



2017 BENEFITS PROGRAM SUMMARY

REGISTERED NURSES (NYSNA)

Corporate Human Resources Division
HR-Benefits Office

Montefiore Medical Center
111 East 210th Street
Bronx, NY 10467-2490

montebenefits@montefiore.org
www.mymontebenefits.com

Montefiore



For Your Benefit

Montefiore's Benefits Program covers many different areas, which can be tailored to best fit your needs, forming a comprehensive benefits package.

Eligibility

You are eligible to enroll in the Registered Nurses Benefits Program if you are in an eligible position covered by a collective bargaining agreement with the NYSNA, a regular or temporary registered nurse 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 and children (including stepchildren, legally adopted children, and children for whom you are legal guardian) whom you can cover through December 31 of the year they reach age 26.

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

- Marriage License
- 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



Healthcare



Your healthcare benefits include medical and dental coverage. You have the option to elect single or family coverage under the:

- Montefiore Health Plan and Dental Benefits for RNs
- Montefiore Health Plan for RNs and the Cigna Dental Health Maintenance Organization (DHMO).

If you choose to waive coverage, you will be waiving both medical and dental benefits.

The Registered Nurses Health Plan is designed to encourage you to make use of Montefiore providers and facilities. Of course, you're free to use any physician or facility you choose.

Preferred Provider Network

A Preferred Provider Network includes hospitals, laboratories, physicians and other health care providers who have agreed to charge negotiated rates for their services. These negotiated rates are lower than typically charged. Many healthcare providers belong to more than one network.

Montefiore has contracted with Empire for access to its Empire Indemnity Network of physicians, hospitals and other healthcare providers. You can visit any physician in any specialty without a referral. Services received through the Empire's Indemnity Network are discounted but adhere to the cost-sharing percentages for in-network and out-of-network care established by the Plan.

You are not required to use these preferred providers. However, you may save money if you do.

IF YOU USE THIS NETWORK, THE PLAN PAYS 100% OF THE SERVICES AND SUPPLIES PROVIDED BY:

Physicians and Therapists	<ul style="list-style-type: none">• A Montefiore Medical PCP at a Medical Group facility• A salaried Montefiore specialist at a Montefiore facility
Hospitals and Other Facilities	Moses, Weiler, Wakefield, Westchester Square, The Children's Hospital at Montefiore, Montefiore Mount Vernon Hospital, Montefiore New Rochelle Hospital, White Plains Hospital, Burke Rehabilitation Hospital, Montefiore Ambulatory Surgical Facilities, Schaffer Extended Care Facility, Montefiore Imaging Center, Montefiore Department of Radiology, Advanced Endoscopy Center and NY GI Center
Laboratories	Quest Laboratories, LabCorp and all Montefiore laboratories

Note: If you do not enroll within 30 days of the date you first become eligible, you will automatically be enrolled in the Montefiore Medical Center Health Plan for Registered Nurses medical coverage for **yourself only**.

Healthcare Cost

If you are a regular full-time RN, Montefiore pays the full cost of medical coverage for you and your eligible family members. Eligible part-time nurses are required to contribute toward the cost of coverage: \$25/month for single coverage and \$50/month for family coverage.



Healthcare



◦ **Care Guidance** – This confidential, personal health management program provides health and lifestyle support to Montefiore registered nurses and their family members who are covered by Montefiore's Registered Nurses Health Plan. It's entirely voluntary, completely confidential and totally free! For more information, call **855.MMC.WELL (855.662.9355)** or email mmccareguidance@montefiore.org.

◦ **Empire Special Offers** – Eligible members can enjoy savings on fitness club memberships, wellness products, vision care services, weight management programs and services from participating alternative health providers. Members can access these discounts through www.empireblue.com.

◦ **Prescription Drugs** – Prescription drug benefits are available for associates who elect medical coverage.

- Montefiore's outpatient pharmacies fulfill prescriptions at no cost for you and your covered family members.

- 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 the Montefiore Health Plan for Registered Nurses 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
- 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**

- Montefiore's Registered Nurses Dental Plan – You are free to use any dentist you choose including the Cigna Dental Network, and Montefiore's Department of Dentistry. There is a \$25 individual annual deductible for all services combined. Each covered person has a \$1,300 annual maximum benefit limit.
- Cigna Dental Health Maintenance Organization (DHMO) – Under the DHMO, if you use a network primary care dentist, you make copayments only for specified covered services. You have no deductibles to pay, no claim forms to fill out and you don't have to wait to be reimbursed.



FSA/Insurance

Flexible Spending Accounts

You can establish a Flexible Spending Account (FSA) to pay out-of-pocket healthcare 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.

- Use the Healthcare Account to pay out-of-pocket healthcare 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 may contribute up to \$2,000 each year to this account.
- Use the Dependent Care Account to pay day care related expenses 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 may contribute up to \$5,000 each year to this account.

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.



Disability, Life & Accident

Disability

Disability benefits provide you with partial or full pay if you are ill or injured and unable to work. Benefits are provided under the following programs: Short Term Disability (includes Paid Sick Leave, New York State Disability, and Supplementary Sick Pay), Intermediate Term Disability, and Basic Long Term Disability (LTD).

Life & Accident

Life insurance pays a benefit to your beneficiary if you die while coverage is in effect. The benefit provides protection all during your active career with Montefiore, as long as you remain eligible.

- **Basic Non-contributory Life Insurance** – Montefiore provides Basic Non-contributory Life Insurance – based on your annual base salary (maximum \$60,000) – at no cost to you.
- **Additional Non-contributory Life Insurance** – You can elect Additional Contributory Life Insurance of 25%, 50%, 75% or 100% of your Basic Non-contributory Life Insurance. You pay the cost of any additional contributory coverage based on the amount of coverage you choose and your age.

FOR	BENEFITS BEGIN	PLAN BENEFITS EQUAL
Short Term Disability		
• Paid Sick Leave	On your first day of absence	100% of your base salary You accrue 7½ hours for each calendar month worked (900 hours maximum)
• New York State Disability	On the 8 th calendar day of absence	50% of base salary maximum benefit \$170/week (26 week maximum in a 52-week period)
• Supplementary Sick Pay	After you have completed 90 continuous days at Montefiore and after your Paid Sick Leave is exhausted, while you receive New York State Disability	Maximum combined benefit \$280/week (\$110 plus \$170 NY State Statutory Disability benefits) (26 week maximum)
Intermediate Term Disability	After 180 days when short term disability benefits stop	Maximum benefit \$170/week (26 week maximum)
Long Term Disability	After 365 days of disability (when intermediate benefits stop)	50% of predisability earnings (maximum benefit \$430/month)

Accidental Death & Dismemberment (AD&D) Insurance pays full benefits in the event of your death; partial benefits if you lose hearing, sight or limb as the result of an accident. Montefiore automatically provides \$60,000 of AD&D Insurance to you.



Financial Security

Montefiore makes contributions to the NYSNA Pension Plan on your behalf in accordance with the terms of the Collective Bargaining Agreement.

Voluntary Tax Deferred Annuity 403(b) Plan

Pre-tax Contributions

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.

Roth Elective Deferral Post-tax Option

If you participate in the Voluntary Tax Deferred Annuity 403(b) Plan you may also make after-tax (Roth Elective Deferral) contributions to the plan. An after-tax contribution means that the contribution is taken out of your pay after taxes have been withheld.

Qualified distribution of Roth after-tax contributions plus any earnings on those contributions will be tax-free if you are at least 59½ years old and have maintained the Roth elective deferral account for at least five years. If the distribution is not qualified, your earnings on the after-tax contributions are subject to income taxes at the time of withdrawal and a 10% early distribution tax.

Roth contributions are tracked in a Roth elective deferral account separate from any pre-tax deferral contributions you may make.

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.



Voluntary Benefits

Montefiore's Voluntary Benefits present a variety of products and services for you and your family. Some offer group discounts and the convenience of payroll deduction. You have direct access and control of your benefits and can enroll at any time during the year.

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.

511NY Rideshare

511NY Rideshare is a no cost Ridematching, Traveler Services and Guaranteed Ride Program. You create a profile and find travelers who have similar travel routes and patterns. 511nyrideshare.org.

Employee Discounts

- Corporate Offers – Save up to 70% on Broadway tickets. www.CorporateOffers.com **212.203.1818**
- Health Club Discounts – Montefiore has arrangements with Falk Recreation Center/Friedman Athletic Center, Mosholu Montefiore Community Center's Fitness Center, Crunch, Equinox and New York Sports Club.
- PerksConnect – Discounts on products and services from nationally recognized merchants as well as participating local businesses. There are no fees to register and you pay nothing to use the card. montefiore.perksconnection.com **877.253.7100** Code: montefioremc
- Pet Insurance – Nationwide 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. www.petsnationwide.com **877.738.7874**
- Plum Benefits – Special offers on tickets for sporting events, theme parks, Broadway and more. www.plumbenefits.com/signup **212.660.1888** Code: ac1025828
- Wireless Discounts
 - Sprint – www.sprint.com/montefiore Code: HCMDA_MMC_ZZZ
 - Verizon Connections – www.verizon.com/connections
 - T-Mobile – Advantage Direct **866.464.8662** Code 12425TMOFAV