



## 2024 Benefits Overview

SGMC is proud to offer a comprehensive benefits package to eligible employees. SGMC offers a variety of benefits allowing you the opportunity to customize a benefits package that meets your personal needs.

### **Medical Insurance** *Luminare Health, 3rd party administrator for the **Anthem** network medical plans*

Luminare Health works with **Anthem** to administer your health insurance claims and provide customer service to you, while giving you access to Anthem's strong provider network. SGMC offers you a choice of two medical plans options to select – High Deductible Health Care Plans (HDHP) which can be paired with a Health Savings Account (HSA) and a PPO plan. Full-Time and Part-Time are eligible employees, SGMC pays a portion of the medical premium and the remainder is deducted from your paycheck over the course of the year.

### **Pharmacy** *Insured by CVS / Caremark*

Both of SGMC medical plan options (High Deductible Health Plan-HDHP and PPO plan) offer prescription RX benefits provided by CVS Caremark.

### **Dental Insurance** *Insured by Guardian*

The dental PPO plan offers Preventive, Basic, Major and Orthodontia coverage. Full-Time eligible employees, SGMC pays a portion of the dental premium and the remainder is deducted from your paycheck. Part-Time eligible employees, SGMC offers dental coverage on a voluntary basis so the full dental premium amount will be deducted from your paycheck over the course of the year.

### **Vision Insurance** *Insured by Guardian*

SGMC has partnered with Guardian for vision insurance, their national network of both independent and retail optometrists makes it easy to find the right provider. Full-Time and Part-Time eligible employees, SGMC offers vision coverage on a voluntary basis so the full vision premium amount will be deducted from your paycheck over the course of the year.

### **Short and Long term Disability** *Insured by Guardian*

Disability coverage continues a portion of your paycheck if a serious illness, injury, or pregnancy keeps you from working. You have the option to choose between two short term disability plans to purchase on a voluntary basis. The short-term disability weekly benefit pays 60% of weekly earnings up to \$1,300 maximum.. SGMC covers 100% of the basic long term disability coverage. You have the option to purchase a buy-up long term disability benefit that pays 60% of monthly earnings up to a maximum benefit based on class.

### **401(k) Retirement Benefit** *Offered through Fidelity Investments*

SGMC has partnered with Fidelity Investments to offer a 401k with an employer match of 50% up to the first 4% that you contribute. Full-time benefit eligible employees can begin contributing to the 401k as soon as the first of the month following their date of hire. SGMC's employer match is vested at 20% per year, employees are 100% vested at five years. Visit [netbenefits.com](http://netbenefits.com) or call 800-343-0860 to begin contributing today.

### **Life and Accidental Death & Dismemberment (AD&D) Insurance** *Insured by Guardian*

SGMC provides all full-time and part-time employees with basic life insurance equal to 1.5x your base salary beginning on the first of month after date of hire. SGMC pays 100% of all enrollment costs.

You may also elect to purchase additional term life and AD&D insurance for yourself as well as your eligible dependents. Employees can purchase 2 x salary to a maximum of \$800,000.00. You can elect one of the spouse options, \$25,000 or \$50,00 and dependent children \$10,000.

### **Accident, Critical Illness, Whole life, and GAP Insurance** *Insured by Taylor Insurance*

Worksite benefits are available to you on a voluntary basis, with the premium deducted from your paycheck. If you enroll in these plans you'll have the opportunity to enroll your spouse and/or child (ren). Premiums vary by employee and policies selected.

### **Flexible Spending Account (FSA) or Health Savings Account (HSA)** *Administered by Luminare Health*

You can save money on your healthcare and/or dependent day care expenses with an FSA or HSA. You set aside funds each pay period on a pretax basis and use them tax-free for qualified expenses. You pay no federal income or Social Security taxes on your contributions. The FSA is only applicable to the PPO medical plan and The HSA is only applicable to the HDHP plan options.



**Important Contacts:**

**Human Resources:**

T::229-333-1738  
 Email: [benefits@sgmc.org](mailto:benefits@sgmc.org)

**Benefits Manager:**

Erin Pearson  
 Total Rewards Manager  
 Office Phone: 229-259-4713  
 Email: [Erin.Pearson@sgmc.org](mailto:Erin.Pearson@sgmc.org)

**Medical—Luminare Health**

T: 866-433-0318  
 W: [mytrustmarkbenefits.com](http://mytrustmarkbenefits.com) (Through 12/2023)  
[myluminareHealth.com](http://myluminareHealth.com) (Effective 1/1/2024)

**Pharmacy— CVS Caremark**

T: 844-343-2259  
 W: [Caremark.com](http://Caremark.com)

**Health Savings Account—HealthEquity**

T: 866-346-5800  
 W: [healthequity.com](http://healthequity.com)

**Flexible Spending Accounts—Luminare Health**

T: 877-267-3359  
 W: [mytrustmarkbenefits.com](http://mytrustmarkbenefits.com) (Through 12/2023)  
[myluminareHealth.com](http://myluminareHealth.com) (Effective 1/1/2024)

**Dental - Guardian**

T: 888-600-1600  
 W: [guardiananytime.com/registration/](http://guardiananytime.com/registration/)

**Vision—Guardian**

T: 888-600-1600  
 W: [guardiananytime.com/registration/](http://guardiananytime.com/registration/)

**Life and Disability—Guardian**

T: 888-600-1600  
 W: [guardiananytime.com/registration/](http://guardiananytime.com/registration/)

**Retirement—Fidelity Investments**

T: 800-343-0860  
 W: [netbenefits.com](http://netbenefits.com)

**Voluntary Benefits—Taylor Insurance**

T: 229-247-6411  
 W: [taylorinsuranceservices.com](http://taylorinsuranceservices.com)

**Benefit Premiums Effective 1/1/2024 - Per pay period (26)**

**Medical**

PPO Plan	Full Time	Full Time	Part-Time	Part-Time
	Non-tobacco Rates	Tobacco Rates	Non-tobacco Rates	Tobacco Rates
Employee Only	\$62.96	\$132.19	\$125.92	\$195.15
Employee + Child(ren)	\$104.82	\$174.05	\$209.64	\$278.87
Employee + Spouse	\$141.89	\$211.12	\$238.78	\$353.01
Family	\$189.24	\$258.47	\$378.48	\$447.71

  

High Deductible Health Plan	Full Time	Full Time	Part-Time	Part-Time
	Non-tobacco Rates	Tobacco Rates	Non-tobacco Rates	Tobacco Rates
Employee Only	\$43.57	\$50.00	\$87.14	\$156.37
Employee + Child(ren)	\$82.92	\$153.15	\$167.84	\$237.07
Employee + Spouse	\$124.77	\$194.00	\$249.54	\$318.77
Family	\$172.55	\$241.78	\$345.10	414.33

**Vision**

Full Time and Part Time Rate	
Employee Only	\$4.05
Employee + 1	\$6.25
Family	\$8.57

**Dental**

Full Time	Dental Low	Dental High	Part Time	Dental Low	Dental High
Employee Only	\$10.56	\$15.55	Employee Only	\$11.46	\$16.86
Employee + 1	\$21.10	\$31.05	Employee + 1	\$22.83	\$33.59
Family	\$34.89	\$51.34	Family	\$37.70	\$55.48