



*Enriching lives and minds by
focusing on strengths and recovery.*

Employee Benefits Overview 2011

2011 Plan Year Benefits Package includes:

- Medical Insurance - Great-West Healthcare
- Dental Insurance - Great-West Healthcare
- Basic Life Insurance/AD&D - The Hartford
- Short & Long-Term Disability - The Hartford
- Flexible Spending Account - Great-West Healthcare
- Retirement Savings 403(b) - VALIC
- Excellent Paid Time Off & Holidays
- Other Benefits

Annual Open Enrollment

This is your opportunity to make changes in your medical plan enrollment offered by Great-West Healthcare. Please note that your choice is binding until next year's open enrollment, unless you experience a Change in Family Status. Please see Frances Maes in Human Resources for more details on what events qualify as a Change in Family Status. There is no need to complete an enrollment or change form unless you are adding or deleting dependents from the medical plan.

Medical Plan

Mental Health Center of Denver is continuing to offer our generous Point of Service (POS) plan. If you choose to use a network provider, your benefits will be paid at a higher level than out-of-network. Women may choose an OB/GYN as a Primary Care Physician (PCP). Your PCP coordinates your care and provides preventative and most medical services. You do not need a referral to a specialist, but your PCP can recommend one that's right for you.



Preauthorization is required for some treatments and procedures. Please check your Summary Plan Description for more details.

Your health plan also has an **urgent care benefit**. We urge you to utilize this benefit outside of normal PCP office hours. Compared to an emergency room visit, you will save money on out-of-pocket costs, while spending less time waiting to be seen.

Medical Plan Features

Key Plan Features:	POS In-Network	Out-of-Network
Office Visits PCP (includes Mental Health)	\$20 co-pay	50% after deductible
Specialist Physical Therapy	\$30 co-pay \$20 co-pay	50% after deductible 50% after deductible
Prescription Drugs Retail		
Generic	\$10 co-pay**	Appropriate co-pay level + 50% of the full cost of the prescription
Tier 2 Brand	\$24 co-pay**	
Tier 3 Brand	\$48 co-pay**	
Mail Order - 90 day supply	3x retail co-pay	N/A
**MHCD in-house pharmacy co-pay is \$2 less		
Urgent Care Center	\$50 co-pay	50% after deductible
Emergency Room	\$175 co-pay	\$175 co-pay
Coinsurance Inpatient Hospital/ Outpatient Surgery	80% after deductible	50% after deductible
Limited deductible for Hospital, Surgery, DME, Ambulance, MRI/PET/CAT		
Individual		
Family (3x individual)	\$500 \$1,500	\$1,000 \$3,000
Out of Pocket Maximum for Hospital/Surgery Only		
Individual	\$2,125	\$9,400
Family or Dependent (2x individual)	\$4,250	\$18,800

Remember to utilize Generic Drugs and the MHCD pharmacy. Your out-of-pocket costs will be much lower. Great-West Healthcare also offers a convenient and cost-effective way to purchase your prescriptions – **Mail-order!** The mail-order option allows you to get a 90-day supply of on-going maintenance type prescription drugs delivered directly to your home for less cost than if you purchased them over

2011 Employee Contributions

Great-West Point of Service (POS) Health and Vision Care Premiums – Bi-weekly (24 per year)				
Hours Per Week	Employee	Employee And Child(ren)	Employee And Spouse	Family
40	\$32.24	\$116.69	\$132.03	\$199.59
35	\$42.99	\$145.86	\$165.04	\$249.48
30	\$58.35	\$175.03	\$198.06	\$299.39
25*	\$73.69	\$204.19	\$231.16	\$349.28
Great-West Indemnity Dental Premiums – Bi-weekly (24 per year)				
Hours Per Week	Employee	Employee And Child(ren)	Employee And Spouse	Family
40	\$6.68	\$13.35	\$13.35	\$20.03
35	\$8.16	\$16.70	\$16.70	\$25.22
30	\$10.01	\$20.03	\$20.03	\$30.05
25*	\$11.88	\$23.37	\$23.37	\$35.24

* 6 month waiting period for employees working 25 hours

Dental Plan

Your dental coverage is provided by Great-West Healthcare and allows you to select any licensed dentist that you choose.



Key Plan Features	
Deductible	\$50/\$150
Coinsurance	
Diagnostic/Preventive (every 6 months)	No Ded., 100% covered
Basic Services	Ded., 80%
Major Services	Ded., 50%
Orthodontia (children to age 19)	Ded., 50%
Plan Maximum	\$1,500/year
Orthodontia Lifetime Maximum	\$2,000

Employees are responsible for any amount over the Usual and Customary charges.

Vision Reimbursement Plan



Your vision coverage is included with your health insurance coverage. Coverage is provided by Great-West Healthcare.

Key Plan Features	
Eye Exam	Up to \$60 reimbursement
Eyeglass Lenses and Frames	
Single	Up to \$60 reimbursement
Bifocal	Up to \$69 reimbursement
Trifocal	Up to \$75 reimbursement
Lenticular	Up to \$96 reimbursement
Contact Lenses	
Medically Necessary	Up to \$180 reimbursement
Cosmetic	Up to \$60 reimbursement
Benefit Period	24 months

Retirement Fund 403(b)

Voluntary contribution with **3.25% employer match after one year!!** You may choose from many investment options. Another option is a College Savings Plan which allows pre-tax savings for educational expenses/ tuition.



Basic Life/AD&D Insurance

Basic Life and Accidental Death and Dismemberment is provided to you at **no cost** in the amount of 1 times your annual earnings, up to a maximum of \$100,000 through The Hartford. Additional low cost life insurance also available through The Hartford.

Short Term Disability

Mental Health Center of Denver provides Short-Term Disability (STD) to you at **no cost**. STD pays at 60% of your salary, up to \$1,250 per week. The maximum benefit period for Short-Term Disability is 9 weeks. This coverage is offered through The Hartford.

Long Term Disability

Mental Health Center of Denver provides Long-Term Disability (LTD) to you at **no cost**. LTD benefits are available after 90 days of disability and pays at 60% of your salary, up to \$10,000 per month. Long-Term Disability continues until you are able to return to work or reach retirement age. This coverage is offered through The Hartford.

Flexible Spending Account

A great way to plan ahead and save money over the course of a year is to participate in the Flexible Spending Account (FSA) programs. These accounts allow you to redirect a portion of your salary on a pre-tax basis into reimbursement accounts.

The Health Care Spending Account allows you to pay for a wide range of medical, dental, and vision expenses not fully reimbursed under your insurance plans. These expenses can be incurred by the employee, spouse or dependent. **The maximum amount you can contribute to your Healthcare Spending Account for the 2011 plan year is \$3,900.**

Health Care expenses include but are not limited to:

- Medical and dental deductibles and coinsurance
- Doctor office visit co-pays
- Eye glasses and contact lens expenses
- Prescription drug co-pays
- Laser eye surgery
- Orthodontia

Over-the-counter medications, such as aspirin and cough syrup, are no longer eligible expenses that may be reimbursed from your Healthcare FSA beginning January 1, 2011, unless you have a note from your physician that it is medically necessary.

What this means for you:

- Decide how much to contribute to the FSA with the new law in mind
- If you use OTC drugs or medicines recommended by your doctor to treat a medical condition, ask your doctor for a prescription
- You will purchase these drugs or medicines by paying for them yourself
- Then you can submit a claim with a receipts and a copy of the prescription

The Dependent Care Account allows you to pay eligible dependent care expenses with pre-tax dollars. Eligible dependent care expenses are for the care of children under age 13, or dependents of any age that are unable to care for themselves because of mental or physical handicap. The services must be necessary to allow you, or you and your spouse if you are married, to work or attend school full-time. **The maximum amount you can contribute to your Dependent Care Spending Account for the 2011 plan year is \$5,000 or \$2,500 if married and filing taxes separately.**

Eligible Dependent Care expenses include:

- Licensed daycare provider
- Before and after kindergarten care
- Charges for a person to provide care in your home

Paid Time Off

Excellent PTO Leave: Accrual rates for full-time employees.



Months of Service	Days Per Year	Maximum Accrual
6 to 12 months	18 days	180 hours
13 to 36 months	21 days	210 hours
37 to 60 months	24 days	240 hours
Over 60 months	27 days	270 hours

2011 Paid Holidays:

- New Years Day - December 31, 2010
- Martin Luther King Day - January 17th
- Memorial Day - May 30th
- Independence Day - July 4th
- Labor Day - September 5th
- Thanksgiving - November 24th and 25th
- Christmas - December 26th

Serious Illness Bank:

- 4 days for serious illness, hospitalization, or an approved FMLA, or upon inpatient admission to a hospital. Serious Illness Bank days are banked from year to year up to a 520 hour maximum.

Excellent Training Program:

- Internal Training – Clinical/professional continuing education and computer courses.
- External Conferences – Training seminars and educational leave.

Educational Leave:

Approved leave to attend job-related seminars or trainings.

Other Valuable Benefits

- **Employee Referral Bonus Program** - \$300 for referring newly-hired staff!
- **Movie Passes** – Discounted movie passes for evening shows at matinee prices. (Must be purchased with personal check.)
- **Bellco Credit Union Membership** – Banking services including: free checks, free debit card, low-interest loans, investment services and others.
- **WAY TO GO! Program** – Earn gift certificates by peer recognition.
- **Automatic Payroll Deposit**
- **Citywide Banks** – Banking Services including, Free Interest-Checking Safe keeping Account, Free Visa Debit Card, and others

Benefits Contact Information

Mental Health Center of Denver – Frances Maes, Benefits Manager

- Phone: (303) 504-6515
- Fax: (303) 758-5793
- Email: frances.maes@mhcd.org

Great-West Healthcare

- Member services: **(866) 494-2111**
- **www.mygreatwest.com** - Great-West Healthcare's on-line services allows members to:
 - ✓ View eligibility and claim status
 - ✓ Select a Physician or Hospital
 - ✓ Request a replacement ID card
 - ✓ Print Claim forms
 - ✓ Access a world of health and well-being information including:
 - * wellness assessments
 - * health condition management
 - * disease prevention and management

The Hartford

- Phone: (800) 707-5333
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About this Summary

This summary is published for the employees of Mental Health Center of Denver and only highlights the benefit plans. Official plan and insurance documents govern your specific rights and benefits under each plan. If any discrepancy exists between this bulletin and any of the official documents, the official documents will prevail.