



Marshfield Clinic

HEALTH SYSTEM

Welcome to Marshfield Clinic Health System! We look forward to helping you with your benefit elections. The purpose of this letter is provide a further explanation of the benefit materials and bring to your attention some important details. If you are budgeted at a 50% full time equivalent or greater and not in a temporary status, you are benefit eligible. Benefit resources are available on the Pre-Employment Website.

Marshfield Clinic Health System, Inc. (MCHS) benefits will be effective December 1, 2020. You will have 31 days from your start date to complete and submit your benefit elections. However, we strongly encourage you to complete your benefit elections as soon as possible. This will allow HR and your health and dental plan provider(s) time to process your enrollment and issue new member cards on or around your effective date. Elections submitted later will result in new member cards arriving after the effective date and potential catch-up deductions from your paycheck.

**Benefit orientation is available On Demand.** Please check out the Benefits Library. The link is available on your Pre-Employment Website and on the Workday home page. Also listed on the Pre-Employment Website are hours when benefit representatives will be available to answer your specific questions. After you have had a chance to review the Orientation On Demand, as well as the additional materials on the Pre-Employment Website, questions can also be directed to the HR Helpline 715-387-5254.

**Important:** Once you have submitted your Workday benefit event, please continue to watch your Workday inbox. If additional information is needed, your benefit event will be returned to your Workday inbox for follow up.

**Health and dental insurance premiums** are based on your budgeted average week (Level 1– 30+ hours versus Level 2 – 20-29.9 hours) and selected coverage type (single, employee+1, employee+children or family).

**Health insurance plan year transition:** MCHS' health insurance plan year is April 1-March 31. To assist you with the transition to the new plan year cycle, you will receive a 15-month plan year: January 1, 2020 – March 31, 2021. This means that any deductibles incurred from January 1, 2020 through November 30, 2020, under your current medical plan will apply to your new health insurance plan through MCHS. Even if your deductible is met under your current plan, it may not fulfill the MCHS deductible. Please note that only deductible amounts are credited and not out-of-pocket maximums.

**Note:** If any family member on your health, dental and supplemental life insurance plans has a different last name than yours, supporting documentation will be required. Examples of supporting documentation include a marriage or birth certificate. Please scan and attach the document(s) to your Workday benefit event.

**Your Workday benefit event cannot be completed or approved until supporting documentation has been received for dependents with a different last name than yours.**

**Benefit premiums are deducted during the coverage month.** We encourage you to complete your benefit elections as soon as possible, reducing the need for catch-up deductions.

**Health Savings Account (HSA)** enrollment is a multiple step process. The first step is to submit your Workday benefit event and enroll into a High Deductible Health Plan. A few days after your Workday benefit event has been approved by Human Resources, log onto the Fidelity web site ([www.netbenefits.com](http://www.netbenefits.com)) or call them at 1-800-343-0860 and open your HSA. You will receive a 9-digit Fidelity HSA account number. Contact Human Resources to set up your initial HSA payroll deduction. HSA contributions can start as soon as the first pay check in January. Participants are able to amend their HSA elections after Human Resources has entered the initial election. Participants are reminded that total annual contributions are subject to the IRS annual maximums. Here are the 2021 HSA statutory maximum limits:

\$3,600 = Single Plan

\$7,200 = Employee+1/Employee+Children/Family Plan

\$1,000 = Age 55 and Older “Catch-Up” Contributions

**401(k) elections** are entered on the Fidelity website. You can enter your election starting December 4, 2020. A 6% automatic enrollment will begin 60 days after your start date. MCHS’ matching contribution starts as soon as you enroll. See 401(k) details posted on the Benefits Library. Fidelity’s contact information is: [www.netbenefits.com](http://www.netbenefits.com) or 1-800-343-0860.

**Service credit** will be awarded based on your DTC Seniority Date. Service credit will be applied towards the accrual of paid time off (PTO), service awards, the tuition assistance program, FMLA and eligibility for the short and long term disability plans.

**Paid Time Off:** An employee’s balance of unused PTO hours from the DTC will transfer to MCHS. Employees may carry over a balance of PTO (up to 40 hours for salaried employees, and 80 hours for hourly employees). Any remaining PTO balance above and beyond the 40- or 80-hour threshold, will be paid out at the employee’s regular base rate of pay at a future payroll date to be determined. Starting November 29, 2020, hourly employees will accrue additional PTO each pay period. Salaried employees will receive a lump sum of PTO, pro-rated for the calendar year based on the date of transition. PTO accrual rates will vary based on budgeted average week and years of service.

After reviewing the information on the Pre-Employment Website, as well as the Benefits Library, feel free to contact a HR representative at 715-387-5254 with additional questions.

Again, Welcome to Marshfield Clinic Health System, Inc.!