

- Eligibility
- Healthcare
- FSA/Group Legal
- Disability/
Paid Time Off
- Life & Accident
- Financial Security
- Voluntary Benefits



2016 BENEFITS PROGRAM SUMMARY

House Staff Officer



Montefiore
HEALTH SYSTEM, INC.

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 the House Staff Benefits Program if you are a regular or temporary intern or resident of Montefiore Mount Vernon Hospital, Montefiore New Rochelle Hospital, Schaffer Extended Care Center and work at least 50% of a full-time schedule.

Your family members are also eligible for coverage. Eligible family members include your spouse and children (including stepchildren, legally adopted children, and children for whom you are legal guardian) whom you can cover through December 31 of the year they reach age 26.

To enroll a family member, you must provide proof of that individual's family status with a copy of the following documentation:

- Marriage License
- Birth Certificate, final Adoption Papers or Court Documents.

Please send the documents via email, fax or mail to:

- Email: mmcdepverify@winstonbenefits.com
- Fax: **732.903.1166**
- Mail: Winston Financial Services
Montefiore Dependent Audit
PO Box 430,
Manasquan, NJ 08736





Healthcare

• **Medical** – Montefiore offers two Medical options from which you can choose – MontePrime EPO and MonteCare PPO – or you can waive coverage. While each of the options generally covers the same healthcare services, they differ in the following areas:

▪ **Your share of the cost** – including:

- Any deductibles, coinsurance or copayments you pay when you receive healthcare services
plus
- Premiums you pay based on which option you choose, your stipend level, whether or not you use tobacco and whether you elect single or family coverage.

▪ **Provider selection** – MontePrime EPO and MonteCare PPO both use provider networks. However, they are not identical:

- MontePrime EPO requires you to use in-network providers to receive benefits. No benefits are paid for out-of-network care except in a bona fide emergency.
- MonteCare PPO gives you the flexibility to choose any provider you wish (however, you'll pay more for healthcare services out-of-network).

Montefiore pays 100% of the MontePrime EPO premium for you and your family members. You and Montefiore share the premium cost of MonteCare PPO medical coverage.

In-network Providers	MontePrime EPO	MonteCare PPO
Hospitals and Other Facilities	Moses, Weiler, Wakefield, Westchester Square and The Children's Hospital at Montefiore, Montefiore Mount Vernon Hospital, Montefiore New Rochelle Hospital, White Plains Hospital, Montefiore Ambulatory Surgical Facilities, Montefiore Imaging Center, Department of Radiology, Advanced Endoscopy Center and NY GI Center	Empire BlueCard PPO and Montefiore Network (including Moses, Weiler, Wakefield, Westchester Square, The Children's Hospital at Montefiore, Montefiore Mount Vernon Hospital, Montefiore New Rochelle Hospital, White Plains Hospital, Montefiore Ambulatory Surgical Facilities, Montefiore Imaging Center, Department of Radiology, Advanced Endoscopy Center and NY GI Center)
Skilled Nursing Facility, Hospice	Empire BlueCard PPO Network and Montefiore Schaffer Extended Care Center	Empire BlueCard PPO Network and Montefiore Schaffer Extended Care Center
Laboratories	Quest Laboratories, LabCorp, and any Montefiore hospital laboratory (including Moses, Weiler, Wakefield, Westchester Square, The Children's Hospital at Montefiore, Montefiore Mount Vernon Hospital, Montefiore New Rochelle Hospital)	Quest Laboratories, LabCorp and any hospital laboratory participating in the Empire BlueCard PPO and Montefiore Network (including Moses, Weiler, Wakefield, Westchester Square, The Children's Hospital at Montefiore, Montefiore Mount Vernon Hospital, Montefiore New Rochelle Hospital)
Pharmacies	Montefiore outpatient pharmacies	Express Scripts participating retail pharmacies, Home Delivery Pharmacy Service and Montefiore outpatient pharmacies
Physicians, Therapists and Counseling for Mental Health and Substance Abuse	<ul style="list-style-type: none"> • Montefiore Integrated Provider Association (MIPA) • Empire BlueCard PPO Network • Montefiore Behavioral Care Integrated Provider Association (MBCIPA) • Empire Behavioral Health Network 	

Note: If you do not enroll within 30 days of the date you first become eligible, you will automatically be enrolled in MontePrime EPO medical coverage for **yourself only**.



Healthcare

- **Care Guidance** – This confidential, personal health management program provides health and lifestyle assistance and support to Montefiore House Staff and their family members who are covered by Montefiore’s MontePrime EPO and MonteCare PPO medical plans. It’s entirely voluntary, completely confidential and totally free! For more information, call **855.MMC.WELL (855.662.9355)** or email mmccareguidance@montefiore.org.
- **Empire SpecialOffers** – Eligible members can enjoy special savings on fitness club memberships, wellness products, vision care services, weight management programs and services from participating alternative health providers. Members can access these discounts through www.empireblue.com.
- **Prescription Drugs** – Prescription drug benefits are available for associates who elect medical coverage.
 - If you elect MontePrime EPO or MonteCare PPO, Montefiore’s outpatient pharmacies offer:
 - generic prescriptions at no cost to you
 - preferred brand name or specialty prescriptions after a copayment
 - non-preferred brand name prescriptions for which you pay 100% of the cost

- Express Scripts prescription drug benefits are also available for MonteCare PPO participants through participating retail pharmacies and the Home Delivery Pharmacy Service. Copayments are based on the generic, preferred, non-preferred or specialty drug classification of each prescription.
- **Vision**
 - Participants in MontePrime EPO and MonteCare PPO have access, through Empire BlueCross BlueShield, to discounts on vision care services as well as laser vision correction.
 - Spectera Vision Plan – provides benefits for routine eye exams, eyeglasses or contact lenses. The Plan offers a High and a Low option. You pay 100% of the premium for Spectera vision coverage with before-tax dollars.
 - 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.

- **Dental** – You can waive coverage or select one of the following:
 - Two dental options with access to dentists in the Cigna Dental Network, which includes Montefiore’s Department of Dentistry:
 - Preventive & Diagnostic Dental Care *only* – **Montefiore pays the full cost of coverage for you and your family.**
 - Cigna Dental PPO (DPPO) – You and Montefiore share the cost of coverage.
 - Cigna Dental Health Maintenance Organization (DHMO) – You are required to use dentists in the Cigna DHMO network. **Montefiore pays the full cost of coverage for you and your family.**

Note: If you do not enroll within 30 days of the date you first become eligible, you will automatically be enrolled in the Preventive & Diagnostic dental coverage for **yourself only**.



FSA/Group Legal

Flexible Spending Accounts

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

- Use the Healthcare Account 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 – and whether or not they are enrolled in Montefiore’s medical and/or dental plans. You may contribute up to \$2,550 each year to this account.
- Use the Dependent Care Account to pay day care related expenses 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 may contribute up to \$5,000 each year to this account.

Group Legal Services

This coverage helps pay all or part of the cost of a wide range of personal legal services – for you and your covered family members – through a network of participating attorneys. You pay the full cost of coverage through regular payroll deductions on an after-tax basis. You may use any lawyer, although a greater portion of your cost is generally paid if you use the services of an in-network attorney.



Disability/Paid Time Off

Disability

Disability benefits continue part or all of your earnings if you are ill or injured and unable to work. Benefits are provided under the following programs:

- **Short Term Disability** – Includes Paid Sick Leave, Supplementary Sick Pay and New York State Statutory Disability benefits for up to 26 weeks. After you have been at Montefiore for 90 days and exhausted your Paid Sick Leave, Supplementary Sick Pay provides 2/3 of your annual stipend up to a maximum weekly benefit of \$1,300, inclusive of New York State Disability or Worker's Compensation benefits.
- **Long Term Disability (LTD)** – Basic Long Term Disability (LTD) continues 60% of your predisability stipend up to a maximum benefit of \$3,000 a month if you are disabled for more than 26 weeks. You pay the cost of this mandatory coverage with after-tax dollars. Supplemental LTD coverage is available to you if your annual stipend is greater than \$60,000.

In addition to disability benefits, the Plan contains a 403(b) Contribution Disability Benefit. If you are a participant in the Voluntary Tax Deferred Annuity 403(b) Plan and/or Tax Deferred Annuity 403(b) Plan and are on long term disability – your and any Montefiore contributions stop. To help offset this reduction in retirement benefits, after you receive 12 months of LTD benefits, the LTD Plan will contribute up to 5% of your predisability covered monthly earnings to an individual annuity established on your behalf. The LTD Plan will make a contribution each month you are disabled (up to normal retirement age). The contribution will not exceed the combined contributions you and Montefiore were making at the time you became disabled.

Paid Time Off

Your Paid Time Off benefits include:

- Vacation: 28 days annually (July 1 – June 30)
- Sick Leave: 12 days annually (July 1 – June 30).



Life & Accident

Life & Accident Insurance

Life Insurance is designed to pay a benefit to your beneficiary if you die from any cause while coverage is in effect. Accidental Death & Dismemberment (AD&D) Insurance pays a benefit to you, if you lose sight or limb, or to your beneficiary, if you die as the result of an accident. You make separate elections for Life and Accident Insurance.

- **Basic Life Insurance** – Montefiore provides Basic Life Insurance equal to one times your annual stipend – at no cost to you after you complete one year at Montefiore. You can choose to reduce your Basic coverage to \$50,000 to avoid paying taxes on imputed income or you may also waive coverage.
- **Supplemental Life Insurance** – You can elect Supplemental Life Insurance coverage from one to seven times your annual stipend. Amounts in excess of three times your annual stipend require evidence of insurability. You pay the cost of Supplemental Life Insurance based on your age, whether or not you use tobacco and the amount of coverage you elect.

- **Basic AD&D Insurance** – Montefiore provides Basic AD&D Insurance equal to one times your annual stipend – at no cost to you after you complete one year at Montefiore. You can also waive coverage.
- **Optional AD&D Insurance** – You can elect Optional AD&D Insurance coverage from one to seven times your annual stipend. You must elect Basic AD&D coverage to elect Optional AD&D. No evidence of insurability is required. Premiums are based on the amount of coverage you elect.

Dependent Life Insurance

You can select from two Dependent Life Insurance options or elect no coverage.

- \$10,000 for your spouse; \$5,000 for each child.
- \$20,000 for your spouse; \$10,000 for each child.

You pay the full cost of Dependent Life Insurance.

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 stipend (minimum benefit \$100,000/maximum benefit \$1,000,000) at no cost to you.



Financial Security

Voluntary Tax Deferred Annuity 403(b) Plan

Pre-tax Contributions

The 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 deducted from your paycheck and accumulate earnings on a tax-deferred basis.

You will automatically be enrolled in the Voluntary Tax Deferred Annuity 403(b) Plan after 90 days at Montefiore. Your contributions (3% of your annual stipend) will be deducted on a bi-weekly basis. If you contribute 3% to 7% to the Plan, each January 1st your contribution percentage will automatically increase by an additional 1%, up to 8% or the maximum contribution, whichever is less.

Roth Elective Deferral Post-tax Option

If you participate in the Voluntary Tax Deferred Annuity 403(b) Plan you may also make after-tax (Roth Elective Deferral) contributions to the plan. An after-tax contribution means that the contribution is taken out of your pay after taxes have been withheld.

Qualified distribution 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 elective deferral 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.

Roth contributions are tracked in a Roth elective deferral account separate from any pre-tax deferral contributions you may make.

You must go online at www.principal.com to:

- Decline participation in the Plan
- Opt out of the Automatic Contribution Increase
- Change your deferral percentage
- Direct your investments.

You decide how to invest your contributions 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 limited circumstances you may make a withdrawal.

The Principal Financial Group provides administrative services for the plan. 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.

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.



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** – 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! For information, contact WageWorks at **877.924.3967** or www.wageworks.com.
- 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, and with whom you can share a ride. ridematch.511nyrideshare.org

• Employee Discount Program

- Automobile and Homeowners Insurance offered through:
 - MetLife Auto & Home® – www.metlife.com **800.438.6388**
 - Travelers – www.travelers.com **888.695.4640**
- Corporate Offers – Save up to 70% on Broadway tickets. www.CorporateOffers.com **212.203.1818**
- Health Club Discounts – Montefiore has arrangements with Falk Recreation Center/Friedman Athletic Center, Mosholu Montefiore Community Center's Fitness Center and New York Sports Club.
- Municipal Credit Union – Offers a full range of financial services www.nymcu.org **212.693.4900**
- Pet Insurance – VPI Pet Insurance offers two plans with different levels of coverage to assist you with the expense of caring for your pet. www.PetsVPI.com **877.PETS.VPI**
- Wireless Discounts
 - Sprint – www.sprint.com/montefiore Code: HCMDA_MMC_ZZZ
 - Verizon Connections – www.verizon.com/connections
 - T-Mobile – Advantage Direct **866.464.8662** Code 12425TMOFAV



This overview provides only highlights of the 2016 Montefiore House Staff Benefits & Wellness Programs 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.

Montefiore

**Corporate Human Resources Division
HR-Benefits Office**

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

montebenefits@montefiore.org
www.mymontebenefits.com