ARTICLE 11XI - HEALTH AND WELFARE

A. Tests and Lab Exams.

- 1. The Medical Center shall arrange to provide a tuberculin test, and chest x-ray when indicated by the tuberculin test, at no cost to the nurse. This test shall be done at the beginning of employment, when indicated by exposure or upon annual request of the nurse. For those nurses who request it within six (6) weeks before their anniversary date of employment, the Medical Center will provide annual complete blood count and sedimentation rate determination and urinalysis at no cost to the nurse. A nurse, upon request, will be furnished a copy of the results of the aforementioned tests.
- 2. Laboratory examinations, when indicated because of exposure to communicable diseases, shall be provided by the Medical Center without cost to the nurse.
- B. <u>Long-Term Disability/Life Insurance</u>. The Medical Center will provide Long Term Disability and Group Life Insurance programs on the same terms as provided to a majority of the Medical Center's other employees.

C. Providence Health and Insurance Program.

1. Each full-time nurse and part-time nurse regularly scheduled to work an average of at least twenty (20) hours per week will participate in the Providence Health and Insurance program offered to a majority of the Medical Center's other employees, in accordance with its terms. The Medical Center agrees to offer health and welfare programs, including From the Providence benefits program, the nurse will select a medical coverage, and, at the nurse's option, coverage from among the following Providence benefits: (1) dental coverage, (2) supplemental life insurance, (3) voluntary accidental death and dismemberment insurance, (4) dependent life insurance, (5) health care reimbursement account, (6)

day care reimbursement account, and (7)-vision care <u>insurance_coverage</u>. The Medical Center will offer all such benefits directly or through <u>insurance_carriers</u> selected by the Plan. <u>Bargaining unit employees shall participate in the same plans and on the same basis as non-bargaining unit employees, with the same plan design, co-pays, co-insurance, employee contributions, in accordance with the Plan.</u>

- 2. Medical/Dental/Vision Insurance eligibility.
 - a. Full time. Any nurse who is regularly scheduled to work at least thirty (30) hours per week or sixty (60) hours in a fourteen (14) day pay period (.75 FTE or greater) will be considered full-time for the purpose of medical, dental and vision insurance benefits.
 - b. Part time. Any nurse who is regularly scheduled to work at least twenty (20) hours but less than thirty (30) hours per week, or at least forty (40) hours but less than sixty (60) hours in a fourteen (14) day pay period (.50 FTE to 0.74 FTE) will be considered parttime for the purpose of medical, dental and vision insurance benefits.
 - c. The Medical Center will comply with the provisions of the Affordable Care Act (ACA) which requires employers to offer medical insurance to employees who qualify by working a certain number of hours over a particular measurement period. The Medical Center will offer such medical insurance to such qualifying nurses on the same basis that it does the majority of the Medical Center's qualifying non-represented employees.
- <u>D.</u> <u>Medical InsuranceCoverage</u>. Nurses will participate in the Medical Center's medical insurance plan(s), as offered to the majority of the Medical Center's non-represented employees; notwithstanding the foregoing, for 2023, the Medical

Center will maintain the following plan features as they were in 2022: (1) amount of net deductible (defined as each nurse's deductible based on coverage choice minus any Health Reimbursement Account contributions from the Medical Center), (2) the percentage of employee premium contribution; and (3) the out of pocket maximum. Beginning 2025, In 2023, medical plan premiums shall not increase by more than seven nine percent (97%) on a blended average basis, meaning for some categories the increases may be greater than seven nine percent (97%). In 2024, medical plan premiums shall not increase by more than eight percent (8%) on a blended average basis, meaning for some categories the increases may be greater than eight percent (8%) and others less than eight percent (8%).

- E. Payroll Deduction. The nurse will pay, by payroll deduction (over twenty-six (26) pay periods) unless some other payment procedure is agreed to by the nurse and the Medical Center, the cost of the employee contribution for the Providence Health Insurance benefits selected.
- F. Plan Information. Information for the plans specified in Section C will be available on websites available to caregivers the HR Service Portal or other electronic distribution mechanisms, in addition to other distribution mechanisms that the Medical Center may use. Further assistance regarding the plans will be available to nurses by calling the Benefits Service Center.
- G. Compliance with the Affordable Care Act. The parties acknowledge that the Medical Center may be required by law to make changes to its medical plan design to comply with the Affordable Care Act or other applicable law or regulation. The parties agree that the Medical Center does not have an obligation to bargain over such changes. The Association may request interim bargaining over the impact of such changes and the employer would be obligated to bargain in good faith over the impact of such changes.