



Benefits Program



Management, Professional and Non-union Associates Benefits Summary

Montefiore offers a broad range of benefit programs that are available to its associates to:

- Support their physical and mental health and well-being
and
- Provide for their financial security during the working years and into retirement.

As a leader in the health care industry with distinguished Centers of Excellence, our reputation – our standard of excellence – makes Montefiore a great place to work. We apply our standard of excellence to all that we do, including Montefiore's Benefits Program.

FOR YOUR BENEFIT

Montefiore's Benefits Program covers many different benefit areas which can be individually tailored to best fit your needs. Each area includes key features and many valuable benefits. When joined together they form a comprehensive benefits package.

Eligibility

You are eligible to enroll in the Montefiore Associate Benefits Program if you are a regular or temporary associate of Montefiore Mount Vernon Hospital, Montefiore New Rochelle Hospital, Schaffer Extended Care Center and work at least 50% of a full-time schedule.

Your family members are also eligible for coverage. Eligible family members include your spouse (if legally married) or qualified same-sex domestic partner and children (including stepchildren, legally adopted children, and children for whom you are legal guardian) of you, your spouse, or qualified domestic partner whom you can cover through December 31 of the year they reach age 26.

A qualified same-sex domestic partner is an individual of the same sex with whom you reside, provided you and that individual:

- Are registered as domestic partners in accordance with the highest form of legally recognized relationship available in your state of legal residence. Proof of marriage in a state other than the one in which the couple resides will also be accepted.
- Are unable to marry because of laws prohibiting marriage to persons of the same sex in the state of your legal residence and:
 - Are of the age of consent in your state of legal residence and competent to enter into a contract
 - Are not so closely related that marriage would otherwise be prohibited
 - Are not legally married to any other person
 - Are the sole domestic partners of each other
 - Live together, share the common necessities of life and are responsible for each other's common welfare, including financial interdependence.

To enroll a family member, you must provide proof of that individual's family status with a copy of the following documentation:

- Marriage License or Affidavit of Domestic Partnership (if marriage between same sex partners is not recognized in your legal state of residence)
- Birth Certificate, final Adoption Papers or Court Documents.

Please send the documents via email, fax or mail to:

- Email: mmcdepverify@winstonbenefits.com
- Fax: 732.903.1166
- Mail: Winston Financial Services
Montefiore Dependent Audit
PO Box 430
Manasquan, NJ 08736

Health Care

Health care benefits help pay most of the medical, prescription drug, vision and dental expenses you and your family members may incur.

- **Medical** – Montefiore offers two Medical options from which you can choose (or you can waive coverage) – MonteCare EPO and MonteCare PPO. While each of the options generally covers the same health care services, they differ in the following areas:
 - Your share of the cost – including:
 - Premiums which you pay whether or not you use the plan
plus
 - Any deductibles and /or coinsurance and copayments you have to pay when you receive health care services.
 - Provider selection – MonteCare EPO and MonteCare PPO both use the Empire BlueCard PPO Network – including Montefiore facilities and physicians in the Montefiore Integrated Provider Association (MIPA) and Montefiore Behavioral Care Integrated Provider Association (MBCIPA).
 - MonteCare EPO requires you to use in-network providers to receive benefits. Your share of the cost will be higher when you use Empire BlueCard PPO facilities and providers outside of Montefiore and the MIPA.
 - MonteCare PPO gives you the flexibility to choose any provider you wish (however you'll pay more for health care services out-of-network).

In-network Providers	MonteCare EPO/MonteCare PPO
Hospitals and Other Facilities	Empire BlueCard PPO Network (including Montefiore Moses, Weiler, Wakefield, Westchester Square, The Children's Hospital at Montefiore, Montefiore Mount Vernon Hospital, Montefiore New Rochelle Hospital, Montefiore Ambulatory Surgical Facilities, Montefiore Imaging Center and Department of Radiology)
Skilled Nursing Facility, Hospice	Empire BlueCard PPO Network and Schaffer Extended Care Center
Laboratories	Quest Laboratories, LabCorp and any hospital laboratory participating in the Empire BlueCard PPO Network (including Montefiore Moses, Weiler, Wakefield, Westchester Square, The Children's Hospital at Montefiore, Montefiore Mount Vernon Hospital, Montefiore New Rochelle Hospital)
Pharmacies	Express Scripts participating retail pharmacies, Home Delivery Pharmacy Service, and Moses and Weiler outpatient pharmacies
Physicians, Therapists and Counseling for Mental Health and Substance Abuse	<ul style="list-style-type: none"> • Montefiore Integrated Provider Association (MIPA) • Empire BlueCard PPO Network • Montefiore Behavioral Care Integrated Provider Association (MBCIPA) • Empire Behavioral Health Network

- You and Montefiore share the cost of medical coverage. Premiums for MonteCare EPO and MonteCare PPO coverage are based on your base salary level, whether or not you use tobacco and if you elect single or family coverage.

Note: If you do not enroll within 30 days of the date you first become eligible, you will automatically be enrolled in MonteCare EPO medical coverage for **yourself only**.

- **Prescription Drugs** – Prescription drug benefits are available for associates who elect medical coverage.
 - Montefiore's outpatient pharmacies offer prescription drug benefits for you and your covered family members up to a:
 - 30-day supply for new prescriptions for chronic medications and seasonal allergy medications
 - 90-day supply for refills and all other medications.
 - Express Scripts prescription drug benefits are available through participating retail pharmacies and the Home Delivery Pharmacy Service. Copayments are based on the generic, preferred, non-preferred or specialty drug classification of each prescription.
- **Vision**
 - Participants in MonteCare EPO and MonteCare PPO have access, through Empire BlueCross BlueShield to discounts on vision care services (including eye exams, eyewear and contact lenses) as well as laser vision correction.
 - Spectera Vision Plan – provides benefits for routine eye exams, as well as eyeglasses (or contact lenses in lieu of eyeglasses). The Plan offers a High and a Low option. The key differences between the two options are the frequency with which you can replace frames, the copayment that applies to lenses and frames, and the allowance amount for contact lens coverage. You are eligible for a 15% discount off U&C price or 5% discount off any promotional price on laser correction surgery when services are provided through the Laser Vision Network of America. Discounts are also available on mail order contact lens replacement through VisionDirect.com. You pay 100% of the premium for Spectera vision coverage with before-tax dollars.
 - LASIK Surgery – Montefiore Laser and Eye Care Center at Montefiore Medical Specialists of Westchester offers LASIK Surgery discounts of 20% off of the regular charge for you and your family members.
- **Dental** – You can waive coverage or select one of the following:
 - Two dental options with access to dentists in the Empire Dental Premium Care PPO Network which includes Montefiore's Department of Dentistry:
 - Preventive & Diagnostic Dental Care
 - Indemnity/PPO Dental Benefits
 - Aetna Dental Maintenance Organization (DMO).

You pay the cost of dental coverage during your first year at Montefiore. After one year, Montefiore's premium subsidy begins and the Preventative & Diagnostic Dental Care option is available at no cost to you and your family.

Note: If you do not enroll within 30 days of the date you first become eligible, you will automatically be enrolled in the Preventive & Diagnostic dental coverage for **yourself only**.

Flexible Spending Accounts

You can establish a Flexible Spending Account (FSA) to pay out-of-pocket health and/or dependent care expenses for you and your family members with dollars that are never taxed. Your contributions are deducted from each bi-weekly paycheck before taxes are calculated and withheld, lowering your taxable income.

- The Health Care Account is used to pay out-of-pocket health care expenses for you and anyone you claim as a dependent on your federal income tax return – as well as children to age 26, regardless of whether they are dependent upon you – and whether or not they are enrolled in Montefiore's medical and/or dental plans. You can contribute up to \$2,500 each year to this account.
- The Dependent Care Account is used to pay an individual or facility to provide day care for children under age 13 and/or an incapacitated adult you claim as a dependent on your federal income tax return. The care must be necessary so that you (and your spouse if you are married) can work. You can contribute up to \$5,000 each year to this account. Contributions to a Dependent Care FSA may be restricted for individuals who are considered highly compensated due to IRS regulations which govern the operation of these accounts.

Life & Accident Insurance

Life Insurance is designed to pay a benefit to your beneficiary if you die from any cause while coverage is in effect. Accidental Death & Dismemberment (AD&D) Insurance pays a benefit to you, if you lose sight or limb, or to your beneficiary, if you die as the result of an accident. In case of an accidental death, AD&D benefits are paid in addition to Life Insurance benefits. You make separate elections for Life and Accident Insurance.

- **Basic Life Insurance** – Montefiore provides Basic Life Insurance equal to one times your annual base salary (maximum covered salary is \$250,000) – at no cost to you after you complete one year at Montefiore. If your annual base salary is greater than \$50,000, you can lower your coverage to \$50,000 to avoid imputed income. You can also waive coverage.
- **Supplemental Life Insurance** – You can elect Supplemental Life Insurance coverage from one to seven times your annual base salary (up to a maximum of \$750,000). Amounts in excess of three times your annual base salary require evidence of insurability. You pay the cost of Supplemental Life Insurance based on your age, whether or not you use tobacco and the amount of coverage you elect.
- **Basic AD&D Insurance** – Montefiore provides Basic AD&D Insurance equal to one times your annual base salary (maximum covered salary is \$250,000) – at no cost to you after you complete one year at Montefiore. You can also waive coverage.
- **Optional AD&D Insurance** – In addition to your Basic AD&D Insurance, you can elect Optional AD&D Insurance coverage from one to seven times your annual base salary (up to a maximum of \$750,000). You must elect Basic AD&D coverage to elect Optional AD&D. No evidence of insurability is required. You pay the cost of Optional AD&D Insurance.

Business Travel Accident (BTA) Insurance

In addition to your Life and Accident Insurance, this plan pays benefits in case of your death or dismemberment as the result of an accident while traveling on Montefiore business. Montefiore provides BTA Insurance equal to four times your annual base salary (minimum benefit \$100,000/maximum benefit \$1,000,000) at no cost to you.

Dependent Life Insurance

You can select from two Dependent Life Insurance options or elect no coverage.

- \$10,000 for your spouse or domestic partner; \$5,000 for each child.
- \$20,000 for your spouse or domestic partner; \$10,000 for each child.

You pay the full cost of Dependent Life Insurance.

Group Legal Services

This coverage helps pay all or part of the cost of a wide range of personal legal services – for you and your covered family members – through a network of participating attorneys. You pay the full cost of coverage through regular payroll deductions on an after-tax basis. You may use any lawyer, although a greater portion of your cost is generally paid if you use the services of an in-network attorney.

Paid Time Off

Your Paid Time Off benefits include:

- If you are non-union clerical associate:
 - Vacation: 10 days (increasing to 20 days after 5 years of service and 25 days after 25 years of service)
 - Personal Days: 4
 - Hospital holidays: 8
 - Sick Leave: 12 days (You may accumulate up to 120 unused sick leave days.)

You accrue 1/12 of your vacation allowance for each completed full calendar month you work. You accrue 1/4 of your personal day allowance for each completed full calendar quarter you work. You accrue 1/12 of your sick leave allowance for each completed full calendar month you work.

- If you are a management associate:
 - Vacation: 20 days (increasing to 25 days after 25 years of service)
 - Personal Days: 4
 - Hospital holidays: 8
 - Sick Leave: 12 days (You may accumulate up to 120 unused sick leave days.)

You accrue 1/12 of your vacation allowance for each completed full calendar month you work. You accrue 1/4 of your personal day allowance for each completed full calendar quarter you work. You accrue 1/12 of your sick leave allowance for each completed full calendar month you work.

Disability

Disability benefits continue part or all of your earnings if you are ill or injured and unable to work. Benefits are provided under the following programs:

- Short Term Disability – Includes Paid Sick Leave, Supplementary Sick Pay and New York State Statutory Disability benefits for up to 26 weeks. After you have been at Montefiore for 90 days and exhausted your Paid Sick Leave, Supplementary Sick Pay provides 2/3 of your annual base earnings up to a maximum benefit of \$1,300, inclusive of New York State Disability or Worker's Compensation benefits.
- Long Term Disability (LTD) – Basic Long Term Disability (LTD) continues 60% of your predisability earnings up to a maximum benefit of \$3,000 a month if you are disabled for more than 26 weeks. If your covered earnings are more than \$120,000 annually, you have the option to purchase a Buy-up LTD benefit. Buy-up LTD benefits continue 60% of your predisability earnings up to an additional maximum benefit of \$2,000 a month. The combined maximum monthly LTD benefit is \$5,000 each month. You pay the cost of mandatory Basic LTD and any Supplemental LTD coverage you elect with after-tax dollars.

In addition to disability benefits, the Plan contains a 403(b) Contribution Disability Benefit. If you are a participant in the Voluntary Tax Deferred Annuity 403(b) Plan and/or Tax Deferred Annuity 403(b) Plan and are on long term disability – your and any Montefiore contributions stop. To help offset this reduction in retirement benefits, after you receive 12-months of LTD benefits, the LTD Plan will contribute up to 5% of your predisability covered monthly earnings to an individual annuity established on your behalf. The LTD Plan will make a contribution each month you are disabled (up to normal retirement age). The contribution will not exceed the combined contributions you and Montefiore are making at the time you become disabled.

Retirement

Montefiore Medical Center helps provide for your future financial security by making all of the contributions to the Tax Deferred Annuity 403(b) Plan on your behalf and offering you the opportunity to contribute to the Voluntary Tax Deferred Annuity 403(b) Plan. The Principal Financial Group provides administrative services for both plans.

You make your own investment decisions based on your investment strategy and the level of risk you are willing to accept. You can change your allocations and transfer amounts among investment options. You may be eligible to borrow from your accounts and under certain circumstances you may make a withdrawal.

Tax Deferred Annuity 403(B) Plan

If you are in an eligible position, Montefiore helps provide for your long-term financial security through the Tax Deferred Annuity 403(b) Plan. This Plan is fully funded by Montefiore contributions.

Beginning with the first pay period following your one year anniversary, the Medical Center will contribute 4% of your bi-weekly base salary each pay period – up to a maximum covered bi-weekly base salary of \$6,538.46 (\$170,000 annually).

You must meet a 3-year service requirement in order to become vested. Vesting is your non-forfeitable right to the value of your account – Montefiore's contributions and earnings on these contributions.

Voluntary Tax Deferred Annuity 403(b) Plan

Your before-tax contributions are deducted from your paycheck and accumulate earnings on a tax-deferred basis.

You will automatically be enrolled in the Voluntary Tax Deferred Annuity 403(b) Plan after 90 days at Montefiore. Your contributions (3% of your annual base salary) will be deducted on a bi-weekly basis. If you contribute 3% to 7% to the Plan, each January 1st, your contribution percentage will automatically increase by an additional 1%, up to 8% or the maximum contribution, whichever is less.

You must go to www.principal.com to:

- Decline participation in the Plan
- Opt out of the Automatic Contribution Increase
- Change your deferral percentage
- Direct your investments.

The maximum dollar limit for contributions is determined by the IRS and is adjusted annually. If you are age 50 or older you can make an additional "catch-up" contribution.

This overview provides only highlights of the Montefiore Associate Benefits Program and does not attempt to cover all details. The actual provisions of the plans are governed by the legal documents for each. If there is a discrepancy between the information presented here and the legal documents, the legal documents will govern.

Montefiore expects and intends to continue the plans indefinitely, but reserves the right to change, modify or terminate them, in whole or in part, at any time and for any reason.

Montefiore

**Corporate Human Resources Division
HR-Benefits Office**

Montefiore Medical Center
111 East 210th Street, Bronx, NY 10467-2490
montebenefits@montefiore.org
www.mymontebenefits.com



2013 Associate Rate Sheet

Medical

	2013 Bi-weekly Premiums (Non-tobacco User Rates)			
	Full-time Associates		Part-time Associates	
	You Only	You + Your Family	You Only	You + Your Family
MonteCare EPO				
• Under \$60,000	\$57.50	\$160.50	\$118.50	\$331.75
• \$60,000 – \$99,999	\$68.75	\$192.50	\$127.00	\$355.25
• \$100,000 – \$149,999	\$74.50	\$208.50	\$131.00	\$367.00
• \$150,000 and over	\$80.25	\$224.75	\$135.25	\$378.75
MonteCare PPO				
• Under \$60,000	\$79.25	\$222.00	\$142.75	\$399.75
• \$60,000 – \$99,999	\$92.00	\$257.50	\$152.00	\$425.75
• \$100,000 – \$149,999	\$98.50	\$275.50	\$156.75	\$439.00
• \$150,000 and over	\$104.75	\$293.25	\$161.50	\$452.00

Spectera Vision Plan

	Monthly Premium		
	You Only	You + One Family Member	You + Your Family
• Low Option	\$4.49	\$8.15	\$13.79
• High Option	\$6.82	\$13.10	\$18.11

Dental

	Bi-weekly Premium Contribution	
	You Only	You + Your Family
Your First Year at Montefiore		
• Preventive & Diagnostic Dental Care Only	\$3.37	\$9.43
• Indemnity/PPO Dental Plan	\$15.82	\$44.31
• Aetna DMO In-network Only	\$9.76	\$24.43
After Your First Year at Montefiore		
• Preventive & Diagnostic Dental Care Only	\$0.00	\$0.00
• Indemnity/PPO Dental Plan	\$7.59	\$24.81
• Aetna DMO In-network Only	\$9.76	\$24.43

Basic Life Insurance

Montefiore provides Basic Life Insurance – at no cost to you after you complete one year at Montefiore.

- Your monthly Basic Life Insurance premium is \$0.067 for every \$1,000 of your annual base salary.
- If you elect to opt down to \$50,000, your monthly premium is \$3.35 (\$1.55 bi-weekly).

Supplemental Life Insurance

Age	Rate per \$1,000		Age	Rate per \$1,000		Age	Rate per \$1,000	
	Non-smoker	Smoker		Non-smoker	Smoker		Non-smoker	Smoker
Under 20	0.030	0.032	35-39	0.050	0.053	55-59	0.285	0.317
20-24	0.030	0.032	40-44	0.065	0.072	60-64	0.404	0.449
25-29	0.032	0.034	45-49	0.104	0.115	65-69	0.683	0.759
30-34	0.040	0.043	50-54	0.167	0.185	70+	1.073	1.192

Enter your Annual Base Salary	
Select a Supplemental Life Option (from one to seven)	
Your Contribution Rate/\$1,000 based on your age and smoker/non-smoker (from chart)	
Your cost per paycheck	

AD&D Insurance

- Your monthly Basic AD&D Insurance cost is \$0.015 for every \$1,000 of your annual base salary.
- Your monthly Optional AD&D Insurance cost is \$0.018 for every \$1,000 of coverage you elect.

Dependent Life insurance

Amount of Dependent Life Insurance	Your Bi-weekly Cost
\$10,000 for your spouse or domestic partner; \$5,000 for each child	\$1.49
\$20,000 for your spouse or domestic partner; \$10,000 for each child	\$2.97

Group Legal Services

The cost is \$3.62 bi-weekly for yourself or \$4.85 bi-weekly for you and your family.

What Happens if I Don't Enroll?

If you do **not** enroll within 30 days after you become eligible, you will default to the following coverages and will not be able to make any changes during the year, unless you have a qualified change in status:

- MonteCare EPO – medical coverage for yourself only
- Preventive & Diagnostic Dental Care Option – single coverage for preventive and diagnostic care only
- Basic Life Insurance and Basic AD&D Insurance each equal to one times your annual base salary (up to a maximum of \$250,000)
- Basic Long-term Disability Insurance.

You will not have Vision coverage, Supplemental Life Insurance, Optional AD&D Insurance, Dependent Life Insurance, Group Legal Services or Flexible Spending Accounts. You will not have coverage for any family members.



2014 Associate Rate Sheet

Medical

	2014 Bi-weekly Premiums (Non-tobacco User Rates)			
	Full-time Associates		Part-time Associates	
	You Only	You + Your Family	You Only	You + Your Family
MonteCare EPO				
• Under \$60,000	\$57.50	\$160.50	\$118.50	\$331.75
• \$60,000 – \$99,999	\$68.75	\$192.50	\$127.00	\$355.25
• \$100,000 – \$149,999	\$74.50	\$208.50	\$131.00	\$367.00
• \$150,000 and over	\$80.25	\$224.75	\$135.25	\$378.75
MonteCare PPO				
• Under \$60,000	\$81.25	\$227.75	\$144.25	\$404.00
• \$60,000 – \$99,999	\$93.25	\$261.00	\$153.00	\$428.25
• \$100,000 – \$149,999	\$99.25	\$277.50	\$157.25	\$440.50
• \$150,000 and over	\$105.00	\$294.00	\$161.75	\$452.50

Spectera Vision Plan

	Monthly Premium		
	You Only	You + One Family Member	You + Your Family
• Low Option	\$4.49	\$8.15	\$13.79
• High Option	\$6.82	\$13.10	\$18.11

Dental

	Bi-weekly Premium Contribution	
	You Only	You + Your Family
Your First Year at Montefiore		
• Preventive & Diagnostic Dental Care Only	\$3.37	\$9.43
• Indemnity/PPO Dental Plan	\$15.82	\$44.31
• Aetna DMO In-network Only	\$9.76	\$24.43
After Your First Year at Montefiore		
• Preventive & Diagnostic Dental Care Only	\$0.00	\$0.00
• Indemnity/PPO Dental Plan	\$7.59	\$24.81
• Aetna DMO In-network Only	\$9.76	\$24.43

Basic Life Insurance

Montefiore provides Basic Life Insurance – at no cost to you after you complete one year at Montefiore.

- Your monthly Basic Life Insurance premium is \$0.08 for every \$1,000 of your annual base salary.
- If you elect to opt down to \$50,000, your monthly premium is \$4.00 (\$1.85 bi-weekly).

Supplemental Life Insurance

Age	Rate per \$1,000		Age	Rate per \$1,000		Age	Rate per \$1,000	
	Non-smoker	Smoker		Non-smoker	Smoker		Non-smoker	Smoker
Under 20	0.030	0.032	35-39	0.050	0.053	55-59	0.285	0.317
20-24	0.030	0.032	40-44	0.065	0.072	60-64	0.404	0.449
25-29	0.032	0.034	45-49	0.104	0.115	65-69	0.683	0.759
30-34	0.040	0.043	50-54	0.167	0.185	70+	1.073	1.192

Enter your Annual Base Salary	
Select a Supplemental Life Option (from one to seven)	
Your Contribution Rate/\$1,000 based on your age and smoker/non-smoker (from chart)	
Your cost per paycheck	

AD&D Insurance

- Your monthly Basic AD&D Insurance cost is \$0.015 for every \$1,000 of your annual base salary.
- Your monthly Optional AD&D Insurance cost is \$0.018 for every \$1,000 of coverage you elect.

Dependent Life insurance

Amount of Dependent Life Insurance	Your Bi-weekly Cost
\$10,000 for your spouse or domestic partner; \$5,000 for each child	\$1.49
\$20,000 for your spouse or domestic partner; \$10,000 for each child	\$2.97

Group Legal Services

The cost is \$3.62 bi-weekly for yourself or \$4.85 bi-weekly for you and your family.

What Happens if I Don't Enroll?

If you do **not** enroll within 30 days after you become eligible, you will default to the following coverages and will not be able to make any changes during the year, unless you have a qualified change in status:

- MonteCare EPO – medical coverage for yourself only
- Preventive & Diagnostic Dental Care Option – single coverage for preventive and diagnostic care only
- Basic Life Insurance and Basic AD&D Insurance each equal to one times your annual base salary (up to a maximum of \$250,000)
- Basic Long-term Disability Insurance.

You will not have Vision coverage, Supplemental Life Insurance, Optional AD&D Insurance, Dependent Life Insurance, Group Legal Services or Flexible Spending Accounts. You will not have coverage for any family members.