



HEALTH BENEFITS PLAN

All Stat is happy to offer a Health Benefits Plan for our valued employees.

Benefits

All Stat Home Health offers the Varsity Health Charter Plan, as prepared by Sarasota Memorial Hospital Health Services which is available to all eligible staff.

Description

The Varsity Health Charter Plan provides wellness, major medical, inpatient hospital, outpatient surgical, laboratory, maternity, emergency and prescription drugs benefits to employees. The program provides a lifetime maximum of \$2,000,000.00 per enrollee and the program is available for employees, their children and their spouses.

All Stat Home Health, Inc. will provide 50% of the total cost for the health plan for each individual employee.

An employee may also choose to include their spouse and/or children under the plan. In that event, All Stat Home Health, Inc. will provide 50% of the total cost for the individual employee, and the employee is responsible for all portions beyond that amount.

All employee payments will be provided through weekly payroll deduction. It will also be eligible for submission through All Stat Home Health's Cafeteria Plan to allow for pre-tax savings on health plan premiums, again providing a cost savings benefit to employees.

Requirements of Participation

Employees must be eligible to participate. Eligibility is determined based upon total hours worked during the prior 90 day period, the age of the employee and whether or not they have insurance coverage elsewhere.

Hours worked

Employees must have worked a minimum of 390 hours in the last 90 days of employment and have an expectation of continued employment. The number of hours worked is determined by payroll records.

A payroll report is generated during the middle each month and looks back for the previous 90 days.



Age

Employees must be under 65 years of age to be eligible to participate in the Varsity Health Charter Plan. This is a program requirement and has nothing to do with All Stat Home Health, Inc.

Other Insurance Coverage

Employees who have coverage elsewhere whether through a spouse, or other health plan are not eligible to participate in the Varsity Health Charter Plan. This is a program requirement and has nothing to do with All Stat Home Health, Inc.

If an employee is no longer covered under another health plan, they may be eligible under the Varsity Club Charter Plan, based on eligibility requirements listed above.

Employees who exceed the 390 hour requirement, as well as meet the other eligibility requirements, will be contacted and informed of their eligibility for the health plan and provided a Varsity Plan booklet for their review and consideration, including phone numbers to contact plan representative directly.

Employees will have until the end of that month to provide their completed paperwork to All Stat Home Health, in order to participate in the plan.

Eligible employees have three (3) options once they are eligible:

1 – An employee can enroll in the plan.

The employee will be provided with cost figures for participation and has the option of electing to accept coverage for themselves, themselves and their children, themselves and their spouse, or their family (themselves, spouse and children).

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All employee payments will be provided through weekly payroll deduction. It will also be eligible for submission through All Stat Home Health's Cafeteria Plan to allow for pre-tax savings on health plan premiums, again providing a cost savings benefit to employees.



The employee must complete the appropriate Health Plan Enrollment Form and the related Health Questionnaire prior to their acceptance into the plan. Employees must also attend an education workshop held in downtown Sarasota in order to be enrolled in the plan.

Employees will begin having withholdings from their paycheck beginning on the 1st of the month following their being contacted for enrollment. Their benefits will begin the month after their first payment.

For example,

An employee is contacted on August 15 and are told they are eligible for the plan. They must complete and return the paperwork by September 1 to be enrolled. Payroll withholdings will begin on September 1 and benefits will be available as of October 1.

2 – An employee can decline coverage due to the fact that they have other coverage through a spouse or other source.

In this event, the employee needs to sign the Enrollment Form indicating that they are declining coverage due to having coverage elsewhere. Employees are requested to provide either the name of the other insurance company, their policy number as verification of other coverage or to sign that they decline to provide that information. This information is important for annual reviews to determine All Stat's eligibility to continue to offer the plan to employees. The Insurance company requires that a certain level of participation is maintained in order to continue to provide coverage to staff. Part of that determination is how many eligible employees have accepted the plan. If the percentage of eligible employees accepting the plan falls to certain level the insurance company can deny our future coverage. Employees who have coverage elsewhere do not effect those percentages, and as a result, that is used to determine our continued eligibility.

Also, an employee who declines coverage due to coverage elsewhere is allowed to participate in the plan at any time in the future (based on eligibility requirements) in the event that their existing plan is no longer available.

3 – An employee can decline coverage because they do not wish to pay for it.

In the event that an employee declines coverage because they do not wish to pay for it, and they do not have coverage elsewhere, they are not eligible for reconsideration of joining the plan for a period of two (2) years. This is a long period



of time to be without coverage, so employees should consider their option carefully. It is another reason for identifying other insurance coverage if it applies to the employee.

Termination

Employees will be terminated from the Varsity Health Charter Plan if any of the following apply:

- the employee is no longer employed by the company and they either were discharged with cause or they terminate on their own
- the employee fails to maintain a minimum of 390 hours in the last 90 days of employment.
- the employee does not work a sufficient amount to cover the cost of their health benefits in any given period and fail to provide cash contribution in place of their payroll deduction.

For example, an employee is enrolled in the health plan and is receiving benefits and stops working for 2 weeks. As a result, the employee has no payroll deduction to cover their portion of the cost of their health benefits. The employee is still required to make payment to All Stat to meet the total cost of their portion of their benefits by the end of that month. If payment is not received and their benefits amount due becomes negative, All Stat Home Health, Inc. can terminate that employee from the health plan.

All Stat Home Health, Inc. wishes to provide these valuable health plan benefits to all staff and allow them the security of knowing that their medical care will be provided. We trust that our staff will appreciate our efforts in this matter.

Please contact the office for further information on this valuable benefit.