



ARETE PROVIDER NETWORK
Health. Care. Excellence.

***Arete Provider Network
Benefits Overview***

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1 Introduction

1.1 Overview

This document is intended as a high-level overview of the benefit and insurance plans that are available to you as an employee who works 30+ hours per week, 20-29 hours per week, or less than 20 hours per week.

1.2 New hire waiting period

The typical waiting period is the 1st of the month following one month of employment, depending on the type of insurance.

1.3 Premium deductions

Some benefit premium deductions may be taken pre-tax. Insurance companies require premium payment at the start of the month of coverage which means that premiums need to be taken one (1) month in advance. Example: if your effective date is March 1, benefit premiums will start being deducted from your February paychecks.

**Please submit your election forms by the due date to avoid back billing of premiums.*

2 Benefits for employees who work 30+ hours per week

The company pays for 100% employee only and 50% dependent medical, dental, and vision. Contributions to the FSAs and premiums for the hospital indemnity, pet health insurance, dependent accident and additional life insurance (if elected) are paid in by you. Please refer to the benefit summary pages included in your enrollment packet for details on each plan. (Note: Plan also includes cell phone stipend.)

2.1 Standard benefits

Benefit (30+ hrs/wk)	Provider	Plan Summary
Medical Insurance	Blue Cross	<ul style="list-style-type: none"> State PPO plans under the BlueCard program \$1,500 individual deductible Includes preventive care, immunizations, pharmacy
Dental Insurance	MetLife Dental	<ul style="list-style-type: none"> Dental High plan will be offered, a DHMO plan is offered to those in CA, FL and TX No ID cards to carry and no claim forms to complete
Vision	VSP	<ul style="list-style-type: none"> Nationwide providers No ID cards to carry and no claim forms to complete
Pet Health Insurance	ASPCA	<ul style="list-style-type: none"> Includes exam fees, diagnostics, treatment, alternative therapies Annual average limit: \$5,000 to unlimited Customize the plan to be accident only

2.2 Additional benefits

In addition to health insurance benefits, the company provides additional employee benefits including:

Benefit (30+ hrs/wk)	Provider	Plan Summary
Employee Assistance Program	ADP	<ul style="list-style-type: none"> This benefit is for you and your household dependents Provides assistance with counseling, training, and personal and professional development
Life Insurance/ Accidental Death & Dismemberment	MetLife	<ul style="list-style-type: none"> Your employer provides a \$50,000 Life Insurance and Accidental Death & Dismemberment policy

Benefit (30+ hrs/wk)	Provider	Plan Summary
ST/LT Disability	The Standard	<ul style="list-style-type: none"> Following the waiting period, employees may apply for disability benefits
401(k)	ADP	<ul style="list-style-type: none"> Enrollment materials will be provided upon hire Employees may contribute as little as 1% and up to as much as \$19,000 of income (\$25,000 for those age 50 or older) Company match equal to 100% of the first 3% and 50% of the next 2%
Paid Time Off (PTO)	Arete Provider Network	<ul style="list-style-type: none"> The company provides front-loaded PTO, amount is prorated based on hire date, years of service and employee band.

3 Benefits for employees who work 20-29 hours per week

The company pays for 100% employee only and 0% for dependent medical, dental, and vision (employees pay the premiums, if elected). Contributions to the FSAs and premiums for the hospital indemnity, pet health insurance, dependent accident and additional life insurance (if elected) are paid in by you. Please refer to the benefit summary pages included in your enrollment packet for details on each plan. (Note: Plan does not include cell phone stipend.)

3.1 Standard benefits

Benefit (20-30 hrs/wk)	Provider	Plan Summary
Medical Insurance	Blue Cross	<ul style="list-style-type: none"> State PPO plans under the BlueCard program \$1,500 individual deductible Includes preventive care, immunizations, pharmacy
Dental Insurance	MetLife Dental	<ul style="list-style-type: none"> Dental High plan will be offered, a DHMO plan is offered to those in CA, FL and TX No ID cards to carry and no claim forms to complete
Vision	VSP	<ul style="list-style-type: none"> Nationwide providers No ID cards to carry and no claim forms to complete
Pet Health Insurance	ASPCA	<ul style="list-style-type: none"> Includes exam fees, diagnostics, treatment, alternative therapies Annual average limit: \$5,000 to unlimited Customize the plan to be accident only

3.2 Additional benefits

In addition to health insurance benefits, the company provides additional employee benefits including:

Benefit (20-30 hrs/wk)	Provider	Plan Summary
Employee Assistance Program	ADP	<ul style="list-style-type: none"> This benefit is for you and your household dependents Provides assistance with counseling, training, and personal and professional development

Benefit (20-30 hrs/wk)	Provider	Plan Summary
401(k)	ADP	<ul style="list-style-type: none"> • Enrollment materials will be provided upon hire • Employees may contribute as little as 1% and up to as much as \$19,000 of income (\$25,000 for those age 50 or older) • Company match equal to 100% of the first 3% and 50% of the next 2%
Paid Time Off (PTO)	Arete Provider Network	<ul style="list-style-type: none"> • The company provides front-loaded PTO, amount is prorated based on hire date, years of service, employee band, and hours scheduled to work.

4 Benefits for employees who work <20 hours per week

Employees who work less than 20 hours are eligible for certain benefits including pet insurance, the 401(k), and Paid Time Off. Contributions to the insurance and 401(k) (if elected) are paid in by you. Please refer to the benefit summary pages included in your enrollment packet for details on each plan. (Note: Plan does not include cell phone stipend.)

4.1 Standard benefits

Benefit (<20 hrs/wk)	Provider	Plan Summary
401(k)	ADP	<ul style="list-style-type: none"> Enrollment materials will be provided upon hire Employees may contribute as little as 1% and up to as much as \$19,000 of income (\$25,000 for those age 50 or older) Company match equal to 100% of the first 3% and 50% of the next 2%
Paid Time Off (PTO)	Arete Provider Network	<ul style="list-style-type: none"> The company provides front-loaded PTO, amount is prorated based on hire date, years of service, employee band, and hours scheduled to work.
Pet Health Insurance	ASPCA	<ul style="list-style-type: none"> Includes exam fees, diagnostics, treatment, alternative therapies Annual average limit: \$5,000 to unlimited Customize the plan to be accident only