available to those signing up for the CDHP): This optional benefit allows for pre-tax paycheck deductions for various health-related expenses.

Dependent Care Flex: This optional benefit allows for pre-tax paycheck deductions for dependent care expenses. CHAS Health will contribute to the account on your behalf. For those making under \$130,000 per year, CHAS Health will contribute \$5,000 to your DCFSA.

Limited Medical Flex (available to those signing up for the CDHP): This optional benefit allows for pre-tax paycheck deductions for vision and dental expenses.

Financial Wellness Program

Smart Dollar is an online financial wellbeing program that is designed to help with budgeting, financial planning and decision making.

Short & Long Term Disability

Short- and long-term disability insurance plans are offered as financial protection in the event of a covered disability. Both plans cover up to 60% of weekly or monthly salary up to plan maximum.

Life Insurance

(includes Accidental Death and Dismemberment)

A \$10,000 life insurance policy for each eligible employee is provided, in accordance with the group contract. Additional coverage for self and dependents is available for purchase at group rates.

Critical Illness and Cancer Insurance

This optional benefit helps to supplement short-and long-term disability should a plan-covered condition occur. Rates are dependent on age, and spouse coverage is available.

Employee Wellness Plan

This no-cost, voluntary plan includes an online wellness survey, voluntary biometric health screening, and fun activities throughout the year. By participating in the wellness plan, and acquiring required points, your medical plan premium is reduced.

Education & Loan Assistance

CHAS Health offers education assistance to continue your education goals and keep up with continuing education requirements as well as a loan reimbursement program to help pay down existing student loan debt.

Education Assistance Program

The CHAS Health Education Assistance Program provides reimbursement for tuition, books, and related costs. It is intended to assist eligible employees achieve educational aspirations, including but not limited to, degree programs, high school equivalency/GED, college courses, post-graduate courses, and technical training.

Loan Reimbursement Program

CHAS Health has two separate programs to assist employees in repaying qualified school loans:

The CHAS Health Loan Reimbursement Program (LRP) provides reimbursement to any employee for qualified student loan payments up to \$5,250 per calendar year. It is intended to assist employees that are not eligible for either the state loan repayment programs (WSAC) or federal loan repayment programs (NHSC).

As an FQHC, some CHAS Health employees in clinical roles are also eligible to apply for both the National Health Services Corp (NHSC) and the Washington State Health Professional (WSAC) loan reimbursement programs.

529 Education Plan

This optional benefit allows for tax-advantaged savings for future education costs for yourself or dependents.

Flexible Work Arrangements

This CHAS Health benefit provides employees the opportunity to work modified schedules, work part-time, or work from home. This structure allows employees in eligible positions more flexibility with balancing work and personal life.

Licensing Fees

All position-required licensing fees are provided.

Headspace

No-cost access to Headspace, an online tool specializing in meditation. Headspace has one mission: to improve the health and happiness of the world by creating a foundation for healthy, happy lives with inspiration, guidance, and support for mind and body.

Employee Assistance Program (EAP)

You and your family may access this service for a variety of reasons including but not limited to personal and family counseling, financial and legal services, child and elder care services, etc. Participation is voluntary and confidential.

Transportation Assistance

Guaranteed ride home is available for those who carpool in the event of an emergency. Bus passes are available for staff in the Spokane area. You may request a bus pass on the Chazette under Parking through Make a Request.

Milestone Bonus

All employees are eligible for annual milestone bonuses ranging between \$500-5,000 based on years of service.

* For the purpose of benefits, a full time employee is defined as an employee working 30-40 hours per week.

This is a snapshot view only of benefits and does not replace any of the employment contracts, agreements, or benefit plan documents. This document is subject to change.