



For Your
Benefit



2012 Benefits Overview for RNs (1199)

An important part of Total Compensation at Montefiore includes the broad range of benefit and wellness 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 and Wellness Programs.

TO YOUR HEALTH! – MONTEFIORE FOR A HEALTHY YOU

Montefiore's Associate Wellness Program, **To Your Health!**, provides access to up-to-date resources and interactive tools that can help you become active, stay healthy and reach your health goals.

- **Occupational Health Services** – Once each year you are required to undergo an annual assessment of your health status including Tuberculosis screening. You also have access to:
 - Free A1C Diabetes screening and influenza vaccinations
 - Nutrition Counseling Service – One-on-one, confidential counseling to help you manage your weight, lower your health risks, enhance your life and eat wisely.
 - Smoking Cessation Programs – Provides information on nicotine replacement therapy and offers a no-cost nicotine replacement therapy starter kit through Montefiore's outpatient pharmacies
- **Online Resources** – www.ToYourHealth.Montefiore.org
 - Powered by WEB MD, 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.
 - Lifestyle Improvement Programs – Stop smoking, lose weight or improve your level of fitness with WebMD's Lifestyle Improvement Programs. You can choose from six different programs to incorporate healthy changes into your lifestyle and achieve long-term results.
- **Care Guidance** – This confidential, personal health management program provides support and resources to help you manage your health. It's available to you and your family members – at no cost to you. Working as a team, your physician and Personal Health Nurse (PHN) will set health goals, create an action plan and identify ways to help you maintain healthy habits. Your PHN's goal is to efficiently guide you through the different aspects of the health care system, making your care manageable and more successful
- **Employee Assistance Program (EAP)** – The EAP provides assistance to you or members of your immediate family if you have a personal problem, such as marital, parent-child, legal or financial difficulties, stress, depression, anxiety, grief reactions, substance abuse, or any other emotional or behavioral problem. Assistance is provided on a strictly confidential basis, through a staff of experienced counselors from various disciplines.
- **Weight Watchers @ Work** – A weight loss program based on nutritional guidelines and scientific research that encourages both healthy eating and exercise/activity. Montefiore provides a 25% upfront subsidy for Weight Watchers at work and community-based meetings and online programs. After participating in the program, you may be eligible for an additional 25% rebate.

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 a Health Care Flexible Spending Account if:

- Are employed by Montefiore in an eligible position covered by a collective bargaining agreement with 1199
- Are a regular or temporary RN, and work at least 50% of a full-time schedule

Health Care Flexible Spending Account

A Health Care Flexible Spending Account (FSA) can help you *save money!* Here's how.

- You put money into a tax-free account each pay period.
- When you incur an eligible expense, you pay for it from your account.
- You pay no taxes when money is deposited into the account.
- You pay no taxes when you use your account to pay for eligible expenses.

What is a Health Care FSA?

A Health Care FSA is a tax-effective way to pay certain out-of-pocket expenses for you and your family members. By contributing a portion of your payroll dollars on a pre-tax basis you reduce your taxable income and save money on health care expenses, you are already incurring.

Annually, you decide how much to contribute to your account, in equal amounts every pay period. No taxes are withheld from your contributions. Then, you pay eligible expenses from the balance in your account.

You can contribute as little as \$130 *or* up to \$5,000 annually to a Health Care Account

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.

Account Access

WageWorks, the Claims Administrator, makes it easy to take advantage of the valuable tax savings the Flexible Spending Accounts provide. Here's how.

- **Debit Card Convenience** – Use your WageWorks Health Care Card just like your bank credit/debit card each time you incur an eligible expense. Your card will only be accepted at merchants who have a special system designed to work with the card. The Information Inventory Approval System (IIAS) automatically verifies the eligibility of your purchase at checkout, which means you won't have to submit receipts to WageWorks to verify your transactions.

However, in some situations you may still be required to submit receipts after a purchase – for example, when you use the card at a doctor's office or hospital for anything other than a copayment.

Note: When you use your WageWorks Health Care Card with an automatic payment machine, it is considered a credit card transaction – no PIN number is required. Although it's called a debit card – because funds are deducted directly from your Health Care Account – you must push the "Credit" button when you swipe your card.

- **Pay My Provider** – You can generate automatic online payments to your providers with checks drawn directly from your accounts.
- **Pay Me Back Claim Forms** – Fax or mail your forms to WageWorks and reimburse yourself via check or direct deposit.
- **EZ Receipts™** – Mobile Application – Just point, click and submit!
- **Keep Track of Your Account** – You will receive a monthly statement in the mail covering all activity in your accounts *plus* you can track your claims and account balances online.

FSA Restrictions

Because a Health Care Flexible Spending Account is regulated by the IRS, there are some important rules to remember:

- **Use it or lose it.** Estimate your expenses and contributions carefully. The IRS prohibits Montefiore from returning unused contributions. You have until April 30, 2013 to request reimbursement for your 2012 expenses.

If you are a reservist who is called to active duty for a period of at least 180 days, under the Heroes Earning Assistance and Relief Tax Act (HEART Act), you may request distribution of all or a portion of your balance in a Health Care FSA. The distribution must be made by the last day that reimbursements for medical expenses may be made for the year.

- **No double-dipping.** You can only claim eligible expenses once – either for reimbursement from your Health Care FSA *or* as a tax credit on your federal income tax return. Consider which is better for you.
- **Keep it current.**

You can apply eligible health care expenses incurred from January 1, 2012 through March 15, 2013 against your 2012 Health Care FSA (up to the balance in your account). You cannot use your WageWorks Health Care Card to charge expenses incurred from January 1, 2013 through March 15, 2013 against your 2012 Health Care FSA. You must complete and submit a Pay Me Back Claim Form for these expenses.

Voluntary Benefits Overview

Montefiore offers a Voluntary Benefits Program with direct access to a variety of products and services. Some offer group discounts and the convenience of payroll deduction. You manage your benefits and can enroll at any time during the year.

Here's what your Voluntary Benefits include:

- **Montefiore Medical Center Voluntary Tax Deferred Annuity 403(b) Plan** – An excellent way to save for your future financial security with pre-tax contributions.
- **Integrated Disability Benefit Income Protection** – Supplement your 1199 disability benefits with an additional layer of protection against unexpected loss of income.
- **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
- **Critical Illness Insurance** – Financial protection in case of a disability or serious illness.
- **Universal and Whole Life Insurance** – Protect your family against possible financial hardship in the event of your death.
- **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.
 - Health Club Membership – Montefiore has made arrangements with various Health Clubs in the area. Up-to-date information is available on Montefiore's Intranet – eMontefiore – Benefits Information, Human Resources, under Employee Affinity/Discount Programs.
 - 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
 - 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 Wireless 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. In addition, 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.

Integrated Disability Benefit Income Protection

Eligible Union Members can purchase additional insurance designed to coordinate with other disability benefits.

- **Voluntary Short Term Disability Insurance** through Transamerica Financial Life Insurance Company – after 60 days of disability, you may receive benefits equal to 60% of your salary – up to a maximum benefit of \$5,000 each month for up to 365 days.
- **Voluntary Long Term Disability Insurance** through First Reliance Standard of New York – after one year of disability, you may receive benefits equal to 60% of your salary – up to a maximum benefit of \$5,000 each month for as long as you remain disabled or up to age 65.

For more information call the Voluntary Insurance Program (VIP) Service Center at **866.795.0355**.

Commuter Benefits Program

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.

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 and Whole Life Insurance

Life Insurance offers financial protection for your family against possible financial hardship in the event of your death. Montefiore offers two different types of Life Insurance – Universal and Whole Life.

Both policies offer:

- *Convenience* – You may arrange for automatic premium payments through payroll deduction.
- *Portability* - You own your policy and can take with you if you leave Montefiore, without any rate or coverage changes.
- *Tax-Deferred Cash Value Accumulation* – A portion of your premium payments may be deposited into an interest earning account. The earnings on your account grow tax-deferred as long as the policy remains in force.
- *Accessibility* – You may borrow against the cash value of your policy at a set rate of interest. While the loan is outstanding, you continue to earn interest on the remaining cash value, which helps offset the interest you pay on the loan.
- *Dependent Coverage* is available for your spouse and children.
- *Optional Riders* – You may purchase and add to your policy (i.e., Long Term Care, Critical Illness).

The differences are:

<i>Universal Life Insurance</i>	<i>Whole Life Insurance</i>
• <i>Variable Coverage</i> – You may increase or decrease the face value of your policy.	• <i>Fixed Coverage</i>
• <i>Variable Premiums</i> – You may vary the amount and/or timing of premium payments.	• <i>Fixed Premiums</i>
• <i>Variable Interest Rate</i> on Tax-Deferred Cash Value Accumulation.	• <i>Fixed Interest Rate</i> on Tax Deferred Cash Value Accumulation.

For more information call the Voluntary Insurance Program (VIP) Service Center at **800.347.6071**.

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.
- MetLife Auto & Home® – **800.438.6388** www.metlife.com

Health Club Membership

Montefiore has made arrangements with various Health Clubs in the area. Up-to-date information is available on Montefiore’s Intranet – eMontefiore – Benefits Information, Human Resources, click on Employee Affinity/Discount Programs.

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 new facility, please contact **718.920.2020**; Montefiore Laser and Eye Care Center at Montefiore Medical Specialists of Westchester, 495 Central Park Avenue, Scarsdale, New York 10583.

PerksCard

PerksCard is 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, across the country or 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:*
 - 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.

Pet Insurance

As veterinary care becomes more advanced, the costs continue to rise. Pet insurance can help make sure you'll always be able to give your pet the best care possible. VPI Pet Insurance offers a choice of plans with different levels of coverage. Monthly premiums will 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.

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
- 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.

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 bank account or credit card. No credit checks, no down payment, and a 12 month payment plan.

Register online at 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
- ♦ Sprint – www.sprint.com/montefiore corporate code: HCMDA_MMC_ZZZ