This publication contains important information about your employee benefit program.

Please read thoroughly.
A Message From The Polyclinic

As healthcare professionals, we know there’s more to life than just a paycheck. In addition to our competitive pay policies, The Polyclinic’s total compensation program includes an array of valuable benefits designed to enhance the quality of your life at work…and at home.

Our goal is to be the “clinic of choice” for patients and the “employer of choice” for healthcare professionals. Our total compensation package helps us achieve this vision and enables us to attract and retain a first class workforce dedicated to serving our patients.

This guide provides an overview of The Polyclinic benefits program. For more information about the benefits available to you, contact The Polyclinic Benefit Department at 206.860.4519 or 206.860.4400 x 3821
Eligibility and Enrollment

Eligibility

Costs and participation in our benefits program depend on your employment status and hours worked. Many benefits are fully paid for by The Polyclinic at no cost to you. Depending on your eligibility to participate, and your coverage choices, you may pay a small share of the cost for other benefits.

Coverage for the health and welfare plans begins the first day of the month coinciding with, or next following, the date you become eligible. Eligible employees can begin participation in the 401(k) Profit Sharing Plan after 3 months of service.

You may elect medical or dental coverage for eligible dependent children and a lawful spouse. The Polyclinic does not offer medical or dental coverage for a spouse who is eligible for another creditable coverage plan. To enroll an eligible spouse, you must complete a spousal affidavit, available in the Benefits Department.
Medical Benefits Overview

The Polyclinic offers an IRS-qualified high deductible health plan (HDHP) from First Choice Health with a health savings account (HSA) from Optum Health Financial. The plan covers preventive care services and screenings at 100% with no cost-sharing for adults and children.

Key Features of a HDHP

- You pay lower premiums but higher annual deductibles
- Employees who enroll in a high deductible health plan are eligible to participate in the health savings account (HSA) offered at The Polyclinic, provided you meet the qualifications
- A 3-tiered prescription drug benefit is available after you have met the annual deductible
- 20% discount on covered professional and ancillary services obtained through The Polyclinic

Health Savings Account (HSA)

Administered by Optum Health Financial

If you are enrolled in our HDHP plan, and meet the qualifications, The Polyclinic makes a monthly contribution to your HSA. You own the HSA and unused funds accrue and rollover each year. The HSA allows you to pay for IRS-qualified medical expenses tax free (see IRS Publication 502 for additional details). The HSA can be used for qualified expenses, such as your medical plan deductible, dental, vision care services, prescription drugs, eyeglasses, contacts, weight-loss programs, and alternative care. You may use payroll deductions to direct additional pre-tax contributions to your account, up to the annual IRS limit; for 2017, the individual maximum is $3,400 and the family maximum is $6,750.
Flexible Spending Account Options

There are 2 options for a flexible spending account (FSA) provided by Optum Health Financial. An FSA is a savings account for healthcare expenses. You can set aside money into an FSA before taxes are deducted and later use the cash on eligible health expenses. FSA accounts on average save you 30% on your costs.

Basic Plan Features of a FSA

▸ Funds you elect to contribute are available in full on the first day of the plan year

▸ Funds may be used to pay for eligible healthcare expenses not covered under your other coverage plans

▸ Employees may defer up to $2,600 pre-tax per year

▸ “Use It or Lose It” type of benefit—up to $500 can be carried over to the next plan year

▸ **Option one: limited FSA**
  ▸ If you participate in an HSA (health savings account), you may fund a limited FSA with pre-tax dollars to use for eligible dental and vision expenses

▸ **Option two: healthcare FSA**
  ▸ This type of FSA is for those who do not have an HSA; these pre-tax funds can be used for all eligible medical, dental, and vision expenses

Dental Benefits Overview

Taking care of your teeth is important to your overall health. The Polyclinic dental plan by Delta Dental provides 100% coverage for diagnostic and preventive care services when you use providers who participate in their Preferred Provider Plan (PPO).

What is a Dental PPO Plan?

A Dental PPO (Preferred Provider Organization) plan works in the same way as a medical PPO in that you will receive the maximum benefit if you receive care from a PPO in-network dentist. While you may still be covered if you choose an out-of-network dentist, those benefits may be reduced.
Voluntary Benefits

Accident Benefits

Accident insurance by Unum pays benefits directly to you for accidents which occur outside of work. The plan provides a lump sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need. Examples of covered accidents include broken bones, eye injuries, cuts repaired by stitches, burns, and some emergency room treatments.

Critical Illness Benefits

Critical illness insurance by Unum pays you a lump-sum benefit if you are diagnosed with a covered condition such as a heart attack, cancer, stroke, or end stage renal failure, to name a few. You choose the level of coverage—$5,000, $10,000, or $15,000, and you can use the money any way you see fit. Spouse and child coverage is available as well. During benefits enrollment, you can elect this coverage without medical questions. Coverage is portable which means you may take the plan with you if you no longer work for The Polyclinic. This plan also includes an annual $75 wellness benefit, payable to a covered employee and spouse 1 time per year for certain wellness procedures and tests.
Life and Disability Insurance

Life and Accidental Death & Dismemberment Insurance

Life insurance and accidental death and dismemberment (AD&D) coverage by Voya offers financial protection for you and your loved ones. The Polyclinic provides a basic level of coverage at no cost to you. You also have the option to increase the level of coverage at low cost group rates.

Basic Term Life insurance/AD&D Coverage

- Benefit amount is equal to 1x your annual salary up to $450,000
- Paid for by The Polyclinic

Supplemental Life and AD&D Coverage

- Offered without medical questions to new employees only, up to the guaranteed issue amount; if you choose to elect coverage at a later date, you will have to answer medical questions and may be denied coverage
- Plan is portable; you can take the coverage with you if you are no longer employed by The Polyclinic

Employee must elect coverage for themselves for spouse and child(ren) to be eligible.

Long Term Disability

Long term disability (LTD) by Unum protects your finances by providing you with income when you are unable to work. There are 2 different plans to choose from; 1 which pays a benefit for 2 years and a second option which pays a benefit until age 65. Benefits are paid at 60% of your salary, up to $5,000 monthly and have a 90-day elimination period.
Identity Theft Protection

Identity theft protection is now available through LifeLock. Through the 2 plans offered, LifeLock monitors your personal information and provides recovery assistance in the event fraud does occur.

LifeLock offers comprehensive protection in terms of Detecting, Alerting, and Restoring.

- **DETECT**—live free knowing LifeLock is searching over a trillion data points every day looking for potential threats to your identity
- **ALERT**—when they find something suspicious, they’ll let you know through their patented LifeLock Identity Alert® system
- **RESTORE**—if you do become a victim, LifeLock’s Member Services Agents are available 24/7 and a Certified Resolution Specialist will handle your case every step of the way
Retirement Benefits

No matter what your age it is important to save money and to plan ahead for your retirement. To help, The Polyclinic offers a variety of financial benefits.

401(k) Profit Sharing Plan

Our 401(k) plan is a great way to save for retirement. To help build your account, The Polyclinic contributes a percentage of your pay to the plan on your behalf. In addition, you can make both pre-tax and after-tax plan contributions to the plan. Plus a percentage of pay you save is eligible for matching employer contributions. Employer contributions begin once you meet the eligibility requirements. The plan offers several different investment options from which to choose.

Eligible employees can begin participation in the 401(k) profit sharing plan after 3 months of service.

Time Off Benefits

Balancing work and home life can be a challenge. Time away from the job is important to maintaining sound mental and physical health. To help, we offer a generous paid time off policy.


Paid time off (PTO) is for vacation, illness, bereavement, or for other personal business. PTO accrues on an hourly basis according to your status and years of service. In addition, each year employees are eligible for four days (32 hours) of extended leave hours (EXT) for approved medical leave.
Additional Work and Life Benefits

Education Benefits

Includes tuition assistance, and ongoing training and development programs to help you realize your full potential and get the most out of your career. To be eligible, you must pass the course with a “B” grade or better, and the course must be related to The Polyclinic business or services.

Discounted Transit Passes

The Polyclinic subsidizes a portion of the cost of a monthly transit pass you can use for the bus, ferry, light rail, or the Sounder train.

Employee Assistance Program (EAP)

This plan is available to employees, physicians, and their families and is provided by First Choice Health. It offers free and confidential counseling, information, and referral services on a variety of work/life issues, including elder care, financial problems, family relationship issues, legal matters, and more.

Employee Wellness Program

The Polyclinic has a robust employee wellness program. We have been recognized as a gold level fit-friendly company by the American Heart Association. We are committed to providing physical fitness and wellness opportunities for our employees. We offer a variety of fitness incentives, including reimbursement for Weight Watchers and tobacco cessation programs.

Social Events

We sponsor several social events throughout the year, including employee picnics, staff lunches, holiday parties, Seattle Mariners baseball night at Safeco Field, and more! Having fun and getting to know coworkers enhances life on-and-off-the-job.
Statutory Benefits

Federal and state laws require employers to provide the following benefits to all eligible workers.

- Social Security retirement, disability, and survivor benefits
- Workers’ compensation
- Unemployment insurance
- Continuation of Health Insurance Coverage (COBRA)
- Family and Medical Leave (FMLA)