

ELIGIBILITY & ENROLLMENT  
HEALTHCARE FSA  
FINANCIAL SECURITY  
VOLUNTARY BENEFITS  
TO YOUR HEALTH!



# 2022 BENEFITS SUMMARY

REGISTERED NURSES (1199 SEIU UNITED HEALTHCARE WORKERS EAST)

**Corporate Human Resources Division  
HR Benefits Office**

Montefiore Medical Center  
111 East 210<sup>th</sup> Street Bronx, NY 10467-2490

[montebenefits@montefiore.org](mailto:montebenefits@montefiore.org)  
[www.mymontebenefits.com](http://www.mymontebenefits.com)

**Montefiore**



## ELIGIBILITY & ENROLLMENT

### Eligibility

You are eligible to enroll in a Healthcare Flexible Spending Account if you:

- 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.

### Enrollment

When you first begin at Montefiore and each year thereafter during the Fall Annual Benefits Election Period, you have the opportunity to elect your Healthcare Flexible Spending Account.

You enroll online at Montefiore's Enrollment Website – [www.montebenefits.com](http://www.montebenefits.com) – or call the Benefits Enrollment Call Center at 888.860.6166 Monday through Friday between 8am and 8pm EST. You'll speak to an enrollment specialist who will help you enroll.

If you have any questions:

- About the enrollment process or the Enrollment Website, you can use the online Chat feature for assistance (Monday through Friday between 8am and 8pm EST). Just click on the Chat icon on the top, right toolbar after you log in.
- Regarding your benefits, contact the HR Benefits Office at 914.349.8531 or at [montebenefits@montefiore.org](mailto:montebenefits@montefiore.org).

### Verify Your Personal Information

If you need to make any changes to your personal information, please email the HR Benefits Office at [montebenefits@montefiore.org](mailto:montebenefits@montefiore.org).

### Select Your Benefits

- You may elect or waive participation in a Healthcare Flexible Spending Account.

### If You Don't Enroll

If you don't enroll within 30 days after you become eligible, you will not have a Healthcare Flexible Spending Account and will not be able to make any changes during the year until the next Annual Benefits Election Period, unless you have a qualified change in status:



## HEALTHCARE FSA

### Healthcare Flexible Spending Accounts

A Healthcare 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 Healthcare FSA?

A Healthcare 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 as well as setting aside funds to cover eligible expenses.

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 \$2,750 annually to a Healthcare Account.

The Healthcare Account is used 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 for support.



## HEALTHCARE FSA

### Account Access

WageWorks, the Claims Administrator, makes it easy to take advantage of the valuable tax-savings the Healthcare Flexible Spending Account provides. Here's how.

- WageWorks® Healthcare Card. Use your Card when you make healthcare-related purchases, such as prescriptions and eye glasses. It's like a debit card – just swipe and go.
- WageWorks EZ Receipts® mobile app. Use this mobile application to snap a photo of receipts and instantly submit them for payment and check your FSA balance – right from your mobile device.
- Pay My Provider. Access your FSA online and fill out a simple form to have WageWorks pay your provider directly.
- Pay Me Back. Arrange for FSA funds to be deposited directly to your checking account or a check to be mailed to reimburse you for expenses you've already paid.

### FSA Restrictions

Because a Healthcare 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, 2023 to request reimbursement for your 2022 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 Healthcare FSA. The distribution must be made by April 30, 2023.
- **No double-dipping.** You can only claim eligible expenses once – either for reimbursement from your Healthcare 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 healthcare expenses incurred from January 1, 2022 through March 15, 2023 against your 2022 Healthcare FSA (up to the balance in your account). You cannot use your WageWorks Healthcare Card to charge expenses incurred from January 1, 2023 through March 15, 2023 against your 2022 Healthcare FSA. You must complete and submit a Pay Me Back Claim Form for these expenses.



## 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](http://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 pre-tax 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](http://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](http://511nyrideshare.org).

### Employee Discounts

- Corporate Offers – Save up to 70% on Broadway tickets. [www.CorporateOffers.com](http://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](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. [montefiore.perksconnection.com](http://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](http://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](http://www.plumbenefits.com/signup) **212.660.1888** Code: ac1025828.
- Wireless Discounts
  - Verizon Connections – [www.verizon.com/connections](http://www.verizon.com/connections).
  - 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](http://www.myautohome.farmers.com) 844.296.3581.
  - Travelers – [www.travelers.com](http://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](http://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](http://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](http://www.mymmcbenefits.com) 866.795.0355.
  - 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.
- **Carebridge EAP** – The EAP provides resources to associates and anyone in their household to cope with mental health and behavioral issues, family problems and professional matters. You can call toll-free, 844.300.6072 or email [clientservice@carebridge.com](mailto:clientservice@carebridge.com). You can also visit [www.myliferesource.com](http://www.myliferesource.com) to find expert articles, resources, and unique tools addressing a large scope of EAP and Work-Life issues. Your website access code is C4NKN.
- **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](mailto:ssaklad@montefiore.org).

- **To Your Health! Wellness Portal:**  
[www.toyourhealth.montefiore.org](http://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.

- **Fitness Programs** – Virtual Exercise Resources, gym discounts and Montefiore fitness classes are available to support your fitness routine. ([https://www.mymontefiorebenefits.com/sites/default/files/pdf/montefiore\\_fitness\\_facility\\_discount\\_flyer\\_summer\\_fall\\_2021\\_1.pdf](https://www.mymontefiorebenefits.com/sites/default/files/pdf/montefiore_fitness_facility_discount_flyer_summer_fall_2021_1.pdf)).
- **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 [WellnessRD@montefiore.org](mailto:WellnessRD@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](mailto: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](http://weightwatchers.com/us/Montefiore). (Employer ID: 65022).

This overview provides only highlights of the Montefiore Associate 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.

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.