



Focus on
Benefits
2008

Medical Plan

The Company's medical and dental insurance benefit is known as 'self-funded'. Self-funding is where an employer assumes the responsibility for paying colleague health care claims directly from general assets. Contributions received from covered persons (your payroll deducted insurance premiums, co-pays, deductibles, etc.) are used to cover Plan costs and expended immediately.

Healthscape, LLC

Member handbook available for download on The Company site. home page or a hard copy is available from Human Resources upon request

Health Maintenance Organization (HMO)

An HMO is a form of health insurance combining a range of coverage on a group basis. You must use services within Healthscape's panel; some exceptions may apply (see Handbook). College students attending school out of the service area may choose a provider from a panel of nationwide providers (call Company for details). Additionally, you are required to pick a Primary Care Provider (PCP). A PCP generally coordinates care as needed from other providers. PCPs are from the local area except for students attending school out of the service area.

Coverage option choices to meet your needs

- Colleague
- Colleague/Spouse
- Single Parent (Colleague and child/ren)
- Family

Premiums paid via payroll deduct

Insurance Cards

- Card required at all appointments
- Health and Dental card issued by Healthscape contains:
 - Name of health plan
 - Group number
 - Member names
 - Member identification numbers (not social security numbers)
 - Short summary of benefits
 - Claims processing information
- Separate card issued for pharmacy charges; it is to be used at pharmacies outside of Company; members may choose to fill their prescriptions at Company or at a participating retail pharmacy

Wellness Incentive Program

The Wellness Incentive Program (WIP) is available to all Company colleagues and consists of a free, personalized fitness evaluation and an individualized program designed by a fitness coach. Included are wellness consultations, goal-setting, access to fitness center, educational opportunities and rewards for personal accomplishments.



Medical Benefit Summary for Healthscape

Healthscape Medical					
Deductible	\$250 per person per year				
	\$500 per family per year				
Maximum out of pocket	\$3,000 per person per year				
	\$5,000 per family per year				
Co-pays (not subject to deductible)	Hospitals		Physicians		
	Inpatient	100% after \$200 co-pay	Primary care	\$20 co-pay	100%
	Outpatient services	90% of allowable charges	Specialist	\$40 co-pay	90%
	Other Gorge hospitals	80%	COIPA primary care	\$20 co-pay	80%
	Legacy (MHN)	80%	COIPA specialist	\$40 co-pay	80%
	Multiplan	80%	MHN	\$40 co-pay	80%
	OHSU	70%	Non-contracted	\$75 co-pay	50% (plus difference of allowable)
Out of network	50% (plus difference of allowable)				
Alternative therapies - \$1,500 per year benefit	<ul style="list-style-type: none"> • Massage therapy • Acupuncture • Naturopath • Chiropractor 				
Pharmacy	<ul style="list-style-type: none"> • Tier 1 – generic; out of pocket 10% or minimum of \$5.00 • Tier 2 – preferred formulary; out of pocket 25% or minimum of \$5.00 • Tier 3 – non-preferred formulary; out of pocket 50% or minimum of \$5.00 • Available through MCMC (substantial discount), non-MCMC pharmacies, and mail-order • 90 day supplies available for certain prescriptions • Refer to WHI (Walgreens Health Initiative) online at www.mywhi.com or by phone at 1-800-207-2568 for details 				
Vision	<ul style="list-style-type: none"> • Eye exam up to \$75 every 24 months for adults age 18 – 54; every 12 months for members 17 and younger and adults 55 and over • Glasses <ul style="list-style-type: none"> • \$75 maximum for frames every 24 months • \$62 maximum for single vision lenses every 24 months for adults age 18 – 54; every 12 months for members 17 and younger and adults 55 and over if prescription changes • Additional coverage for bifocals and trifocals • Contacts <ul style="list-style-type: none"> • \$137 maximum every 24 months • Benefit of \$137 total for contacts if benefit has not been used for glasses 				
Major highlights of plan	<ul style="list-style-type: none"> • Preventive care • Minor medical • Major medical • Physical / occupational / speech therapies • Mental health • Sleep studies • Pregnancy • Lab services • Diagnostic imaging • Durable medical equipment • Allergy testing and treatment 				

Major highlights of plan only and not inclusive of all benefits; please see Member Handbook for complete listing of inclusions, limitations, and exclusions.

Life Insurance

It is important to carefully plan for the unexpected and to consider your personal and your family's life insurance needs. This is why MCMC offers two life insurance coverage options:

Term Insurance: provides Life and Accidental Death & Dismemberment insurance coverage during your work years at MCMC at a lower cost than individual whole life policies. This is an excellent insurance option for more of the unseen, catastrophic losses.

Permanent Insurance: provides permanent and portable Life insurance coverage during your working and retirement years. This is a whole life policy that will remain with you for the duration of your life. This is an excellent insurance option to provide for end of life costs.

Term Life Insurance

- Paid for with post-tax dollars
- Core term life insurance policy of \$10,000 provided to all benefit eligible colleagues and paid for by Company
- Colleagues may elect supplemental term insurance
 - Up to five (5) times annual salary if elected within 30 days of date of eligibility to a maximum of \$100,000 without evidence of insurability
 - 50% of colleague's elective benefit amount on spouse; up to \$30,000 without evidence of insurability if requested at same time as colleague's initial election
 - May apply for up to \$250,000 coverage on colleague and \$125,000 on colleague's spouse; evidence of insurability required; maximum of five (5) times annual salary and maximum of 50% of that benefit for spouse if approved
 - Also available: \$5,000 dependent coverage term policy for dependents up through age 18 (or 24 if full-time students) at time of eligibility

Permanent Life Insurance

Colleagues may voluntarily purchase permanent life insurance coverage through convenient, after-tax payroll deductions for themselves and their dependents during open enrollment.

Benefits of Permanent Life Insurance

Family Coverage: Colleagues can receive benefit for themselves, their spouse, and their children at affordable rates. Each family member can have his or her own permanent policy which will remain with them for the duration of their policy.

Portable: Since each permanent policy is an individual policy owned by the colleague and/or family member, coverage will continue even after the colleague leaves employment. The premium cannot be increased, and the benefit cannot be decreased as a result of separation from employment.

Entry Age/Attained Age: Policies are issued at entry age, and, unlike most insurance policies, premiums do not increase with age.

Cash Value Accumulation: In addition to your face value, permanent life insurance also accrues cash value. This cash value provides policyholders with flexibility and stability in the future years.

Benefit Amounts: Employees may purchase coverage in weekly dollar increments up to a face value they desire. Coverage amounts are based on the initial age of the employee and the premium they select.



Income Protection Benefits

Short Term Disability

You have the opportunity to purchase Short Term Disability (STD) coverage for yourself. This benefit offers you short term income protection from a disability after seven (7) days of a disability. The benefit will begin paying up to 50% of your pre-disability base pay, up to a maximum of \$1,000 per week. This benefit's duration can last up to a maximum of 25 weeks.

- Voluntary benefit
- No evidence of insurability required if colleague enrolls within 30 days of date of benefit eligibility
- Paid for with post-tax dollars
- Benefits paid are tax-free
- Pregnancy (limited benefit), injury and illness
- Certificate of benefit, limitations and exclusions available from Human Resources
- Request claim form from Human Resources

Long Term Disability

You have the opportunity to purchase Long Term Disability (LTD) coverage for yourself. This benefit offers you long term income protection from a disability after 180 days of a disability. The benefit will begin paying up to 60% of your pre-disability base pay, up to a maximum of \$5,000 per month. The benefit's duration can last up to five (5) years.

- Voluntary benefit
- May apply for at open enrollment; evidence of insurability required



Deferred Compensation Plan

401(k) through Plan Provider

- Eligibility
 - Status of Full-time or Part-time Core (scheduled to work a minimum of 20 hours per week) or
 - Have worked a minimum of 1000 hours in any 365 day period
- Once entered into the plan, colleague is always in the plan
- Five (5) year vesting schedule for colleagues hired after January 1, 2007; colleagues hired but not necessarily eligible prior to January 1, 2007 are 100% vested at time of entrance into the plan
- 3% core contribution whether electively deferring or not when colleague is eligible
- Match of up to 3% of the first 6% electively deferred for colleagues who are in the plan
- Catch-up contribution allowed for those 50 years of age or older
- Ability to change electively deferred amount at any time
- Ability to choose and change funds at any time
- May rollover to Plan from prior qualified Plan
- May rollover or withdraw from Plan upon termination or upon reaching age 59
- Plan administered through Plan Provider
 - Easy, online access to your 401(k) at www.401k.com
 - Change your elective deferral percentage at any time
 - Change your fund investment choices at any time
 - Apply for loans
 - Apply for hardship withdrawals (subject to IRS criteria)
 - See your fund performance year to date
 - Online statements available for viewing and printing



Additional Benefits

Jury Duty

If a full-time colleague is called to jury duty, The Company will pay the base rate for normally scheduled hours missed for full-time colleagues. Colleagues should notify their department director in advance of their absence.

Funeral Leave

All colleagues are entitled to three (3) days off for funeral/bereavement leave. Colleagues with EIH may use that time for their time missed or may use PTO if EIH is not available.

Employee Assistance Program

Company Employee Assistance Program is a confidential counseling and referral program provided to Company colleagues and their families. Contact Employee Assistance at 111-111-1111. The following benefits are offered with this program:

- Free consultation/referrals
- Non-counselor support
- Bereavement counseling
- Grieving support groups
- Monetary assistance and hardship loans
- Financial counseling referral

Credit Union Membership

- First Community Credit Union
- Territory Federal Credit Union
- Credit Union
- Credit Unions that you bring with you as a new colleague

Direct Deposit

Your paycheck can be automatically deposited into your bank account through the Direct Deposit program. It can be deposited into a number of accounts – both checking and savings.

Colleague Recognition Events

- Annual picnic
- Holiday brunch
- Barbecues
- Movie nights
- Shades of Planetree Chapter luncheons, recognizing outstanding colleagues every quarter
- Annual Take a Bough celebration which recognizes all quarterly winners and selects one overall winner for the year for both story of the year and innovator of the year
- Staff recognition funds allocated for each department director to use each year to recognize their staff in a personalized fashion, i.e. luncheons, gift certificates, etc.
- All colleagues receive a free lunch or coffee cart item in recognition of their birthday

Years of Service Awards

- Recognized every five (5) years
- Personalized gift selection options to align with our philosophical drive to personalize employment by offering award choices that have meaning for our colleagues

Colleague Health

- Free annual physical - contact Occupational Health at 111-111-1111
- Free annual mammogram - contact Mammography Services at 111-111-1111
- Free annual selected lab tests - contact Occupational Health at 111-111-1111

Complementor Services

Contact MCMC University at 111-111-1111 for more information.

- Dell Computers
- Sprint/Nextel
- Local health clubs
- Local car dealerships for maintenance and new car buying at various motor dealers throughout the state. Including all makes and models.
- Auto detailing at Gorgeous Auto Detail and Auto Detail
- Local food vendors
- Dry cleaning drop-off/pick-up service at the Company
- Fuel Discounts at Distributing and Distributing
- Housekeeping/Personal Shopping