

Premier Health

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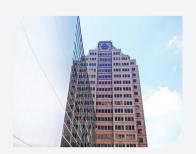
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About Premier Health

Premier Health, the largest comprehensive health system in Southwest Ohio, has three member hospitals, along with affiliate members that provide services across the region. Premier was founded in 1995 and currently employs more than 14,000 people.

Premier Health has earned Magnet® recognition as a system from the American Nurses Credentialing Center. We are one of only 20 health care systems in the U.S. — and only the second in Ohio — to receive professional nursing's highest honor.

Premier is dedicated to improving the community's quality of health by enhancing access to health care. To learn more, go to **premierhealth.com**



Premier System Support is the shared services division of Premier. Staff at Premier System Support make up departments such as payroll, finance, sourcing, information technology, legal, corporate compliance and billing. The staff work in the Premier Health Center.



Miami Valley Hospital has served Dayton and Southwest Ohio since 1890. We offer a wide range of advanced, innovative care from our campuses in downtown Dayton, at Miami Valley Hospital South in Centerville and at Miami Valley Hospital North in Englewood. Miami Valley has the region's only Level I Trauma Center, providing the highest level of care for the most critically injured patients.



Founded in 1917, Atrium Medical Center is a full-service, acute care hospital located in Middletown, Ohio. Atrium has Warren County's only Level III Trauma Center, providing immediate assessment and care for seriously injured or ill patients.



Upper Valley Medical Center is the result of merging three long-standing hospitals in Miami County. Upper Valley Medical Center opened in 1998 and is a full-service, acute care hospital in Troy, Ohio.

Premier Health's Mission, Vision and Values

Mission

We will

IMPROVE THE

HEALTH OF THE

COMMUNITIES

WE SERVE with

others who share

our commitment

to provide

high-quality,

cost-competitive

health care

services.

Vision

People will **CHOOSE** Premier

Health over any
health system
in southwestern

Ohio.

We will **EARN** their choice, and **GROW** our market leadership, by anticipating their needs and exceeding their expectations.

Values

WE... RESPECT each person's dignity.

Act with **INTEGRITY** to do the right thing in all aspects of our responsibilities.

Serve with **COMPASSION** that embraces each individual's concerns and hopes.

Commit to **EXCELLENCE** as measured to the highest level of performance.

Patient Experience

Patients Are Our Focus

The experience that we deliver to patients and their families makes a difference in their lives and in our communities.

At Premier Healths' member organizations, the Patient Experience encompasses safety, quality and service. It is built on the foundation of our core values. Everyone deserves our respect, integrity, compassion, and excellence.

We Believe:

- Our patients need us more than ever. Patients and families are our purpose and they are at the center of all we do.
- The Patient Experience starts with me every person every time. In our organizations the complete care team includes everyone from the storeroom to the boardroom.
- We can only be successful as a team when the patient and family are the first members of that team.
- We build healthy relationships to care for the entire patient, and provide excellent clinical care.
- We are people caring for other people, and we consider it a privilege to do so.
- Our work is meaningful.





Diversity is the Mindset, Inclusion is the Action

The foundation of incorporating a culture of inclusion is through diversity. At Premier Health we define diversity as acknowledgement and celebration of our differences and overall representation. Inclusion is the action which leverages diversity to create an equitable environment where differences are valued and respected. Both the mindset and the action create a culture of trust, excellence, and service. Premier Health aims to enhance our focus of diversity with the Culture of Inclusion strategy with the patient, employee and supplier. Strong support from executive officers, aligned with the organizations' overall vision, mission, and values will help this strategy execute success. It will provide a bridge to support Premier Health's evolution from being solely metrics focused to becoming inclusion centered.

Premier Health's Diversity Mission:

We will build healthier communities by providing culturally competent care in an environment that values, appreciates, and respects all individuals with a diverse workforce that is reflective of the community that we serve.

Premier Health's Diversity Vision:

We will be recognized as a model of inclusion where we have earned the choice of our employees, patients, physicians, and the greater community to serve their diverse needs.



Premier Health's Behavior Standards

Core Values	Respect We respect each person's dignity.	Integrity We act with integrity to do the right thing in all aspects of our responsibilities.	Compassion We serve with compassion that embraces each individual's concerns and hopes.	Excellence We commit to excellence as measured to the highest level of performance
Alignment with Guiding Principles	 Put the patient and his/her family at the center Build trust at every opportunity Intentionally manage patient and family perceptions 	Patient Experience starts with me — every person, every time Live up to our core values in every encounter	 Patients and families are the first members of the care team Care for and care about the patient and their family 	Safety and quality are expected Provide a seamless experience, every person, every time, in every way Do the critical few things exceptionally well Build a Premier team culture that fosters collaboration and resilience
Expectations I will	 Treat others with courtesy, honesty and respect to build healthy relationships Follow the principles of AIDET with every person, every time Take time to listen to patients/families and members of the care team and frequently ask questions to determine their needs Foster an environment of inclusion. Ensure patients, families, members of the care team, and others are made to feel welcomed, supported, and valued. Communicate with patients, families and members of the care team and keep them informed about tests, procedures and possible delays Communicate diagnosis and prognosis to patients/families with honesty and compassion in a language they can understand Be respectful of confidentiality and privacy, and communicate with others in a private manner Suspend judgment and remain open to diverse perspectives 	Be team focused and loyal to the Premier Health team Take responsibility for my words and actions Personally follow our behavior standards and hold others accountable to do the same Strive to provide culturally competent care and meet the special needs of patients, families and members of the care team Identify and take ownership of problems until the issue is resolved Understand patients and visitors see me as an employee whether I am clocked in or not; therefore I will remain attentive and helpful at all times regardless of where I am Constructively address issues where there is perceived injustice or unfairness Deal with conflict in a way that brings positive resolution to the workplace	 Demonstrate excitement and passion for creating a Premier Patient Experience Partner with patients, families, physicians and other members of the care team and excel at creating human connections Anticipate and respond promptly to patients/ families physical, spiritual and emotional needs Empathize with and adapt to individual differences Understand the healing power of touch and use it appropriately Center my habits and attitudes on exceeding expectations to gain trust and loyalty Understand and be sensitive to the fact that coming to the hospital can be difficult, frightening and inconvenient Practice empathy. Attempt to understand the feelings and beliefs of others; don't assume others have had the same experience as your own Motivate myself to act on behalf of or in the best interest of others 	 Monitor all areas for safety, quality or service concerns and report any potential risks Share my ideas and talents, and collaborate to ensure the success of myself and the Complete Care Team Seek opportunities to learn and grow to meet the everchanging challenges within healthcare Wear correct identification badges that are visible and follow the Professional Image Policy at all times Take pride in my personal appearance and all Premier Health facilities. I will pick up, clean up and put things back in their place Improve personal awareness of how everyone's differences benefit our organization Set the example everyday of what it means to be inclusive Seek daily to make a positive difference in the lives of others

Mind, Body and Spirit. - We've Got you Covered

Premier Health's Benefits Overview



Staying Healthy

- Medical Insurance
- Dental Insurance
- Vision Insurance
- Premier Healthy Living Wellness Plan
- Employee Assistance Program
- · Online Health Assessment
- Cafeteria Discounts for healthy food choices
- Employee Health Services
- Wellness/Fitness Center at MVH
- Online nutrition courses
- · Fitness Challenges
- Tobacco Cessation Resources



Balancing Life and Work

- · Paid Time Off Program (TOP), including six paid holidays
- Adoption Reimbursement
- Financial Planning Workshops
- · Bereavement Leave
- · Family and Medical Leave

- Military Leave
- · Personal Leave
- Nursing Mother Accommodations



Life-Long Learning

- Leadership Development
- Onsite Advance Degree Cohorts
- e-Learning Opportunities
- Mentorship Program
- Career Fairs
- Student Placement Services
- Tuition Assistance
- Tuition Discounts
- · Scholarship Program
- · Fellowship Program



Financial Well

- Pay scales adjusted annually based on review of market pay trends
- Credit Union
- Differential Pay
- Direct Payroll Deposit
- Merit Awards
- Retirement Program (Cash Balance Plan and employer match to your savings plan)
- Reimbursement Accounts (Healthcare Flexible Spending Accounts and Dependent Care Flexible Spending Account)
- Health Savings Account (if you elect the Premier Health Employee Saver Plan)

- · Social Security match paid to government
- Employee Discount Programs (i.e., Local Restaurants, Retail Shops, Service and Entertainment Establishments, including discounted rates for King's Island, YMCA, Cincinnati Reds Tickets, Verizon, Dell, etc.)
- Income Protection (Short-Term and Long-Term Disability Insurance, Group Term Life and Accidental Death & Dismemberment Insurance, Voluntary Supplemental Insurance, Workers Compensation)
- Free or Subsidized Parking



Community Spirit

- Cultural Events
- Employee Resource Groups (ERG)
- Cultural Competence Training
- Social Awareness Events
- Community Service Volunteer Opportunities
- Improving the health of the communities we serve
- · Holiday Meals
- Service Awards
- Employee Recognition Awards
- Payroll deduction for a variety of purchases (cafeteria, coffee shop, onsite vendor sales, charitable donations, pharmacy)
- Premier Online Store
- Values: Respect, Integrity, Compassion & Excellence

The benefits listed on this page reflect the benefits currently offered by Premier Health. Premier Health may change or alter these benefits at any time and will provide proper notice if required.



Program	Eligible Date	Expense	Benefit	
Accidental Death & Dismemberment (AD&D)	First of month following hire date or transfer date into benefit eligible status	Employer Paid	 AD&D insurance is coverage payable upon accidental loss of life or limbs/body parts. Basic coverage is equal to one times annual earnings or a minimum of \$20,000 for full-time employees and \$7,500 for part-time employees. 	
Supplemental AD&D	First of month following hire date or transfer date into benefit eligible status	Employee Paid	Employee may purchase additional coverage on himself/herself and dependents through payroll pre-tax deduction.	
Adoption Reimbursement**	One Year of Service	Employer Paid	Reimbursement up to \$4,000 for adoption-related expenses upon finalization of the adoption. Maximum of two reimbursements per family per lifetime.	
Cafeteria Discounts	Employment/Hire Date	Shared	Healthy food choices at reduced prices.	
Dental Insurance **	First of month following hire date or transfer date into benefit eligible status	Shared	 Dental insurance through MetLife. Two options available: 1) Preventive Plan provides preventative and basic coverage 2) Advantage Plan provides preventative, basic, major, and dependen (under age 19) orthodontic benefits. Employee premiums deducted on a pre-tax basis. 	
Differentials	Employment/Hire Date	Employer Paid	 Holiday Differential: 50% differential for Memorial Day, Fourth of July Labor Day, Thanksgiving, Christmas Day, and New Year's Day. Shift Differential: 15% differential for evening and night shift on the employee's base rate of pay. Weekend Differential: 10% differential on the employee's base rate of pay. 	
Direct Payroll Deposit	Employment/Hire Date	No Cost	Paychecks deposited to any financial institution. Moneys credited to checking or savings account on Friday pay dates.	
Disability - Short Term (STD) Benefit**	Available first of the month following six months of employment	Employer Paid	60% of budgeted regular weekly pay for employee-own illness/in up to a maximum of 26 weeks (which includes 7-day waiting per	
Disability - Long Term (LTD) Benefit eligibility is full- time status only	First of month following hire date or transfer date into benefit eligible status	Employer Paid	Coverage of 60% of base monthly earnings up to the maximum monthly benefit. Benefit begins after the 180 day elimination period is exhausted. Benefits payable until recovery or Social Security Normal Retirement Age as long as certified disabled. Contact Employee Benefits for details.	
Employee Assistance Program	Employment/Hire Date	Employer Paid	Confidential counseling service for employees and their dependents experiencing personal or work-related problems.	
Employee Discounts (Ron Dino Promotions)	Employment/Hire Date	Employer Paid	Employee discounts available at over 100 participating local restaurants retail shops, service and entertainment establishments in the greater Dayton area.	
Employee Health Services	Employment/Hire Date	Employer Paid	Treatment of work-related illness and injuries. Free influenza and hepatitis vaccinations.	
Healthy Living Wellness Plan	Employment/Hire Date	Employer Paid	 If you are enrolled in the Premier Health Employee Plan you may: Earn a discount on your Health Insurance premium. Earn an employer contribution to HRA/HSA. All employees may: Participate in employer- sponsored wellness challenges. Receive discounts at YMCA, select fitness centers, Weight Watchers and more. 	
Jury Duty	After completion of 90 days of continuous regular service	Employer Paid	Paid for regular scheduled work time served as a juror.	
Leadership Development	Employment/Hire Date	Employer Paid	Opportunities for current and aspiring leaders to advance their leadership skills.	

 $[\]hbox{\it **Benefit eligibility based on full-time and part-time status.}$

Premier Health's Benefits Details

Program	Eligible Date	Expense	Benefit
Leaves of absence: Maternity, Medical, Military, Paternity & Personal	Determined by the type of leave. Complies with the FMLA of 1993.		Approved time off without pay for maximum period of time, depending on type of leave and/or State/Federal legislation on Family and Medical Leave Act. Job protection dependent on type of leave and length of leave. See HR policy for details.
Leave of absence: Bereavement	FT and PT employees after completion of 90 days of continuous regular service	Employer Paid	• Paid time off according to bereavement leave schedule (2 – 5 days).
Life Insurance: ** Basic	First of month following hire date or transfer date into benefit eligible status	Employer Paid	Basic coverage is equal to one times annual earnings or a minimum of \$20,000 for full-time employees and \$7,500 for part-time employees.
Supplemental Life Insurance	First of month following hire date or transfer date into benefit eligible status	Employee Paid	Supplemental life insurance is term life insurance coverage. Employee may purchase up to four times annual salary in additional term life insurance through pre-tax payroll deduction.
Dependent Life Insurance	First of month following hire date or transfer date into benefit eligible status	Employee Paid	Term life insurance for spouse and/or dependent children.
Medical Insurance **	First of month following hire date or transfer date into benefit eligible status	Shared	 The Premier Health Employee Plan provides two options: 1) Traditional Plan 2) Saver Plan Employer paid HRA/HSA through Wellness Incentive only. Employee premiums deducted on a pre-tax basis.
Parking	Employment/Hire Date	Employer Paid or Shared	Free parking is available to all employees on a space-available basis. At some sites, parking is also available in a parking garage for a nominal monthly fee.
Pharmacy	Employment/Hire Date	Employee Paid	Payroll deduction available.
Premier Online Store	Employment/Hire Date	Employee Paid	Purchase Premier Health logo wear at cost at www.premierbrandstore.com.
Retirement Cash Balance Plan	After 1 year of employ- ment	Employer Paid	A pension plan where you're rewarded based on service.
Retirement Savings Plan 403(b)/401(k)	Employment/Hire Date	Shared	Employees are auto-enrolled at a contribution rate of 3% with a 60-day opt-out period. Employer match after one year of employment.
Reimbursement Accounts ** Healthcare Flexible Spending Account	First of month following hire date or transfer date into benefit eligible status	Employee Paid	Elect payroll deductions on a pre-tax basis to pay for allowable healthcare (medical/dental/vision) expenses
Dependent Care Flexible Spending Account	First of month following hire date or transfer date into benefit eligible status	Employee Paid	Elect payroll deductions on a pre-tax basis to pay for allowable child care expenses
Health Savings Account** (only available if elect Premier Health Employee Saver Plan)	First of month following hire date or transfer date into benefit eligible status	Employee Paid/ Employer Paid thru Wellness Incentive Only	Elect payroll deductions on a pre-tax basis to pay for allowable healthcare (medical/dental/vision) expenses
Service Awards	At 5 years & at increments of 5 years thereafter	Employer Paid	Service Awards are presented at the annual Employee Awards Banquet
Social Security	Employment/Hire Date	Shared	Premier matches employee Social Security tax contributions for retirement, disability, survivorship and Medicare benefits.

 $[\]hbox{\it **Benefit eligibility based on full-time and part-time status.}$

Premier Health's Benefits Details

Program	Eligible Date	Expense	Benefit
Trogram	Eligible Date	Lapense	Deficit
Time Off Program (TOP)	Hourly TOP accrues from hire date. Salaried TOP is allotted in one lump sum annually. Available after working 90 days.	Employer Paid	Time-off benefit to be utilized as income replacement for vacation, holidays, short-term illnesses and personal days. The amount of TOP is based on position, status, years of service, and hours worked.
Tuition Assistance	Available for degree programs after 6 months of employment Available for certificate programs after 2 years of employment	Employer Paid	Tuition assistance is available for approved coursework in a degree or certificate program.
Vision Insurance **	First of month following hire date or transfer date into benefit eligible status	Employee Paid	Vision insurance through Vision Services Plan (VSP). Employee premiums deducted on a pre-tax basis.
Voluntary Supplemental Benefits: • Accident Insurance • Critical Illness • Whole Life with Long Term Care Rider • Hospital Indemnity Plan • Legal Shield • ID Shield	January 1st of Plan Year	Employee Paid	Employee may purchase voluntary supplemental benefits thru payroll deduction. Enrollment only available during Open Enrollment prior to new plan year.
Wellness/Fitness Center	Employment/Hire Date	Employer Paid	Located on some campuses, Wellness/Fitness Centers provides 24 hour/day - 7 days/week access to Cardiovascular and Weight Rooms.
Workers Compensation	Employment/Hire Date	Employer Paid	 Insurance to cover the cost of medical bills and compensation directly related to work-related injuries/illnesses as defined by and in accordance with the State of Ohio BWC Guidelines

 $[\]hbox{\it **Benefit eligibility based on full-time and part-time status.}$

Premier Healthy Living

Premier Healthy Living is our corporate wellness program. The goal of Premier Healthy Living is to create a culture of health by providing health resources for our employees. The program not only includes incentives for those enrolled in Premier Health's medical plan, but also includes activities designed to improve the health of all our employees, whether or not you enroll in Premier Health's medical plan.



Salaried Time Off Program (TOP)

Our benefits package is designed to support employees in mind, body and spirit. Having a paid time off program that helps employees balance work and personal time is an important part of that package.

Below is a brief overview of salaried TOP:

- Full-time and part-time salaried employees are allotted TOP based on years of service.
- For new employees, prorated TOP hour allotments are front-loaded at the time of hire (see proration table below). Thereafter, TOP hour allotments are front-loaded at the beginning of each TOP Plan Year (March).
- New employees are eligible to start using TOP hours after successfully completing their introductory period (typically 90 days).

- TOP is used for vacations, personal days, short-term illness and holidays* in which your department is closed or you are not scheduled to work.
- TOP is paid at an employee's base rate of pay in their primary position with applicable shift differentials (this does not include weekend differentials).
- If TOP hours are not used at the end of the TOP Plan year, an employee may carryover up to a maximum of 60 allotted hours to the new TOP Plan year.
- With the exception of unexpected illness or emergencies, employees must request TOP use in advance, and it must be approved by their supervisor.
- Available TOP hours are represented on the employee's pay stub and are viewable in our Time and Attendance system.

Salaried TOP Allotment Schedule

Years of Service	Annual TOP Hours**
0 – less than 2 years	176
2 years – less than 4 years	216
4 years – less than 9 years	256
9 years – less than 14 years	264
14 years – less than 19 years	272
19 years or more	296

^{**} Calculations are based on working 40 hours per week (1 FTE) Allotments are prorated if employee is less than a 1 FTE.

Proration Table

Employees hired after the annual TOP allotment will receive a prorated TOP allotment based on the month they start. Prorated allotments are rounded to the full hour using normal rounding rules.

Month of Entry in Plan (i.e. Hired)	# Months of Pro- rated Allotment	%
March	11/12	92%
April	10/12	83%
May	9/12	75%
June	8/12	67%
July	7/12	58%
August	6/12	50%
September	5/12	42%
October	4/12	33%
November	3/12	25%
December	2/12	17%
January	1/12	8%
February	0/12	0%

^{*}Holidays include: New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving and Christmas Day.

(S) Hourly Time Off Program (TOP)

Our benefits package is designed to support employees in mind, body and spirit. Having a paid time off program that helps employees balance work and personal time is an important part of that package.

Below is a brief overview of hourly TOP:

- Employees begin to accrue TOP hours on day one of employment and are eligible to start using TOP hours after successfully completing their introductory period (typically 90 days).
- TOP is used for vacations, personal days, short-term illness and holidays* in which your department is closed or you are not scheduled to work.
- TOP is accrued on most paid hours, including hours used for TOP, up to 40 hours per week. TOP does not accrue on overtime hours or paid short term disability hours.

- TOP is paid at an employee's base rate of pay with applicable shift differentials.
- Hourly employees may cash out up to 40 accrued TOP hours twice each year, for a total of 80 hours per year. Employees must also maintain a minimum of 40 hours in their bank at the time TOP hours are cashed out. Differentials are not paid on cashed out TOP hours.
- With the exception of unexpected illness or emergencies, employees must request TOP use in advance, and it must be approved by their supervisor.
- Available TOP hours are represented on the employee's pay stub and are viewable in our Time and Attendance system.
- See schedule below to determine accrual rate and annual TOP hours.

Years of Service	TOP Accrual Factor	Annual TOP Days Off **	Annual Max Accrual (in hours)	Maximum Accrual (In hours)
0 – 2 years	0.08462	22.00	176.01	360
2 years + 1 day to 4 years	0.10385	27.00	216.01	360
4 years + 1 day to 9 years	0.12308	32.00	256.01	360
9 years + 1 day to 14 years	0.12672	32.95	263.58	360
14 years + 1 day to 19 years	0.13077	34.00	272.00	360
More than 19 years + 1 day	0.14231	37.00	296.00	360

^{**} All calculations are based on working 40 hours per week.

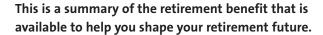
^{*}Holidays include: New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving and Christmas Day.

Your Future Matters

Premier Health is committed to offering a retirement program that provides our employees with financial assistance when they retire from our organization. Taking time to make smart decisions during your working years can make a huge difference in what you are able to afford to do in the future.

The Premier Health Retirement Program

- Provides a meaningful benefit to employees who work for Premier for a short period of time or spend their full career here
- Offers a retirement benefit that is competitive within our health care market
- Recognizes and rewards you for your service
- Gives you an incentive to save



The retirement program has two components:

1. Defined Benefit Pension Plan

The PHP Employees Retirement Plan is a defined benefit plan, fully funded by your employer, and includes a cash balance retirement account that rewards you based on your service.

2. Employee Retirement Savings Plan

A defined contribution plan in the form of a 403(b) or 401(k) retirement savings plan that allows you to save with the added feature of matching contributions made by Premier Health.



Your Future Matters

Pension

PHP Employees Retirement Plan Cash Balance Retirement Account

You will earn a service credit to your cash balance account each year you are paid for at least 1,000 hours. Your service credit is based on your pay and years of benefit service. In order to be eligible for this benefit when you leave employment, you must be vested (which occurs after you have received three years of benefit service).

Each year, you will also get an interest credit added to your cash balance account. Over time, your retirement account will grow to help you cover your future income needs.

When	Can	l Part	icipate?	
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Your participation in the PHP Employees Retirement Plan is automatic after you meet the following eligibility requirements:

- Have one year of service in which you are paid for at least 1,000 hours, and
- Are at least 21 years old.

If Your Years of Benefit Service Are:	Then Your Annual Service Credit (as % of compensation for Plan Year) will be:
Fewer than 6 years	2.0%
At least 6, but fewer than 11	2.5%
At least 11, but fewer than 16	3.0%
At least 16, but fewer than 21	4.0%
At least 21, but fewer than 26	5.0%
26 or more	6.0%

Example: If your pay is \$40,000 and you become eligible, Premier Health will automatically add 2% of your pay (or \$800) as a service credit to your cash balance account. The next year, your cash balance account will grow with a service credit and an interest credit as follows:

Years in Plan	Your Cash Balance Account at the Beginning of the Year	Your Service Credit for the Year	Your Interest Credit for the Year	Your Cash Balance Account at the End of the Year*
1st Year	\$0	\$800	\$0	\$800
2nd Year	\$800	\$800	\$32	\$1,633

^{*}Based on an assumed interest credit rate of 4.0%. The actual rate will vary with U.S. Treasury bond rates.

¹ To earn a year of benefit service, you must be a participant and be paid for 1,000 or more hours in a calendar year.

Employee Retirement Savings Plan

403(b) and 401(k) Plans

Saving for the future is important. That's why the 403(b) and 401(k) Savings Plans have an incentive for you to save—an employer match. For every \$1 you contribute to the plan (up to 6% of your eligible pay), Premier Health will contribute an additional \$0.25. To receive matching contributions, you must complete one year of service.

Unless you elect otherwise, you will automatically be enrolled in the Retirement Savings Plan at a three percent contribution level. Contributions to the plan will begin with the first full pay period 30 days after your date of hire. If you do not wish to be automatically enrolled, you can opt out by accessing your account on the Fidelity Investments website www.netbenefits.com/atwork or by calling 1-800-343-0860 and speaking to a customer service representative.

You may elect to stop or change your contributions to an amount different than the 3% automatic contribution by contacting Fidelity directly, via phone or website. You may choose to contribute any amount up to 100% of your Compensation. Your election change will become effective as of the first day of the payroll period that is after the change is made.

As a participant, you have the right to direct how your Accounts are invested among the various investment options available under the Plan. If you do not designate which investment funds your Account is to be invested in, then your Account will automatically be invested in the T. Rowe Price Target Date Fund that most closely matches your normal retirement date under the Plan.

When Am I Vested?

In order to be eligible to take the match benefit when you leave employment, you must be vested. You are vested after you have received three years of benefit service.¹ You are always eligible to take any of your contributions when you leave employment.

¹ To earn a year of benefit service, you must be a participant and be paid for 1,000 or more hours in a calendar year.

Example: If your pay is \$40,000, here is how much you can receive as a match on your savings:

Your contributions to the 403(b)/401(k)		+ Premier match on your contributions	= The total contribution to your 403(b)/401(k)
As a % of pay	In dollars		
0%	\$0	\$0	\$0
1%	\$400	\$100	\$500
2%	\$800	\$200	\$1,000
3%	\$1,200	\$300	\$1,500
4%	\$1,600	\$400	\$2,000
5%	\$2,000	\$500	\$2,500
6%	\$2,400	\$600	\$3,000
10%*	\$4,000	\$600	\$4,600

^{*}You can only earn the match on your contributions up to 6% of your pay



Premier Health

Premier Health 2020 Benefit Highlights

New Hire / Re-hire Eligibility – Benefits Effective First of Month Following Hire Date

Plan		Pre	Premier Health Employee Plan	yee Plan		Premier Heal	Premier Health Dental Plan	Vision Service Plan
Administrator			Medical Mutual	al		Me	MetLife	(VSP)
	Premier Health Group (PHG)	HG)				In-network – use MetLife PDP Plus Dental Network to	P Plus Dental Network to	In-network – use Providers
Provider	Extended Networks: • SuperMed PPO (Excluding Kettering Health Network)	ling Kettering F	Health Network)			obtain maximum benefit		to obtain maximum benefit
Networks	Aetha Open Choice (Excluding Kettering Health Network) No Out of Network Coverage except Emergency Room.	kcluding Ketteri rage except En	ing Health Network)			Out-of-network — Member responsible for payment to provider, who may balance bill	esponsible for payment to vill	Cut-of-network – Member responsible for payment to provider, who may balance
		adawa aga						pill
	Tradit	Traditional Plan (HRA)	HRA)	Savei	Saver Plan (HSA)	Preventive Plan	Advantage Plan	
	PHG Network	В	Extended Network	PHG Network	Extended Network			
Deductible	Embedded \$1,500 / \$3,000		Embedded \$4,000 / \$8,000	ρ (\$2)	Aggregate \$2,500 / \$5,000	N/A	\$50 per person	N/A
v	New empl	loyees receive	New employees receive a Premier Healthy Living premium discount of \$10.00 per pay*	premium discount of	⁵ \$10.00 per pay*	δ/N	۵/۷	V/N
}				HSA IRS max \$∈	HSA IRS max \$3,550 single/\$7,100 family			
		PHG	Extended Networks	PHG	Extended Networks			
	PCP Visit	\$20 copay	30% AD	10%AD	30% AD			
	Specialist Visit	\$40 copay	30% AD	10%AD	30% AD			
	Emergency Room	\$350 copay	\$350 copay	10% AD	10% AD			
	Urgent Care	\$35 copay	\$50 copay	10%AD	30% AD			
	Premier Virtual Care	\$35	Not Covered	10%AD	Not Covered			
	Convenience Clinics	\$32	\$35	10% AD	10%AD		Occinacy custotacy cod	¢15 for an axam
Benefit	Inpatient Services	10% AD	30% AD	10%AD	30% AD	Preventative services – 0%	Preventative services – 0%	OTO IOI EÀE EXGIII
Summary	Outpatient Services	10% AD	30% AD	10% AD	30% AD	Basic services – 50%	Ortho cervices – 20%	\$25 for lenses/frames
	Preferred Generic Rx	\$4 copay	\$10 copay	10% AD	15% AD		Old 10 services 400	
	Non-Preferred Generic Rx	\$15 copay		10%AD	15% AD			
	Preferred Brand Rx	\$45 copay	\$55 copay	20% AD	30% AD			
	Non-Preferred Brand Rx	\$80 copay	\$90 copay	35%AD	45% AD			
	Specialty Rx	20%	20%	20% AD	20% AD			
	90-day Premier Pharmacy	2.5x copay	2.5x copay					
	90-day Mail Order	3х сорау	3х сорау					
	5HG	Φ	Extended Networks	PHG	Extended Networks	Annual Maximum	Annual Maximum	Annual Maximum
Maximum		Embedded		Ξ	Embedded	• None	 \$1,500 per person 	 \$120 allowance for
Out of Pocket	₩.	\$6,750/\$13,500	00	\$6,7:	\$6,750 / \$13, 500		l fetime Maximum	contacts and exam
*To receive an emp	*To receive an employer contribution to the HRA/HSA and future premium discounts, employees must complete wellness program	4/HSA and fut	ure premium discounts, er	mployees must comp	lete wellness program		• \$1,000 lifetime	every plan year OR
requirements.							orthodontic maximum	• \$175 frame allowance
DEFINITIONS:	:::::::::::::::::::::::::::::::::::::::						per person for	(20% discount over
PCP = Primary Care Physician	Physician						dependents under 19	allowance) every other
AD = Alter deductible has been met Embedded Deductible = One memb	AD = Arter deductible has been thet. Embedded Deductible = One member meets own individual deductible before health plan pays	o lendividual o	deductible before health:	sved ueld			years ot age	year when not buying
				26				COLIMACE

Benefits Cost

2020 Premier Health Employee Plan

Traditional Plan	Saver Plan		Traditional Plan		Saver Plan	
Full-time Cost Per Pay (Bi-Weekly) ¹	Full-time Cost Per Pay (Bi-Weekly) ¹		Part-time Cost Per Pay (Bi-Weekly) ¹		Part-time Cost Per Pay (Bi-Weekly) $^{\mathrm{1}}$	
Employee \$56.	\$56.25 Employee	\$46.95	Employee \$1	143.98	143.98 Employee	\$46.95
Employee + Child \$128.	10 Employee + Child	\$117.83	Employee + Child	50.61	Employee + Child	\$229.23
en ;	3182.32 Employee + Children	\$167.70	Employee + Children	58.71	\$358.71 Employee + Children	\$324.90
Employee + Spouse ² \$225.	\$225.22 Employee + Spouse ²	\$203.17	Employee + Spouse ²	100.601	Employee + Spouse ²	\$362.80
0,	.236.36 Family	\$211.73 Family		426.40 Family	Family	\$378.91

¹Premier Health is committed to encouraging healthy behaviors. A tobacco surcharge of \$90 per pay period applies when you or any of your covered dependents on the medical plan use tobacco products. The Premier Health Employee Plan and Premier Healthy Living offer resources to help you and your family members to quit

²spouses who are employed and have access to medical coverage through an employer other than Premier Health are <u>not</u> eligible for medical coverage on the Premier Health Employee Plan.

2020 Premier Health Dental Plan

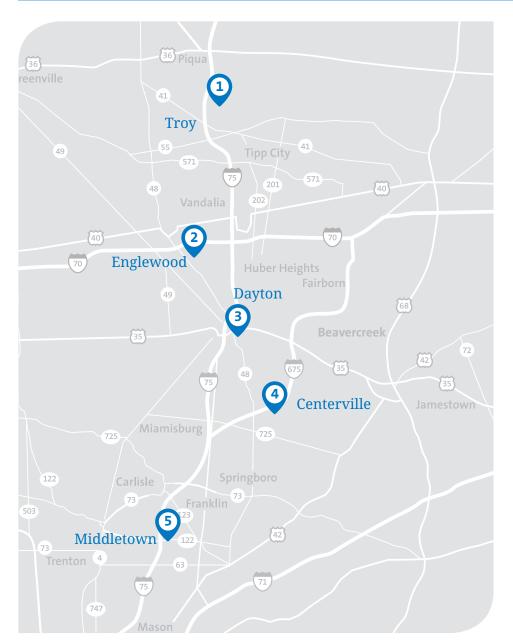
Full-time Cost Per Pay (Bi-Weekly)			Part-time Cost Per Pay (Bi-Weekly)		
	Preventive Plan	Advantage Plan		Preventive Plan	Advantage Plan
Employee Only	\$3.32	\$7.05	Employee Only	\$3.66	\$7.76
Employee + Child	\$3.56	\$7.69	Employee + Child	\$4.53	\$10.16
Employee + Children	\$8.94	\$18.98	Employee + Children	\$9.84	\$20.88
Employee + Spouse	\$6.78	\$14.39	Employee + Spouse	\$7.46	\$15.83
Family	\$11.57	\$24.55	Family	\$12.73	\$27.01

2020 VSP Vision Full and Part-time Cost Per Pay (Bi-Weekly)

Employee Only	\$4.16
Employee + Children	\$6.79
Employee + Spouse	\$6.35
Family	\$10.85



O Premier Health Hospital Locations



- 1. Upper Valley Medical Center 3130 N. County Road 25A Troy, OH 45373 (937) 440-4000
- 2. Miami Valley Hospital North 9000 N. Main St. Englewood, OH 45415 (937) 734-6784
- 3. Miami Valley Hospital One Wyoming St. Dayton, OH 45409 (937) 208-8000
- 4. Miami Valley Hospital South 2400 Miami Valley Dr. Centerville, OH 45459 (937) 438-2400
- 5. Atrium Medical Center One Medical Center Dr. Middletown, OH 45005 (513) 424-2111



To learn more, visit premierhealth.com



110 N. Main St. Dayton, Ohio 45402

premierhealth.com