

FOR YOUR BENEFIT
ELIGIBILITY & ENROLLMENT
HEALTHCARE FSA
PAID TIME OFF
FINANCIAL SECURITY
VOLUNTARY BENEFITS
REGULATORY NOTICES



2024 BENEFITS SUMMARY

MHS (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](#)

Montefiore Einstein



FOR YOUR BENEFIT

www.MyMonteBenefits.com

www.MyMonteBenefits.com gives you and your family members easy, one-stop access to everything you need to know about your Montefiore Benefits Program.

- **Spotlight On** – Check here often for useful articles, important notices and the latest information about Montefiore's Benefits Program including Annual Enrollment materials.
- **Resource Center** – You'll find Contact Information, Forms, Resources and Regulatory Notices (print versions are available upon request).
- **For Your Benefit**
 - Montefiore's Benefits Program – Learn about your options for Flexible Spending Accounts and saving for your future financial security.
 - Voluntary Benefits – Direct access to Employee Discounts, Individual Insurance Policies and Special Promotions. You may enroll at any time during the year.
 - Eligibility & Enrollment – Find out who is eligible and how to enroll in Montefiore's Benefits Program.
 - Life Events – Learn how changes in your marital and family status affect your benefits.
- **Retirement Center** – Essential information if you are thinking of retiring.

Montefiore Benefits Program

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

Before you enroll in Montefiore's Benefits Program, it is important to familiarize yourself with your benefit options.



ELIGIBILITY & ENROLLMENT

Eligibility

You are eligible for benefits the first of the month on or after your date of hire. For example, if your hire date is 1/2/2024, you are eligible for benefits effective 2/1/2024. If your date of hire is the first of the month, benefits will start on the first of that month (i.e., your date of hire).

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 Open Enrollment Period, you have the opportunity to elect your Healthcare Flexible Spending Account

You enroll online at Montefiore's Enrollment Website – 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.

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.

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 Open Enrollment Period, unless you have a qualified change in status.

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.



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 \$3,200 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

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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, 2025 to request reimbursement for your 2024 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, 2025.

- 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, 2024 through March 15, 2025 against your 2024 Healthcare FSA (up to the balance in your account). You cannot use your HealthEquity/ WageWorks Healthcare Card to charge expenses incurred from January 1, 2024 through March 15, 2025 against your 2024 Healthcare FSA. You must complete and submit a Pay Me Back Claim Form for these expenses.



PAID TIME OFF

Paid Time Off

Paid time off benefits include:

- Vacation: 20 days (increasing to 25 days after 25 years of service)
- Sick Leave: 12 days (You can accumulate up to 60 unused sick leave days)

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 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 2024, you can save up to a maximum of \$23,000. If you are 50 or older in 2024, an additional catch-up contribution of \$7,500 – for a combined maximum of \$30,500 – 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 Healthy Equity/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/to-your-health/fitness-programs>).
- 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 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.
 - 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.
 - Critical Illness Insurance.
 - Personal Accident Insurance.
 - Universal Life Insurance with Long Term Care.



REGULATORY NOTICES

< Employers are required to provide regulatory notices regarding your rights and procedures to protect those rights. You may view, download or print a copy of these notices from MyMonteBenefits or request a print version of these notices from the HR Benefits Office by emailing montebenefits@montefiore.org or by calling **914.349.8531**. Here's a summary of the notices.

New York City's Earned Safe and Sick Time Act (ESSTA) – ESSTA provides employees who work in New York City the right to use safe and sick leave for the care and treatment of themselves or a family member and to seek legal and social services assistance or take other safety measures if the employee or a family member may be the victim of any act or threat of domestic violence or unwanted sexual contact, stalking or human trafficking.

Non-Discrimination Notice – Montefiore's Benefits Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, religion, sex, national origin, disability, sexual orientation, gender identity or expression, physical appearance or age.

NY Paid Family Leave (PFL) – New York Paid Family Leave provides job security and paid time off from work for a specified period of time to care for a new child, a seriously ill family member or if a family member is called to active military service.

Notice of Privacy Practices – These privacy rules set limits on how health plans, pharmacies, hospitals, clinics, nursing homes and other direct-care providers use individually identifiable health information.

Transparency in Coverage Disclosure – Transparency in coverage (TIC) regulations require that Montefiore make machine-readable files (MRFs), for the plan we administer and maintain, available to the public. The files contain the negotiated rates for in-network providers and allowed amounts derived from historical claims for out-of-network providers. A machine-readable file is a digital representation of data or information in a file that can be imported or read by a computer system for further processing. They are not means for use by members.

Uniform Services Employment and Re-employment Rights Act of 1994 (USERRA) – USERRA protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the National Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

This overview provides only highlights of the Montefiore Associate Benefits in effect on January 1, 2024 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.