

Montefiore

For Your  
Benefit



## 2012 Benefits Overview

### Registered Nurse Benefits Summary

[www.montefiore.org/whoweare/nursingstaff](http://www.montefiore.org/whoweare/nursingstaff)

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An important part of Total Compensation at Montefiore Medical Center 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](http://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.

## Health Insurance

### Medical

You can elect the Montefiore Health Plan for Registered Nurses or you can elect no coverage. The Montefiore Health Plan for Registered Nurses covers eligible medical services in full if provided by a Montefiore Medical Group primary care physician at a Medical Group facility or a salaried Montefiore specialist at a Montefiore facility. Services received outside of Montefiore are subject to a deductible and coinsurance except for inpatient hospital services which are covered at 100% regardless of whether the care is received at Montefiore or elsewhere.

### *Prescription Drugs*

Prescription drug benefits available if you elect the Montefiore Health Plan for Registered Nurses:

- Montefiore's outpatient pharmacies provide prescription drug benefits (up to a 90-day supply) at no cost to you or your family members.
- Copayments for prescriptions obtained through a Medco participating retail pharmacy (up to a 30-day supply) and the Medco by Mail Pharmacy (up to a 90-day supply) are:
  - \$7 for each prescription filled with a generic drug
  - \$10 for each prescription filled with a preferred brand name drug
  - \$20 for each prescription filled with a non-preferred brand name drug.

### *Eligibility*

If you are a regular full-time or eligible part-time RN, you are eligible for medical coverage on the first day of the month coincident with or following your date of employment.

### *Cost*

If you are a regular full-time RN, Montefiore pays the full cost of medical coverage for you and your eligible dependents. Eligible part-time nurses are required to contribute toward the cost of coverage on a pro rata basis based on the number of hours worked.

### Dental

You can elect the Montefiore's Registered Nurses Dental Plan or the Aetna DMO.

#### *Eligibility*

If you are a regular full-time or eligible part-time RN, you are eligible for dental coverage on the first day of the month after you complete three consecutive months of employment.

#### *Cost*

If you are a regular full-time RN, Montefiore pays the full cost of the Aetna DMO or Montefiore's Registered Nurses Dental Plan for you and your eligible family members.

Eligible part-time nurses are required to contribute toward the cost of coverage on a pro rata basis based on the number of hours worked.

### Vision

- Davis Vision Affinity Discount Program – Montefiore Health Plan for Registered Nurses participants can receive discounts on eye examinations, eyewear and contact lenses at Davis Vision retail centers.
- 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.

## Flexible Spending Accounts

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

- 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. You can contribute up to \$2,000 each year to this account.
- The Dependent Care Account is used to pay an individual or facility to provide day care 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 can contribute up to \$5,000 each year to this account.

## Life and Accident Insurance

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 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.

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.

## 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

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). You have the option of purchasing additional LTD coverage.

For	Benefits begin	Plan benefits equal
<b>Short Term Disability</b>		
• 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 <sup>th</sup> calendar day of absence	50% of base salary; maximum benefit \$170/week (26 week maximum in a 52-week period)
• Supplementary Sick Pay	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)
<b>Intermediate Term Disability</b>	After 180 days when short term disability benefits stop	maximum benefit \$170/week (26 week maximum)
<b>Long Term Disability</b>	After 365 days of disability (when intermediate benefits stop)	50% of predisability earnings (maximum benefit \$430/month)

# Retirement

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

Montefiore also offers the Voluntary Tax Deferred Annuity 403(b) Plan. Your before-tax contributions are deducted from your paycheck and accumulate earnings on a tax-deferred basis. The maximum dollar limit for contributions is determined by the IRS and is adjusted annually. If you are age 50 or older you can make an additional "catch-up" contribution.

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. The Voluntary Tax Deferred Annuity 403(b) Plan is administered by The Principal Financial Group.

# Paid Time-Off

- **Vacation** – 20 days per year; 25 days after 5 years of employment
- **Holidays**
  - 8 specified
  - 4 personal

# Probationary Period

Regular full time RN is **4** months. Regular part-time is **6** months.

# Weekends

24 **complete** weekends per year.

# Additional Benefit Opportunities

Montefiore also offers:

- Commuter Benefits Program – a tax-effective way to pay some or all of your costs for parking and/or mass transit expenses. Contributions come out of your pay before-taxes.
- Credit Union – Savings accounts, ATMs and loans at favorable rates plus a holiday club and a travel club. RNs may participate by payroll deduction.
- Critical Illness Insurance – Financial protection in case of a disability or serious illness.
- 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 offers you and your family discounts on products and services from nationally recognized merchants as well as local businesses who have agreed to participate in the program. There are no fees to register and you pay nothing to use the card.
  - 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 allows you to purchase new, brand-name computers, electronics and home appliances through the ease and efficiency of payroll deduction. Shop Purchasing Power's secure, easy-to-use website and enjoy the convenience of home delivery direct from the manufacturer
  - Wireless Discounts on service plans and products provided by Verizon Connections or Sprint.
- Employment/Income Verification – The Work Number is a service that allows you to provide proof of your employment and/or income.
- Home Mortgage – You may obtain below market origination fees and competitive rates for financing a home.
- Tuition Reimbursement Program – Montefiore Medical Center reimburses 100% of your tuition, up to 18 credits each academic year (September 1 through August 31), for job-related courses leading to an undergraduate or graduate degree at an accredited institution.
- Universal and Whole Life Insurance with Long Term Care – Protect your family against possible financial hardship in the event of your death.

This benefit summary presents selected highlights of MMC's Registered Nurse Benefits Program for full time regular Registered Nurses. It does not take the place of the legal plan documents, which govern in case of conflict between summary presented here and the information contained in the plan documents. Although it is the current intention of MMC to continue these programs, MMC reserves the right to modify or discontinue these programs, as well as change contributions subject to Collective Bargaining Agreement with NYSNA.

**Montefiore Medical Center**  
**The University Hospital and Academic Medical Center**  
For the Albert Einstein College of Medicine  
AN EQUAL OPPORTUNITY EMPLOYER

# Montefiore

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