



## Benefits Program



### 2014 Local 30 Voluntary Benefits Summary

Montefiore provides for your health and welfare benefits through regular contributions made on your behalf in accordance with the terms of the collective bargaining agreement, as well as offering benefit opportunities directly to you.

## TO YOUR HEALTH!

Montefiore's most valued asset is a healthy, caring and committed workforce. The **To Your Health!** Associate Wellness Program offers programs and services that encourage you to maintain a healthy lifestyle.

**To Your Health!** offers these services and more...

- **Nutritional Counseling** – Take advantage of a free one-on-one, confidential nutrition consultation with a licensed dietician to help you manage your weight and eat well while maintaining a busy lifestyle. You'll receive a complete nutritional analysis, realistic recommendations, and up-to-date nutritional information that can help you achieve long-lasting results.
- **Smoking Cessation Programs** – Occupational Health Services provides information on nicotine replacement therapy and offers a no-cost nicotine replacement therapy starter kit from Montefiore outpatient pharmacies at Moses, Weiler and Wakefield campuses. For more information call **914.378.6531** or email [montebenefits@montefiore.org](mailto:montebenefits@montefiore.org).
- **Care Guidance Program** – Care Guidance is a voluntary, personal health management program which provides support and resources to help you manage your health. A Personal Health Nurse (PHN) will work with your physician to set health goals, create an action plan and identify ways to help you maintain healthy habits. All of the services you receive are completely confidential. Call **855.MMC.WELL (855.662.9355)** or email [mmccareguidance@montefiore.org](mailto:mmccareguidance@montefiore.org) to speak with a Personal Health Nurse.
- Montefiore's Occupational Health Services Department:
  - Annual assessments including tuberculosis and diabetes screening (A1C testing)
  - Emergency care for illness or injury while at work
  - Free influenza vaccinations.

Other health promoting programs available through the **To Your Health!** Program include:

- Weight Watchers at Work (discounts are available)
- On-site fitness classes
- Gym membership discounts

For more information, go to [mymontebenefits.com](http://mymontebenefits.com) or contact the **To Your Health!** team at [toyourhealth@montefiore.org](mailto:toyourhealth@montefiore.org).

- **Online Resources** – [www.ToYourHealth.Montefiore.org](http://www.ToYourHealth.Montefiore.org)
  - The **To Your Health!** website is designed specifically for Montefiore associates and may be customized based on your own areas of health interests.
  - Find out how healthy you really are by taking the **To Your Health!** Assessment. It's easy and completely confidential. Answer a few questions about your current health status and lifestyle. Then, you'll receive a report that establishes a baseline of your health, identifies any risk factors and compares your health profile to the average for your age.
  - My Health Assistant – Stop smoking, lose weight or improve your level of fitness with My Health Assistant. You can choose from six different programs to incorporate healthy changes into your lifestyle and achieve long-term results.
  - Health Trackers – Store, maintain, track, and manage your health information in one centralized, private, and secure location. You can also use Health Trackers to chart important health measurements over time.
  - Symptom Checker – Identify your symptoms and learn about potential conditions or issues.
- **HealthCare (ESI/Longview) EAP** – The EAP is specifically designed to provide the resources you need to deal with professional issues plus benefits and solutions to help you and your family deal with any personal issues. Montefiore pays the entire cost of HealthCare EAP services. Call anytime for confidential assistance. To reach a counselor call **800.225.2527** or **800.252.4555** or go to [www.MyHealthCareEAP.com](http://www.MyHealthCareEAP.com).
- **Weight Watchers at Work** – Montefiore provides a 50% upfront discount on all Weight Watchers programs and once you meet attendance targets, you will receive an additional 25% reimbursement at the end of every 12 weeks of your membership.

## Voluntary Benefits

Here's what your Voluntary Benefits include:

- **Montefiore Medical Center Voluntary Tax Deferred Annuity 403(b) Plan**
- **Commuter Benefits Program** – This program can save you money by permitting you to pay your eligible transportation expenses, including mass transit and parking, through pre-tax payroll deductions.
- **Insurance Benefits**
  - Critical Illness Insurance
  - Universal Life Insurance
  - Whole Life Insurance
- **Employee Discount Program**
  - Automobile and Homeowners Insurance offered through MetLife and Travelers Insurance at group rates that may be lower than you could obtain on your own.
  - Corporate Offers – Save up to 70% off the price of a Broadway ticket when you buy tickets from the box office, online or over the phone.
  - 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.
  - Municipal Credit Union – Offers a full range of financial services.
  - PerksCard – Discounts on purchases from participating businesses
  - Pet Insurance – VPI Pet Insurance offers two plans with different levels of coverage to assist you with the expense of caring for your pet.
  - Plum Benefits – Special offers on live entertainment with discounts on tickets for sporting events, theme parks, Broadway and more.
  - Purchasing Power – A buying service for computers, electronics and appliances; you pay for your purchases through payroll deductions over a 12-month period
  - Wireless Discounts on service plans and products provided by Verizon Connections, T-Mobile or Sprint.

## Montefiore Medical Center Voluntary Tax Deferred Annuity 403(b) Plan

The Montefiore Medical Center Voluntary Tax Deferred Annuity 403(b) Plan provides an excellent tool to help you save for your future financial security.

- Your before-tax contributions are automatically deducted from your paycheck and accumulate earnings on a tax-deferred basis.
- 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 are always 100% vested in your contributions.
- You can borrow against your account and under certain circumstances you may even make a withdrawal.

Maximum contributions are determined by the IRS and are adjusted annually. If you are age 50 or older you can make an additional "catch-up" contribution.

At any time during the year, to elect the Voluntary Tax Deferred Annuity 403(b) Plan, change your election and/or if you are eligible for and want to make a "catch-up" contribution, contact Principal at **800.547.7754** or go to [www.principal.com](http://www.principal.com).

## Commuter Benefits Program

Whether you use mass transit, drive or a combination of both, you can save money just about any way you commute to work.

Through the Commuter Benefits Program you can qualify for *significant tax advantages* when you pay your mass transit and parking expenses through pre-tax payroll deductions. Your contributions are automatically deducted from your paycheck before taxes are calculated and withheld. This lowers your taxable income, so you *save money on taxes!*

It's convenient and easy to use with online ordering and home delivery plus direct payment – you don't have to wait for reimbursement. For more information contact WageWorks at **877.924.3967** or [www.wageworks.com](http://www.wageworks.com).

## Insurance Benefits

You have the opportunity to purchase individual insurance policies offered at group rates.

You may purchase insurance benefits at any time. Call the Voluntary Insurance Program Service Center at **866.795.0355** or go online at [www.onlinepolicycenter.com/montefiore](http://www.onlinepolicycenter.com/montefiore).

You may also schedule an appointment with a Professional Benefit Counselor to review coverage options available to you and your family. Benefit Counselors are on site throughout the Annual Benefits Enrollment Period.

### Critical Illness Insurance

Critical Illness Insurance complements your medical and disability income coverage and can reduce the financial impact of disability or serious illness. A lump sum benefit is paid directly to you for the first occurrence of a covered critical illness. You have full control over how the benefit is used. Additional occurrence benefits are available for specific multiple medical conditions. Family coverage options are available.

### Universal Life Insurance

Transamerica TransLegacy Universal Life Insurance coverage is a permanent life insurance policy designed to help protect your family against the financial hardships associated with the loss of a loved one.

- Permanent life insurance coverage
- Flexible premium options available
- Coverage available between \$10,000 – \$300,000
- Accelerated Death Benefit for Long-Term Care
- Family coverage options are available. You can cover your spouse, dependent children, and grandchildren.
- Convenient automatic premium payments through payroll deduction
- Coverage is portable. You may take your policy with you if you leave Montefiore.

### Whole Life Insurance

Trans\$ure Whole Life Insurance coverage is a permanent life insurance policy designed to help protect your family against the financial hardships associated with the loss of a loved one.

- Permanent life insurance coverage
- Builds guaranteed cash value tax-deferred
- Family coverage options are available. You can cover your spouse, dependent children, and grandchildren.
- Convenient automatic premium payments through payroll deduction
- Coverage is portable. You may take your policy with you if you leave Montefiore.

## Employee Discount Program

### Automobile/Homeowners Insurance

Special group discounts on automobile and homeowners insurance. If you work more than 50% of a full-time schedule, there is an extra discount when you use automatic payroll deduction for premium payments.

For information contact:

- Travelers – **888.695.4640** [www.travelers.com](http://www.travelers.com)
- MetLife Auto & Home® – **800.438.6388** [www.metlife.com](http://www.metlife.com)

### Corporate Offers

Save up to 70% off the price of a Broadway ticket when you use the Corporate Offers discount code to buy tickets from the box office, online or over the phone. Visit [www.CorporateOffers.com](http://www.CorporateOffers.com) for the latest list of Broadway discounts or contact Corporate Offers at **646.290.6419** for more information.

Access [www.CorporateOffers.com](http://www.CorporateOffers.com) from your Montefiore email address or a Montefiore location.

### 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.

If you are interested in obtaining more information about LASIK surgery and the services offered at Montefiore's facility, please contact **718.920.2020**. Montefiore Laser and Eye Care Center at Montefiore Medical Specialists of Westchester is located at 495 Central Park Avenue, Scarsdale, New York 10583.

### Municipal Credit Union

Municipal Credit Union offers a full range of financial services including:

- Online Banking, MCU Mobile app
- Checking, Savings
- Direct Deposit, Automatic Payroll Deduction
- Mortgages, Auto Loans, Personal Loans and Credit Cards
- Future Focus – A financial education website for kids and teens.

### PerksCard

PerksCard is a discount program that allows you and your family to save money on many products and services. On their website you can find local businesses close to home and work and across the country or you can shop online for discounts from nationally recognized retailers. There are no fees to register and you pay nothing to use the card.

Here's how you can obtain your discounts.

- *In Store* – Show your PerksCard to participating merchants at the time of each purchase.
- *Online* at [www.perkscard.com](http://www.perkscard.com):
  - Receive discounts on gift cards and purchases. You cannot get these discounts in stores.
  - Download and print discount coupons.

You must register your PerksCard to activate your card. For more information contact PerksCard at **877.253.7100** or [www.perkscard.com](http://www.perkscard.com).

### Pet Insurance

VPI Pet Insurance offers a choice of plans with different levels of coverage. Monthly premiums vary based on the type of plan you elect and the breed, age, and location of your cat or dog. There are also plans for avian and exotic animals.

For information contact VPI Pet Insurance (**877.PETS.VPI**) or online at [www.PetsVPI.com](http://www.PetsVPI.com).

### Plum Benefits

Plum Benefits provides discounts and special offers on tickets for sporting events, theme parks, Broadway and more. Each month, there's a new comprehensive Entertainment Guide that includes a variety of offers and events or go online and search by price, event type or most popular. You can complete an online profile and receive alerts about specific offers that might be of special interest to you.

To register:

- Go to [www.plumbenefits.com/signup](http://www.plumbenefits.com/signup)
- Enter your home email address
- Enter Access Code: **ac1025828**

Remember to use the Plum Benefits promotional code when you buy tickets from the box office, online or over the phone.

For more information contact Plum Benefits at **212.660.1888** or [www.plumbenefits.com](http://www.plumbenefits.com).

### Purchasing Power

Purchasing Power allows eligible Montefiore associates to purchase new, brand name computers, electronics and home appliances through the convenience of payroll deduction and home delivery direct from the manufacturer. In order to be eligible, an associate must be at least 18 years of age, an active full- or part-time associate with at least 12 months of service, earn at least \$16,000 per year, and have a bank account or credit card. There are no credit checks and no down payment, and a 12-month payment plan is available.

Register online at [www.Montefiore.PurchasingPower.com](http://www.Montefiore.PurchasingPower.com). You can also order by phone – call **800.537.3134**.

Of course, whenever you make an important purchase, it's always a good idea to comparison shop before you make a decision.

### Wireless Discounts

Discounts on service plans and products with the following providers:

- Verizon Wireless – [www.verizon.com/verizonconnections](http://www.verizon.com/verizonconnections)
- T-Mobile – **866.464.8662**; use password 12425TMOFAV
- Sprint – [www.sprint.com/montefiore](http://www.sprint.com/montefiore) corporate code: HCMDA\_MMC\_ZZZ

This benefit summary presents selected highlights of Montefiore's Local 30 Voluntary Benefits & Wellness Program. It does not take the place of the legal plan documents, which govern in case of conflict between the summary presented here and the information contained in the plan documents. Although it is the current intention of Montefiore to continue these programs, Montefiore reserves the right to modify or discontinue these programs, as well as change contributions subject to the Collective Bargaining Agreement with Local 30.

Montefiore Medical Center  
The University Hospital and Academic Medical Center  
For the Albert Einstein College of Medicine  
AN EQUAL OPPORTUNITY EMPLOYER

**Montefiore**

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

Montefiore Medical Center  
111 East 210th Street, Bronx, NY 10467-2490  
[montebenefits@montefiore.org](mailto:montebenefits@montefiore.org)  
[www.mymontebenefits.com](http://www.mymontebenefits.com)