

# Live Life Well



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## EXECUTIVE BENEFITS



ST. JOSEPH | MARYVILLE | ALBANY

# Health, Life and Disability Benefits

## Benefit

## Who pays and who is eligible?

### Health Insurance

#### *Meritain (Aetna) — Similar to PPO*

- Coverage includes core vision benefit through VSP
- Prescription coverage through Ventegra

- Mosaic and the caregiver share the cost of premiums.
- Caregiver pays co-pays and/or deductibles.
- Full- and part-time caregivers with base hours of at least 32 hours per pay period and all caregivers who work an average of 30 hours per week during the measurement period, regardless of FTE or status, are eligible the first of the month following 30 days of employment or eligible status.

### Vision Signature Buy-Up

- The Signature Buy-Up is for caregivers who want to increase their vision benefit coverage for themselves and their family, using a VSP provider.
- The program offers caregivers:
  - \$10 co-pay for annual well-vision exam
  - \$250 allowance towards frames and contacts
  - \$25 co-pay for single vision lenses, or lined bi- or tri-focals.

- The caregiver pays for this benefit.
- Full- and part-time caregivers with base hours of at least 32 hours per pay period are eligible the first of the month following 30 days of employment or eligible status.

### Dental Insurance

Mosaic offers two programs, Base Plan and a Signature Buy Up Plan, through Delta Dental of Missouri.

- **Base Plan:**
  - 100 percent coverage for routine care (two exams, X-rays and two cleanings)
  - \$1,000 individual maximum per benefit year for restorative and major services
  - \$50 per person/\$150 for family deductible per benefit year
- **Signature Buy Up Plan:**
  - 100 percent coverage for routine care (two exams, X-rays and two cleanings)
  - \$1,500 individual maximum per benefit year for restorative and major services
  - \$1,500 orthodontic lifetime maximum per eligible person; NEW for 2022, adult orthodontic included
  - \$50 per person/\$150 for family deductible per benefit year

- Mosaic and the caregiver share the cost of premiums.
- Full- and part-time caregivers with base hours of at least 32 hours per pay period are eligible the first of the month following 30 days of employment or eligible status.

### Flexible Spending Account

- **Medical**
- **Dependent**

Caregivers may set aside earnings on a pre-tax basis and can be reimbursed for out-of-pocket medical expenses (including vision and dental) and/or dependent-care expenses. Caregivers receive a debit card to use for medical charges (e.g. co-pays and prescriptions).

- Caregiver elects to contribute on a pre-tax basis.
- Mosaic Life Care pays all administrative fees.
- Full- and part-time caregivers with base hours of at least 32 hours per pay period are eligible the first of the month following 30 days of employment or eligible status.

## Health, Life and Disability Benefits (Cont.)

### Benefit

### Who pays and who is eligible?

#### Life Insurance

- **Spouse**
- **Dependent**
- **Basic Life and Accidental Death and Dismemberment (AD&D)**

For Life and AD&D, the payout amount is equal to three times the caregiver's annual salary rounded to the next thousand (maximum \$1,000,000).

- \$5,000 is available for spouses.
- \$2,000 is available for eligible dependents.

- Mosaic Life Care pays for this benefit.
- Full-time caregivers with base hours of at least 60 hours per pay period are eligible the first of the month following 30 days of employment or eligible status.

#### Supplemental Life and AD&D - Caregiver

- Full-time caregivers can purchase supplemental life insurance and AD&D in \$10,000 increments up to \$1,000,000. Caregivers can enroll in up to \$300,000 as Guaranteed Issue, any amount more than this they must complete an Evidence of Insurability (EOI) and receive carrier approval.
  - Part-time caregivers are eligible to purchase supplemental life insurance in \$10,000 increments up to \$100,000; however, the elected amount cannot exceed five times a caregiver's salary.
  - Caregivers who are enrolling for the first time in an amount of \$300,000 or more or who are increasing their supplemental coverage must complete an EOI questionnaire.
- The caregiver pays for this benefit.
  - Full- and part-time caregivers with base hours of at least 32 hours per pay period are eligible the first of the month following 30 days of employment or eligible status.

#### Supplemental Life - Spouse and Dependents

- Full-time caregivers can enroll their spouse in supplemental life insurance in \$10,000 increments up to \$150,000. Spouses can enroll in up to \$50,000 as Guaranteed Issue, any amount more than this they must complete an (EOI) and receive carrier approval.
  - Caregivers can enroll their eligible dependents, 1 day - 6 months old in supplemental life up to \$2,000 and dependents 6 months old - 26 years old up to \$10,000.
  - Part-time caregivers can enroll their spouse up to \$50,000.
  - Caregiver must be enrolled in supplemental life and the spouse's and/or dependent's benefit cannot be more than 50 percent of the caregiver's benefit.
- The caregiver pays for this benefit.

#### Short-Term Disability

Provides 60 percent of a caregiver's income up to a maximum of \$2,500 weekly.

Caregivers must use all of their Extended Sick Leave (ESL) before they can access their short-term disability benefit.

- The caregiver pays for this benefit.
- Full-time caregivers with base hours of at least 60 hours per pay period are eligible the first of the month following 30 days of employment or eligible status.

## Health, Life and Disability Benefits (Cont.)

Benefit	Who pays and who is eligible?
<b>Long-Term Disability</b>	
<ul style="list-style-type: none"> <li>Provides 66⅔ percent of a caregiver's income to a maximum of \$20,000 monthly.</li> </ul>	<ul style="list-style-type: none"> <li>Mosaic Life Care pays for this benefit.</li> <li>Executives are eligible the first of the month following their date of hire or eligible status.</li> </ul>
<b>Caregiver Quick Clinic</b>	
<p>The Caregiver Quick Clinic provides a quick, free way to see a provider for minor, acute and debilitating conditions (e.g., sinus infections, strep throat, gastrointestinal upset, vomiting, sore throat, etc.). An appointment is not required; however, pre-registration is necessary the day of the appointment.</p>	<ul style="list-style-type: none"> <li>Mosaic Life Care pays for this benefit.</li> <li>Caregivers pay for medication prescribed as a result of the appointment, if applicable.</li> <li>Caregivers and their dependents over the age of 18 who are covered under Mosaic's health insurance.</li> </ul>
<b>Virtual Caregiver Clinic</b>	
<p>The Virtual Caregiver Clinic (VCC) is perfect for symptoms that are the result of colds, sinus infections, ear pain, minor urinary tract infections, skin rashes, allergies and pink eye. Using a smartphone or computer, the VCC serves Mosaic caregivers, spouses and dependents ages 2 - 12 and 18 and older who are covered under Mosaic's health insurance plan for free, excluding the cost of medication, if needed.</p>	<ul style="list-style-type: none"> <li>Mosaic Life Care pays for this benefit.</li> <li>Caregivers pay for medication prescribed as a result of the appointment, if applicable.</li> <li>Caregivers and their dependents ages 2 - 12 and 18 and older who are covered under Mosaic's health insurance.</li> </ul>
<b>Caregiver Assistance Program</b>	
<p>This program offers confidential assessment, consultation and referral to help caregivers and their families deal with personal problems. Caregivers receive eight free visits per year with a Mosaic Life Care counselor.</p>	<ul style="list-style-type: none"> <li>Mosaic Life Care pays for this benefit.</li> <li>All caregivers are eligible for this benefit.</li> </ul>

## Retirement Benefits

<b>401(k) Plan</b>	
<ul style="list-style-type: none"> <li>Mosaic Life Care matches 50% of the caregiver contributions up to a maximum of 8% of compensation. <i>For example, if you contribute 2%, Mosaic will contribute 1%, if you contribute 8%, Mosaic will contribute 4%.</i></li> <li>Caregivers may change elections at any time.</li> <li>A three-year vesting period is required for Mosaic Life Care's contributions.</li> </ul>	<ul style="list-style-type: none"> <li>Mosaic Life Care and the caregiver share the cost of this benefit.</li> <li>All caregivers are eligible to contribute upon hire and will be automatically enrolled in the 401(k) plan at a three percent contribution</li> <li>Upon completion of 1,000 career hours of employment within a plan year, caregivers will be eligible for Mosaic's match contribution as of the following entry date (January 1 or July 1).</li> </ul>
<b>457(b) Plan</b>	
<ul style="list-style-type: none"> <li>This is an unfunded benefit plan that allows eligible caregivers to save for retirement on a pre-tax basis. Caregivers can contribute to the 457(b) in addition to the 401(k).</li> </ul>	<ul style="list-style-type: none"> <li>Caregivers are eligible upon hire to contribute to the plan.</li> </ul>

## Time Off

Benefit	Who pays and who is eligible?
<b>Paid Time Off (PTO)</b>	
Executive Leadership caregivers are eligible to take up to six weeks off per year including six national holidays.	<ul style="list-style-type: none"> <li>• Mosaic Life Care pays for this benefit</li> <li>• Members of the Executive Leadership Team are eligible for this benefit.</li> </ul>
<b>Extended Sick Leave (ESL)</b>	
For personal illness or injury, ESL hours commence after the 24 <sup>th</sup> consecutive hour of missed scheduled work time.	Full- and part-time caregivers with base hours of at least 32 hours per pay period.
<b>ESL hours of annual accrual</b>	<b>Accrued per hour paid</b>
40 hours	.019231
	<b>Maximum accrual</b>
	520 hours
<i>To provide short-term (three months) coverage for Executive Leadership caregivers with serious illnesses or injuries that prevent them from working, after one year of service with Mosaic Life Care, the provider will receive a one-time deposit of 480 hours of ESL into his or her ESL time bank. This benefit protects base income for illnesses continuing longer than three consecutive days (24 work hours) and provides short-term coverage until long-term disability coverage is activated.</i>	
<b>Other Leave Benefits</b>	
Family medical leave, military leave, leave of absence, jury duty and bereavement leave are available.	Full- and part-time caregivers with base hours of at least 32 hours per pay period.

## Other Benefits

<b>Sunshine Personal Assistants</b>	
To help manage daily responsibilities and life events, Mosaic Life Care offers caregivers an on-site concierge service, which can assist with personal event planning, grocery and meal delivery, discounts on goods and services and much more.	Mosaic Life Care pays for this benefit for all caregivers.
<b>Touchstone</b>	
<ul style="list-style-type: none"> <li>• Crisis</li> <li>• Scholarship</li> <li>• Donation of Hours</li> </ul> <p>Mosaic created this caregiver trust fund which gives financial assistance to Mosaic caregivers in crisis and awards scholarships to their immediate family members. Through a donation of hours, caregivers may donate accrued benefit hours to fellow caregivers who have exhausted their ESL and/or PTO time while off work because of medical leave or an emergency situation.</p>	Mosaic pays for this benefit for all caregivers.

## Other Benefits (Cont.)

Benefit	Who pays and who is eligible?
<b>Growth and Development Assistance</b>	
<p>Caregivers are reimbursed a percentage of tuition and associated fees up to a maximum of \$3,000 per school year as follows:</p> <ul style="list-style-type: none"> <li>• Full-time caregivers receive 100 percent reimbursement.</li> <li>• Part-time caregivers receive 50 percent reimbursement.</li> </ul>	<p>Mosaic Life Care pays for this benefit for all full- and part-time caregivers with base hours of at least 32 hours per pay period. Caregivers are eligible the first of the month following 90 days of employment or eligible status.</p>
<b>Stepping Stones</b>	
<p>Financial assistance is available to caregivers and their immediate family members who are interested in pursuing certain health-care careers in exchange for a work commitment.</p>	<p>Mosaic Life Care pays for this benefit for all caregivers who have been accepted into an approved program of study.</p>
<b>Caregiver Referral Program</b>	
<p>Caregivers can receive a cash incentive for referring others to Mosaic Life Care for employment.</p>	<p>Mosaic Life Care pays this benefit to all caregivers who make eligible referrals based on program guidelines.</p>
<b>Adoption Assistance</b>	
<p>Caregivers are reimbursed a percentage of eligible adoption fees up to a maximum of \$5,000 as follows:</p> <ul style="list-style-type: none"> <li>• Full-time caregivers receive 100 percent reimbursement</li> <li>• Part-time caregivers receive a pro-rated percentage determined by their base hours</li> <li>• Maximum lifetime benefit of \$10,000</li> </ul>	<p>Mosaic Life Care pays for this benefit for all full- and part-time caregivers with base hours of at least 32 hours per pay period. Caregivers are eligible the first of the month following 90 days of employment or eligible status.</p>
<b>529 Plan, Missouri MOST</b>	
<p>Missouri MOST is a college savings plan that allows caregivers to save for eligible higher education expenses through convenient payroll deduction. The program offers:</p> <ul style="list-style-type: none"> <li>• Several investment options</li> <li>• Significant tax advantages</li> </ul>	<p>All caregivers are eligible to participate.</p>
<b>Accident Insurance</b>	
<p>Designed to supplement employer-sponsored health coverage, accident insurance pays specific benefit amounts for expenses resulting from non-work-related injuries or accidents. Hospitalization, physical therapy, intensive care, transportation and lodging are some of the out-of-pocket expenses that this accident insurance could cover. Coverage is available for you, your spouse and your child(ren).</p>	<ul style="list-style-type: none"> <li>• All caregivers are eligible to participate.</li> <li>• The caregiver pays for this benefit.</li> </ul>



## Other Benefits (Cont.)

### Benefit

### Who pays and who is eligible?

#### Critical Illness Insurance

Critical illness insurance can help supplement major medical coverage by helping you pay the direct and indirect costs associated with a critical illness or event. Conditions covered under this program can include cancer, heart attack, stroke, major organ transplant (for recipient), kidney failure and paralysis. The coverage also includes an annual health screening benefit. Coverage is available for you, your spouse and your child(ren).

- All caregivers are eligible to participate.
- The caregiver pays for this benefit.

#### Permanent Life Insurance

In addition to providing death benefits to your designated beneficiaries, this life insurance builds cash value that can be used while you are still living. At an affordable premium, you can have the added financial protection that you and your family may need during times of uncertainty. This permanent life insurance is different than the current Lincol Financial Group Term Life and Personal Accident Insurance offering. Coverage is available for you, your spouse, your child(ren) and your grandchild(ren).

- All caregivers are eligible to participate.
- The caregiver pays for this benefit.

#### Hospital Indemnity Insurance

Hospital indemnity insurance is designed to help provide financial protection for covered individuals by paying a benefit due to hospitalization. Caregivers can use the benefit to meet the out-of-pocket expenses and extra bills that can occur. Indemnity lump-sum benefits are paid directly to the caregiver, based on the amount of coverage listed, regardless of the actual cost of treatment. Coverage is available for you, your spouse and your child(ren).

- All caregivers are eligible to participate.
- The caregiver pays for this benefit.



## Benefits Roster

BENEFIT	ADMINISTRATOR	PHONE	WEBSITE or EMAIL
Health	Meritain	800.925.2272	<a href="http://www.meritain.com">www.meritain.com</a>
Prescription Drug	Ventegra	833.636.6393	<a href="mailto:mtmteam@mymhc.com">mtmteam@mymhc.com</a>
Dental	Delta Dental	800.335.8266	<a href="http://deltadentalmo.com">deltadentalmo.com</a>
Vision	VSP	800.877.7195	<a href="http://vsp.com">vsp.com</a>
Life and Disability	Lincoln Financial	800.423.2765	<a href="http://lfg.com">lfg.com</a>
HRA/FSA	ConnectYourCare	844.881.6146	<a href="http://connectyourcare.com">connectyourcare.com</a>
Retirement	Empower Retirement	866.265.6583	<a href="http://empower-retirement.com">empower-retirement.com</a>
Financial Wellness	Financial Elements	877.742.2022	<a href="mailto:info@financial-elements.com">info@financial-elements.com</a>
LifeLock	Identity Theft Protection	800.415.0599	<a href="http://lifelock.com">lifelock.com</a>
Insurance for accident, critical illness, and hospital indemnity	Voya	877.236.7564	<a href="http://presents.voya.com/EBRC/Mosaic">presents.voya.com/EBRC/Mosaic</a>
Permanent life insurance	AFLAC	800.433.3036	<a href="http://aflacgroupinsurance.com">aflacgroupinsurance.com</a>
MOST - Missouri's 529 College Savings Plan	Ascensus	888.414.6678	<a href="http://most529.com">most529.com</a>
Mosaic Counseling Care		816.271.6573	
Optimal Well-being Coach		816.271.7094	
Shared Services		816.271.8181	

*For more information about these benefits,  
please visit the Shared Services' portal or call Shared Services at 816.271.8181.*

*This material is only a partial, general description of plan benefits or programs and does not constitute a contract. Consult the plan documents to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan.*

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