



Summary of 2008 Benefit Changes

Feature	What is it?	What's new?	How does it benefit me?	Where do I get more info?
Wellness Programs				
Humana Health Assessment	A confidential lifestyle survey that helps you and your spouse identify current and potential health risks.	<ol style="list-style-type: none"> 1) It's mandatory. All benefits-eligible associates must complete a Humana Health Assessment if they want to enroll in a St.Vincent medical plan. 2) The \$5 credit for associates has been eliminated, but St.Vincent is using those dollars to pay for new wellness programs. 	You have the chance to recognize a health risk early. Recognition is the first step towards intervention and a better life.	stvincent.humana.com Click on MyHumana Self Service www.humana.com/hha
Health Coaching	A telephone and web-based health coaching program. If you or a covered dependent struggles with stress management, back pain, tobacco use, weight management, physical activity, and/or nutrition, then this program can help you make a plan to overcome these struggles. Health Coaching offers online resources and tools and/or up to 5 telephone calls from personal wellness coaches. This program is free and voluntary.	Health Coaching is a new feature in our benefits program beginning in 2008. You can enroll in Health Coaching beginning January 1, 2008.	Research indicates that people who receive personal, one-on-one assistance in making lifestyle changes are more successful in meeting their goals. St.Vincent wants to provide the tools to help associates live better lives.	stvincent.humana.com Click on MyHumana Self Service St.Vincent Intranet (eff 1/1/2008) <ul style="list-style-type: none"> • Click on Associate Information • Click on Associate Benefit Information • Click on Health Coaching
HealthMiles	This program is available to associates who enroll in a St.Vincent Medical Plan. Participants complete an online health snapshot, set goals, receive a pedometer, use gym discounts, log steps and exercise, measure results and EARN rewards. Associates pay \$2.30 per pay period to participate and can earn up to \$400 in rewards per year!	The HealthMiles Program is a new feature to our benefits beginning in 2008. You can enroll in HealthMiles beginning 12/3/2007	You can develop a personal health and fitness plan using the HealthMiles tools. When you work toward your personal goals, you can receive rewards in the form of gift cards to Best Buy, Home Depot, Target and many others. You're eligible for health club discounts and challenge and competition prizes!	www.virginlifecare.com St.Vincent Intranet (eff 12/3/2007) <ul style="list-style-type: none"> • Click on Associate Information • Click on Associate Benefit Information • Click on HealthMiles

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Medical Plans				
St. Vincent PPO Plan Improvements	A St. Vincent medical plan that offers both in-network and out-of-network coverage, but also features the highest payroll deductions.	<ol style="list-style-type: none"> 1) Level 2 Deductible decreasing to \$400 individual deductible and \$800 family deductible. 2) Level 2 Co-insurance increasing 70/30 to 80/20. 	Lower out-of-pocket costs for associates electing this plan.	St. Vincent Intranet <ul style="list-style-type: none"> • Click on Associate Information • Click on Associate Benefit Information • Click on Benefits 2008 enrollment • Click on Enrollment Guide
Medical Plan Comparison Chart	Table of medical services and the coverage provided by each medical plan	<ul style="list-style-type: none"> • Level 2 PPO Plan deductible decreasing to \$400 individual and \$800 family deductible. • Level 2 co-insurance paid by St. Vincent will be improving to 80% for most services. • Under preventive care, first mammogram of calendar year will be covered at 100% (Level 1 & 2 of all medical plans). • Physical, Speech and Cognitive, Occupational and Respiratory Therapies covered at co-insurance rate after the deductible, no copay applies. • Emergency room care for genuine emergencies will be covered (co-insurance percentage after the copay and deductible). Non-emergency care at ER not covered by any plan. • Advanced imaging such as MRI, MRA, PET and CAT covered (co-insurance percentage after copay and deductible). 	Improves or clarifies coverage of certain services	

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Medical Plans (cont.)				
Medical Plan Comparison Chart (cont.)	Table of medical services and the coverage provided by each medical plan	<ul style="list-style-type: none"> Non-advanced imaging such as X-rays, ultrasound and mammograms covered without a copay (co-insurance percentage after deductible only). 	Improves or clarifies coverage of certain services	St.Vincent Intranet <ul style="list-style-type: none"> Click on Associate Information Click on Associate Benefit Information Click on Benefits 2008 enrollment Click on Enrollment Guide
Pharmacy Benefits				
<ul style="list-style-type: none"> RxSolutions/Humana 	Rx Solutions currently administers Indy-area associates' pharmacy benefits. Humana currently administers all other facilities' pharmacy benefits.	In 2008, all medical plans will feature the Humana's prescription drug benefits and formulary.	One Humana ID card instead of two ID cards for Indy area associates. Less confusion, more convenience.	Access our plan's drug list or use Humana's online prescription drug comparison tools at stvincent.humana.com
<ul style="list-style-type: none"> Diabetic medications copay 	The copay is the amount the associate pays for diabetic medications. It currently varies depending on the medication and the plan.	Diabetic copays decrease to the Level 1 copay for 30 day supplies at both the Associate Pharmacy and Humana retail pharmacies.	Studies show that when diabetics take their prescribed medicines, their outcomes improve and they suffer fewer diabetic illnesses. Lower copays should help associates and their covered family members afford diabetic medications.	Access our plan's drug list or use Humana's online prescription drug comparison tools at stvincent.humana.com
<ul style="list-style-type: none"> Associate Pharmacy 	The pharmacy located on the StVincent Indianapolis campus which dispenses medications to associates covered by St.Vincent medical plans.	<p>All associates may access the Associate Pharmacy- either onsite or by mail order. Both 30-day and 90-day supplies will be available.</p> <p>The minimum cost for any prescription filled in the Associate Pharmacy is \$4.</p> <p>See new copay structure for Associate Pharmacy, Humana retail pharmacy network and Humana Mail Order Pharmacy.</p>	<p>Improved access to the Associate pharmacy, where costs are often lower.</p> <p>This new minimum covers the pharmacy's cost of dispensing your prescription.</p> <p>It will affect each associate differently depending on the medication and amount dispensed. Most will see a decrease in prescription costs.</p>	Access our plan's drug list or use Humana's online prescription drug comparison tools at stvincent.humana.com

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Other Plan Updates				
Dependent Eligibility	Currently, dependents who are full-time students are eligible for St.Vincent benefits until age 23.	The age limit for dependents who are full-time students is increasing to age 24.	Associates can carry their "student" children for an additional year under a St.Vincent plan.	In the Benefits Enrollment Guide St.Vincent Intranet <ul style="list-style-type: none"> • Click on Associate Information • Click on Associate Benefit Information • Click on Benefits 2008 enrollment • Click on Enrollment Guide
Basic Life Insurance	St.Vincent provides basic life insurance coverage for benefits-eligible associates at no cost.	Older associates with higher incomes experience significant taxes on their imputed income. In 2008, St.Vincent will offer associates the option to cap their Basic Life benefit at \$50,000 to avoid imputed income tax.	Avoid imputed income tax.	St.Vincent Intranet <ul style="list-style-type: none"> • Click on Associate Information • Click on Associate Benefit Information • Click on Benefits 2008 enrollment • Click on Enrollment Guide
Perkspot	A discount program accessible online and available to St.Vincent associates.	This is a new, FREE program that provides discount coupons for a wide range of services and products to St.Vincent associates and their family members.	Associates can save money on a variety of services and products for their home and family.	www.perkspot.com St.Vincent program code is STVIN