MEMBER ASSISTANCE PROGRAM
FINANCIAL SECURITY
VOLUNTARY BENEFITS
TO YOUR HEALTH!



2022 BENEFITS SUMMARY

1199 SEIU UNITED HEALTHCARE WORKERS EAST

Corporate Human Resources Division HR Benefits Office

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

montebenefits@montefiore.org www.mymontebenefits.com

1199SEIU Benefit and Pension Fund

In New York City: Call 646.473.9200 Outside New York City: Call 800.892.2557

www.1199seiubenefits.org 1199 SEIU Benefits Overview





MEMBER ASSISTANCE PROGRAM

If you or someone in your family is facing problems that just can't be handled alone, your Benefit Fund's Member Assistance Program can help. Our multilingual and multicultural staff of trained social workers, counselors and other professionals is ready to help you and your family through any type of personal crisis – especially those that can put jobs in jeopardy.

You never need to worry about what others might say; your Benefit Fund does not disclose any medical, mental health or substance abuse treatment information to anyone, including your employer.

The Member Assistance Program is available to members of the 1199 SEIU Benefit Funds and their eligible dependents.

Counseling/Therapy

Our social workers can help put you back on the right path by assisting you in finding counseling or referrals to programs. Life is full of stresses that can be tough to handle on your own. Whether you're dealing with the loss of a job, marital problems or a family member's illness, our staff can help.

Mental Health Issues

Members and their dependents coping with mental health issues may contact the Member Assistance Program to speak with one of the program's social workers. Our professional staff will refer you to appropriate providers and clinical resources.

Other Social Services

Besides providing counseling and support, we can connect you with community resources that can help. We can also help you with other social services – for instance, connecting you and your family to alternative health coverage if you are in danger of losing yours.

Other areas where we can help:

- Referrals to entitlement programs
- Domestic or workplace violence
- Bereavement counseling and other life changes
- Job jeopardy (early intervention before job loss).

Behavioral Health and Substance Abuse

If you need help for behavioral health problems or alcohol or substance abuse, the Member Assistance Program will help get you the care you need – whether it's counseling, outpatient treatment or even an inpatient hospital stay. If you are troubled by a problem that is not mentioned above, call the Member Assistance Program for a consultation. Remember, the Member Assistance Program is here when you need help. For more information, call **646.473.6900**. All health coverage information is kept strictly confidential under the Health Insurance Portability and Accountability Act.

Inpatient Behavioral or Alcohol/Substance Abuse Treatment

If you need to be hospitalized, the Member Assistance Program will help coordinate your care. If you need emergency hospitalization, you must contact 1199SEIU CareReview at **800.227.9360** within 48 hours for approval.

Health, Mind and Body Workshops

Keep your mind and body fit with our emotional health and well-being workshops. Learn valuable coping techniques to manage life's stresses in a healthy way. Call the Member Assistance Program at **646.473.6900** or email **Wellness@1199Funds.org** for a schedule of upcoming workshops.

To let us know whether you plan to attend a scheduled workshop, call **646.473.8960**, option 2.

For assistance or for more information, call the Member Assistance Program at 646.473.6900.



FINANCIAL SECURITY

Financial Security

Montefiore makes a contribution to the 1199 SEIU Pension Plan on your behalf in accordance with the terms of the Collective Bargaining Agreement

The Montefiore Medical Center 403(b) Plan provides an excellent tool to help you save for your future financial security. 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. At any time during the year, to participate in the Plan, decline participation, direct your investments, change your contribution percentage or if you are eligible, make a "catch-up" contribution, contact Fidelity at 800.343.0860 or go to www.netbenefits.com/atwork.

Your Pre-Tax Payroll Directed Contributions

A pre-tax contribution is a contribution to the Plan that you elect to have automatically deducted from your paycheck before Federal and, in general, state and local income taxes. Pre-tax payroll contributions are subject to Federal Social Security taxes. Your account is credited with investment earnings based on your portfolio's performance and accumulate tax-free while they remain in the Plan.

Upon distribution, pre-tax payroll contributions and earnings in your account will be subject to income taxation. If you make a withdrawal before reaching age 59½, you may be subject to a 10% Federal tax penalty. You are always 100% vested in your contributions.

Your Roth After-Tax Payroll Directed Contributions

A Roth contribution is a contribution to the Plan that you elect to have deducted from your paycheck after Federal, state and local, income taxes and Federal Social Security taxes are withheld.

Qualified distributions 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 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.

Limits on Payroll Directed Contributions

You may elect to contribute up to 70% of your compensation to the Plan on a pretax basis, Roth after-tax basis or a combination of the two.

Maximum Contributions

You may simultaneously make both pre-tax payroll directed contributions and Roth after-tax payroll directed contributions to the 403(b) Plan. However, your combined maximum contribution cannot exceed the annual Internal Revenue Service maximum.

For 2022, you can save up to a maximum of \$19,500. If you are 50 or older in 2022, an additional catch-up contribution of \$6,500 – for a combined maximum of \$26,000 – will be made unless you "opt out" and choose not to contribute this additional catch-up amount.



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 646.290.6419.
- Health Club Discounts and Virtual Exercise Resources Physical fitness is
 important for wellness and wellbeing. Montefiore has discounted arrangements
 with fitness facilities in all boroughs and also provides access to many free and
 low-cost virtual offerings. (https://www.mymontebenefits.com/sites/default/
 files/pdf/montefiore_fitness_facility_discount_flyer_summer_fall_2021_1.pdf).
- 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. <u>montefiore.perksconnection.com</u> 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 powered by TicketsatWork Special offers give you access to the leading travel and entertainment corporate benefits program in the world, www.plumbenefits.com/signup 212.660.1888 Code: ac1025828.
- Wireless Discounts
- Verizon Connections www.verizon.com/connections.
- o T-Mobile Advantage Direct **866.464.8662** Code 12425TMOFAV.



VOLUNTARY BENEFITS

Special Promotions

- Automobile and Homeowners Insurance offered through:
- Farmers Auto & Home® www.myautohome.farmers.com 844.296.3581.
- Travelers www.travelers.com 888.695.4640.
- 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. 718.920.2020.
- Municipal Credit Union Offers a full range of financial services.
 www.nymcu.org 212.693.4900.
- Purchasing Power Purchase new, brand-name computers, electronics and home appliances through payroll deductions. Shop Purchasing Power's secure website and enjoy the convenience of home delivery direct from the manufacturer. www.Montefiore.PurchasingPower.com 800.537.3134.

Voluntary Insurance

You can purchase individual insurance policies offered at group rates.

- Voluntary Insurance Program (VIP) www.mymmcbenefits.com 866.795.0355.
- o Critical Illness Insurance.
- Personal Accident Insurance.
- Universal Life Insurance with Long Term Care.



TO YOUR HEALTH!

- Associate Health Improvement Program (A-HIP) –
 Submit verified health improvements, in areas such as
 body mass index, and earn rewards for moving from
 higher risk zones to lower ones when submitted to
 Associate Wellness.
- Creative Wellness Services The Associate Wellness Program Manager, a licensed art therapist, is available for FREE one-on-one consultations or departmental workshops for stress management and reduction and techniques for personal and professional self-care. For more information or to make an appointment call 347-418-4745 or email ssaklad@montefiore.org.
- **Fitness Programs** Virtual Exercise Resources gym discounts and Montefiore fitness classes are available to support your fitness routine..

- To Your Health! Wellness Portal: www.toyourhealth.montefiore.org
- Find Montefiore Programs & Events, health information and resources to help you take control of your health.
- Complete the Wellness Portal Health Questionnaire and earn a \$30 incentive! You will receive a detailed easy-to-understand report that identifies your personal health risks – along with a customized plan to help reduce or eliminate them.
- Nutrition Counseling Associates have access to FREE, individual, confidential nutrition consultations and departmental programs with the Associate Wellness Nutrition Manager, a registered dietitian, to advise you how to eat well and manage your weight. For more information call 347.504.4944 or email <u>WellnessRD@</u> montefiore.org.
- Supportive Wellness Services Associates can receive free, confidential appointments with the Associate Wellness Wellbeing Manager, a licensed psychologist, for stress management consultations, resiliency skills development, or coaching behavior goals departmental/unit programs are also available. For more information or to make an appointment call 347.418.4739 or email bboatswa@montefiore.org.
- **WW** Register through Montefiore's program to receive a 50% upfront discount and an additional 25% reimbursement upon meeting attendance goals. Weekly meetings are held virtually for Montefiore associates and virtually and in-person in the community. For more information, call 866.882.2226 or go to **weightwatchers.com/us/Montefiore**. (Employer ID: 65022).

This overview provides only highlights of the Montefiore Benefits & Wellness Program in effect on January 1, 2022 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.

Montenore 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.