



West Tennessee
HEALTHCARE™

Henry County
Hospital

731-642-1220 • 301 Tyson Avenue, P.O. Box 1030, Paris, TN 38242



2025 EMPLOYEE BENEFITS GUIDE

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We recognize the importance of being able to provide employees and their families with quality benefits as part of their overall compensation package. Therefore, we have developed a comprehensive benefits package that delivers quality and value while satisfying the diverse needs of the workforce. This summary highlights the benefit options we offer for January 1, 2025 through December 31, 2025.

Eligibility

West Tennessee Healthcare - Henry County Hospital provides benefit enrollment opportunities to both full-time employees and part-time employees (working 60-69 hours per pay period). New hires are eligible first of the month following a 30 day wait. All costs listed within this guide are per 26 pay periods.

****Part time employees with less than 60 hours per pay period are not eligible for benefits**

Medical Benefits



Below is a high level review of the medical plans offered through BCBST. Tier 1 benefits provide the best discount for you as these are services provided at West Tennessee Healthcare -Henry County Hospital or their Associates. Tier 2 provides discounts for all other providers that are listed as in-network with BCBST. Tier 3 isn't listed on this guide, but can be found on your SBCs, and are your out-of-network benefits. Dependent age limit: to the end of the month in which the child attains age 26.

Base Plan Option 1

Benefits	Tier 1	Tier 2
Deductible	\$1,800 ind \$5,400 family	
Out-Of-Pocket Maximum	\$6,300 ind \$12,600 family	
Preventative	No Charge	
Emergency Room	\$50 copay visit then 80% with coinsurance	
Urgent Care	10% coinsurance	30% coinsurance
Office Visit PCP	\$25 copay	\$45 copay
Specialist Visit	10% coinsurance	30% coinsurance
Preferred Generic Drugs	20% coinsurance	50% coinsurance
Non-Preferred Generic Drugs	20% coinsurance	50% coinsurance
Preferred Brand Drugs	30% coinsurance	60% coinsurance
Non-Preferred Brand Drugs	30% coinsurance	80% coinsurance
Preferred Specialty Drugs	20% coinsurance	30% coinsurance
Non-Preferred Specialty Drugs	20% coinsurance	30% coinsurance

Classic Plan Option 2

Benefits	Tier 1	Tier 2
Deductible	\$900 ind \$2,700 family	
Out-Of-Pocket Maximum	\$5,000 ind \$10,000 family	
Preventative	No Charge	
Emergency Room	\$25 copay visit then 80% with coinsurance	
Urgent Care	10% coinsurance	20% coinsurance
Office Visit PCP	\$25 copay	\$45 copay
Specialist Visit	10% coinsurance	20% coinsurance
Preferred Generic Drugs	20% coinsurance	50% coinsurance
Non-Preferred Generic Drugs	20% coinsurance	50% coinsurance
Preferred Brand Drugs	30% coinsurance	60% coinsurance
Non-Preferred Brand Drugs	30% coinsurance	80% coinsurance
Preferred Specialty Drugs	20% coinsurance	30% coinsurance
Non-Preferred Specialty Drugs	20% coinsurance	30% coinsurance

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Dental



In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. The following chart outlines the dental benefits offered through BlueCross BlueShield of TN.

Benefits		
Deductible	Individual: \$0	Family: \$0
Benefit Maximums: Coverage A, B & C are calendar year. Coverage D is lifetime	\$1,000	
Coverage A: Exams, X-rays, Cleanings, Fluoride, Sealants, Space Maintainers	80%	
Coverage B: Basic Restorative Services Basic/Major Endodontics Basic/Major Periodontics Basic/Major Oral Surgery	70%	
Coverage C: Major Restorative and Prosthodontics	70%	
Coverage D: Orthodontics-Child and Adults	50%	

Voluntary Vision



In addition to providing everyday vision needs, routine vision check-ups can help detect early health conditions. The following chart outlines the vision benefits offered through BlueCross BlueShield of TN.

Benefits	In-Network	Out-Of-Network Allowance
Annual Exam With Dilation as Necessary	\$0 / \$50 allowance	\$35
Frames & Lenses Once every 12 months	\$0 / \$150 allowance	\$150
Contact Lenses (Conventional)	\$0 Copay; \$150 Allowance 15% Off Balance Over Allowance	\$150
Contact Lenses (Disposable)	\$0 Copay; \$150 Allowance	\$150



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Payroll Deductions

With each paycheck, there will be a specific dollar amount deducted to ensure the provision of your benefits coverage. These costs are laid out for your convenience and are detailed below for your review and reference.

Medical Cost

Base Plan Option 1

Coverage Options	Cost
Employee Only	\$40
Employee + One	\$138
Family	\$198

Classic Plan Option 2

Coverage Options	Cost
Employee Only	\$60
Employee + One	\$231
Family	\$297

Dental Cost

Coverage Options	Cost
Single	\$3.62
Family	\$16.13

Vision Cost

Coverage Options	Cost
Single	\$3.01
Family	\$6.64

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Flexible Spending Account



2025 Contribution Limits: \$3,300



How a Healthcare FSA works:

- Decide what you want to contribute to your FSA for the year. Money is then deducted pre-tax from your paycheck in equal installments.
- Pay for qualified medical expenses for yourself, your spouse, and your dependents.
- Use your HSA Bank Health Benefits Debit Card to pay directly or pay out of pocket and submit a claim for reimbursement.
- Check your balance and account information on the Member Website or HSA Bank Mobile App 24/7.

How much can I contribute?

Each year, the IRS limits how much you can contribute to your FSA. You lose anything you don't spend by the end of the plan year, unless your employer offers a grace period, or your plan lets you carry over unused funds.

Visit hsabank.com/irs-guidelines for specific annual limits.



What's covered?

You can use your FSA funds to pay for any IRS-qualified medical expenses like doctor visits, hospital fees, prescriptions, dental exams, vision appointments, over-the-counter medications, and more.

Visit hsabank.com/QME for a list of qualified expenses.

Am I eligible?

If you're not self-employed and a Healthcare FSA is included in your employee benefits package, you're most likely eligible to open one. You don't need healthcare coverage to participate, but your employer is typically required to offer a group health plan.

Tax savings



FSA contributions aren't subject to federal and most state income taxes.**



Employer contributions are excluded from your gross income when you file taxes.**



Any funds you spend on qualified medical expenses are tax-free.

****State tax exemption may not be available in every state. HSA Bank does not provide tax advice. Consult your tax professional for tax-related questions. Plan Administrative Services and Benefit Services are administered by Webster Servicing LLC.**



Please call the number on the back of your HSA Bank debit card or visit us at

www.hsabank.com

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Dependent Care Flexible Spending Account



A Dependent Care Flexible Spending Account (DC-FSA) lets you set aside pre-tax payroll dollars to pay for dependent care expenses, including after-school care or adult daycare for qualifying dependents. Contribution limits for 2025: \$5,000 per household or \$2,500 if married and filing separately.

Who qualifies as a dependent?



A tax dependent **under age 13**.



Any other tax dependents living with you, such as a spouse or elderly parent, **physically or mentally incapable of self-care**.

How much can you contribute?

The IRS limits the amount you can put into a DC-FSA. Visit hsabank.com/irs-guidelines for the current limits.

How can you benefit from tax savings?

- Contributions, including any from your employer, are excluded from your taxable gross income.
- Withdrawals are tax-free for eligible dependent care expenses.

Did you know?

- Under IRS guidelines, you can get reimbursed only for dependent care that already took place.
- Unlike a Healthcare FSA, your full dependent care election isn't available Jan. 1. You can't get reimbursed for more than you have currently in your account.

Plan Administrative Services and Benefit Services are administered by Webster Servicing LLC.



Visit www.hsabank.com or call the number on the back of your debit card for more information.

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How a DC-FSA works:

- Contribute to your DC-FSA pre-tax, through payroll deduction.
- Pay for eligible expenses; pay your provider directly with your HSA Health Benefits Debit Card or pay out of pocket and submit a claim for reimbursement.
- To submit a claim, scan and upload your receipt(s) through the Member Website or mobile app.
- Once your claim is approved based on eligibility and availability of funds, you will be reimbursed.
- Check balances and account information on the Member Website or mobile app 24/7.

What's covered?

Visit hsabank.com/qme for a summary of common eligible dependent care expenses. Refer to Publication 503 at irs.gov for more details on qualified expenses.



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Life Accidental Death & Dismemberment (AD&D) Benefits



Employee Basic Life AD&D

Life insurance can help provide for your loved ones if something were to happen to you. We provide all employees with a benefit amount of 1 X Annual Salary rounded to the next higher \$1,000. This is a company paid benefit and there is no cost to you!



Employee Voluntary Life AD&D

Additional voluntary life insurance is available for you to purchase and will be payroll deducted.

New Hire Employee:

Employee: up to 5 times your salary to a maximum of \$1,000,000. Amounts greater than \$150,000 require approval and completion of Evidence of Insurability is required.

Spouse: \$50,000 (Increments of \$10,000)

Child: increments of \$1,000 to a maximum of \$10,000

Current employees who are enrolled in Voluntary Life AD&D can increase during open enrollment as follows:

Employee: can elect and additional \$10,000 if under GI amount of \$150,000. Any amount over \$10,000 and/or over GI requires completion of Evidence of Insurability.

Spouse: \$50,000 (Increments of \$10,000) requires Evidence of Insurability.

Current employees who have never enrolled in Voluntary Life AD&D can increase during open enrollment as follows:

Employee: if this is a new election and 12 months past your hire date Evidence of Insurability is required for any amount elected.

Spouse: Same as above. Evidence of Insurability required.

Disability

Short Term Disability Insurance

Short-term disability coverage is an employer paid benefit for full time employees.

Directors: 40% of weekly earnings to a maximum of \$500 per week.

Non-directors: 40% of weekly earnings to a maximum of \$350 per week.

Benefit begins on the 31st day for accident or sickness.

Maximum benefit period is 9 weeks.

Long Term Disability Insurance

We offer two Long-Term Disability options for your review. We pay the cost of the Basic Long-term Disability plan, if you choose the Buy-Up plan you would pay the cost per payroll deduction.

Basic Long-Term Disability: 40% of your monthly earnings to a maximum monthly benefit of \$12,000. This benefit will begin after 90 days of onset of the disability with the benefit payable up to Social Security Normal Retirement Age.

Buy-Up Long-Term Disability: 60% of your monthly earnings to a maximum monthly benefits of \$12,000. This benefit will begin after 90 days of onset of the disability with the benefit payable up to Social Security Normal Retirement Age.

Voluntary Ancillary Benefits

West Tennessee Healthcare - Henry County Hospital is also pleased to provide employees with the opportunity to enroll in an array of additional voluntary benefits as listed below. Payroll deductions will be listed in your online Employee Self-Serve Portal.



Colonial Life provides the following voluntary benefits to you.

- Group Accident Insurance
 - Preferred & Premier Options
- Group Cancer Insurance
- Group Critical Illness Insurance
- Group Disability Insurance
- Group Hospital Indemnity Insurance



Employee Assistance Program



Life can be challenging. When your responsibilities start to feel overwhelming and showing up each day seems difficult, it's important to reach out for help. You can lean on your confidential Employee Assistance Program (EAP) for support.

Support for your life

A **no-cost-to-you** benefit from your workplace, your EAP can help you or anyone in your household:

- Receive support when you don't feel like yourself
- Get help with responsibilities that are distracting or stressful
- Improve personal relationships
- Receive care after a traumatic event or diagnosis
- Make healthy lifestyle choices
- Improve and inspire daily life
- Be more present and productive at work
- Grow personal and career skills
- With legal advice or questions
- Assistance with budget or financial concerns



How to reach your EAP

Available 24 hours a day,
365 days a year



Support Line
800-624-5544



Online
eap.ndbh.com



Mobile App
Search for 'New Directions EAP'

Your EAP can help you:

Reduce stress | Cope after crisis | Focus at work | Lead others
Navigate the legal system | Reduce debt | Live a healthier life
Support and improve relationships | Be resilient

EAP services are 100%
confidential and no-cost to you.

eap.ndbh.com
Code: HCMC
800-624-5544

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Air Evac Membership



 A Global Medical Response Solution

AirMedCare New York offers WTHHC employees the opportunity to sign up for air evacuation services in the event of an emergency. Please fill out the separate application if you are interested.

For Questions:

Rick Perry
Membership Sales Manager
731-514-2568.
rick.perry@gmr.net










 A Global Medical Response Solution





Open Enrollment will be:
10/30/24 - 11/12/24.

Important Contacts

 	support@paideiasolutions.com 615-804-4641 or 615-497-8012
  731-642-1220 • 301 Tyson Avenue, P.O. Box 1030, Paris, TN 38242	Cheryl Owen 731-644-8265 cowen@hcmc-tn.org Janet James 731-644-8471 jjames@hcmc-tn.org
	BCBST Member Services 1-800-924-2204
	USable Customer Service 800-370-5856
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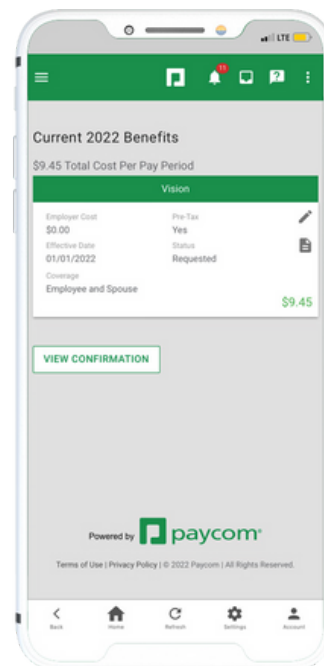
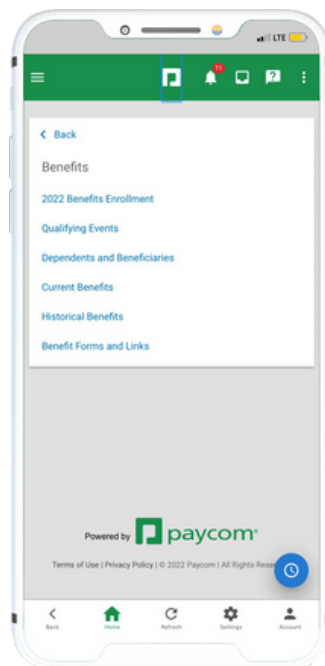
Show Me How

to Change My Current Elections

BENEFITS ADMINISTRATION

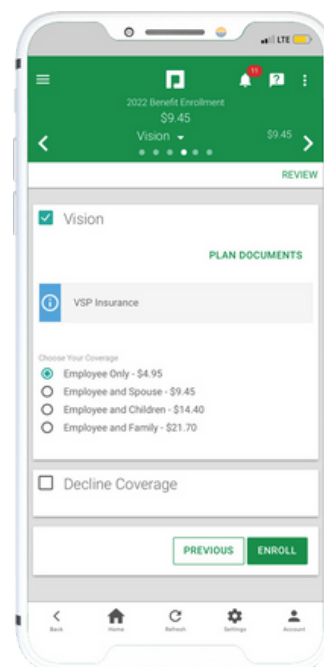
STEP 1

Log into Employee Self-Service® and tap Benefits > Current Benefits. Find the appropriate benefit plan and tap the pencil icon to edit. *Not all plans are editable after open enrollment closes.*



STEP 2

Make the appropriate changes and tap "Enroll."



EMPLOYEES

Visit the Help Menu for the most up-to-date version of this guide.



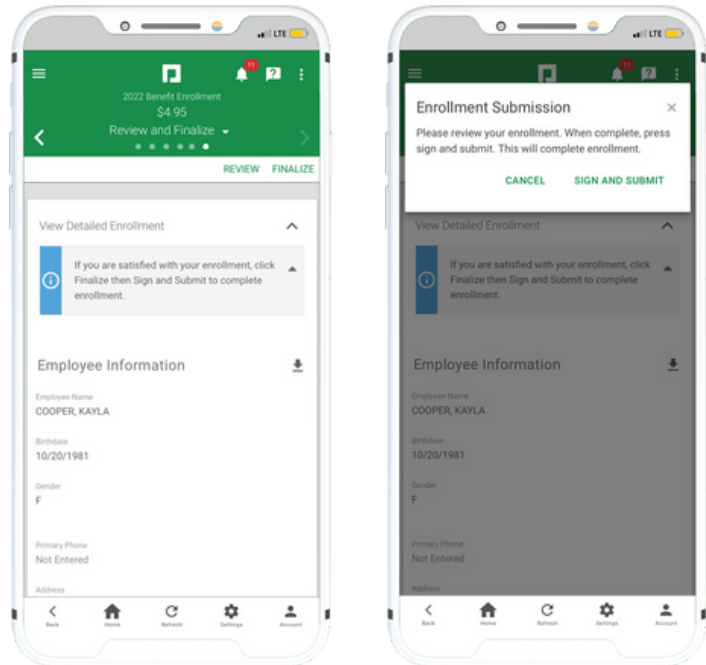
Show Me How

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BENEFITS ADMINISTRATION

STEP 3

Reivew your changes and tap "Finalize." Then, tap "Sign and Submit" in the pop-up window.



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