

Benefits & Wellness Programs



2013 Overview

Physicians, Appointed Scientists, and Dentists

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 & Wellness Programs.

TO YOUR HEALTH!

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** – To Your Health! offers the following services through Montefiore's Occupational Health Services Department:
 - Free annual assessments including tuberculosis and diabetes screening (A1C testing – fasting is not required) 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
 - Montefiore provides a lactation-friendly environment and supports mothers who continue to breastfeed after returning to work from maternity leave. Associate Lactation Suites are located at the Moses, Wakefield and Einstein Campuses.
- **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.
 - Health Trackers – Store, maintain, track, and manage your health information in one centralized, private, and secure location. You can also use Health Trackers to chart important health measurements over time.
 - Symptom Checker – Identify your symptoms and learn about potential conditions or issues.
- **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.
- **HealthCare (ESI/Longview) EAP** – The EAP is specifically designed to provide the resources you need to deal with professional issues plus benefits and solutions to help you and your family deal with any personal issues. Montefiore pays the entire cost of HealthCare EAP services. Call anytime for confidential assistance. To reach a counselor call **800.225.2527** or **800.252.4555** or go to www.MyHealthCareEAP.com.
- **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 the Montefiore Associate Benefits Program if you are a regular or temporary associate of Montefiore or Emerging Health Information Technologies and work at least 50% of a full-time schedule.

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

A qualified same-sex domestic partner is an individual of the same sex with whom you reside, provided you and that individual:

- Are registered as domestic partners in accordance with the highest form of legally recognized relationship available in your state of legal residence. Proof of marriage in a state other than the one in which the couple resides will also be accepted.
- Are unable to marry because of laws prohibiting marriage to persons of the same sex in the state of your legal residence and:
 - Are of the age of consent in your state of legal residence and competent to enter into a contract
 - Are not so closely related that marriage would otherwise be prohibited
 - Are not legally married to any other person
 - Are the sole domestic partners of each other
 - Live together, share the common necessities of life and are responsible for each other's common welfare, including financial interdependence.

You must file an "Affidavit of Domestic Partnership" with Montefiore's HR-Benefits Office and submit documentation to establish eligibility. The affidavit is available from Montefiore's HR-Benefits Office or on the Benefits Website at www.mymontebenefits.com.

Health Care

Health care benefits help pay most of the medical, prescription drug, vision and dental expenses you and your family members may incur.

- **Medical** – Montefiore offers two Medical options from which you can choose – MonteCare EPO and MonteCare PPO. While each of the options generally covers the same health care services, they differ in the following areas:
 - Your share of the cost – including:
 - Premiums which you pay whether or not you use the plan
plus
 - Any deductibles and /or coinsurance and copayments you have to pay when you receive health care services.
 - Provider selection – MonteCare EPO and MonteCare PPO both use the Empire BlueCard PPO Network – including Montefiore facilities and physicians in the Montefiore Integrated Provider Association (MIPA) and Montefiore Behavioral Care Integrated Provider Association (MBCIPA).
 - MonteCare EPO requires you to use in-network providers to receive benefits. Your share of the cost will be higher when you use Empire BlueCard PPO facilities and providers outside of Montefiore and the MIPA.
 - MonteCare PPO gives you the flexibility to choose any provider you wish (however you’ll pay more for health care services out-of-network).

In-network Providers	MonteCare EPO/MonteCare PPO
Hospitals and Other Facilities	Empire BlueCard PPO Network (including Montefiore Moses, Weiler, Wakefield and the Children’s Hospital at Montefiore, Montefiore Ambulatory Surgical Facilities, Montefiore Imaging Center and Department of Radiology)
Skilled Nursing Facility, Hospice	Empire BlueCard PPO Network
Laboratories	Quest Laboratories, LabCorp and any hospital laboratory participating in the Empire BlueCard PPO Network (including Montefiore Moses, Weiler, Wakefield and the Children’s Hospital at Montefiore)
Pharmacies	Express Scripts/Medco participating retail pharmacies, Medco By Mail Pharmacy, and Moses and Weiler 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

- You and Montefiore share the cost of medical coverage. Premiums for MonteCare EPO and MonteCare PPO coverage are based on your base salary level, whether or not you use tobacco and if you elect single or family coverage.

- **Prescription Drugs** – Prescription drug benefits are available for associates who elect medical coverage.
 - Montefiore's outpatient pharmacies provide prescription drug benefits for you and your covered family members up to a:
 - 30-day supply for new prescriptions for chronic medications and seasonal allergy medications
 - 90-day supply for refills and all other medications.
 - Express Scripts/Medco prescription drug benefits are available through participating retail pharmacies and the Medco By Mail Pharmacy. Copayments are based on the generic, preferred, non-preferred or specialty drug classification of each prescription.
- **Vision**
 - Spectera (formerly OptumHealth) Vision Plan – provides benefits for routine eye exams, as well as eyeglasses (or contact lenses in lieu of eyeglasses). The Plan offers a High and a Low option. The key differences between the two options are the frequency with which you can replace frames, the copayment that applies to lenses and frames, and the allowance amount for contact lens coverage. You are eligible for a 15% discount off U&C price or 5% discount off any promotional price on laser correction surgery when services are provided through the Laser Vision Network of America. Discounts are also available on mail order contact lens replacement through VisionDirect.com. 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 Empire Dental Premium Care PPO Network which includes Montefiore's Department of Dentistry:
 - Preventive & Diagnostic Dental Care
 - Indemnity/PPO Dental Benefits
 - Aetna Dental Maintenance Organization (DMO).

You pay the cost of dental coverage during your first year at Montefiore. After one year, Montefiore's premium subsidy begins and the Preventative & Diagnostic Dental Care option is available at no cost to you and your family.

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 \$2,500 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. Contributions to a Dependent Care FSA may be restricted for individuals who are considered highly compensated due to IRS regulations which govern the operation of these accounts.

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. In case of an accidental death, AD&D benefits are paid in addition to Life Insurance benefits. You make separate elections for Life and Accident Insurance.

- **Basic Life Insurance** – Montefiore provides Basic Life Insurance equal to one times your annual base salary (maximum covered salary is \$250,000) – at no cost to you after you complete one year at Montefiore. If your annual base salary is greater than \$50,000, you can lower your coverage to \$50,000 to avoid imputed income. You can also waive coverage.
- **Supplemental Life Insurance** – You can elect Supplemental Life Insurance coverage from one to seven times your annual base salary (up to a maximum of \$750,000). Amounts in excess of three times your annual base salary 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 base salary (maximum covered salary is \$250,000) – at no cost to you after you complete one year at Montefiore. You can also waive coverage.
- **Optional AD&D Insurance** – In addition to your Basic AD&D Insurance, you can elect Optional AD&D Insurance coverage from one to seven times your annual base salary (up to a maximum of \$750,000). You must elect Basic AD&D coverage to elect Optional AD&D. No evidence of insurability is required. You pay the cost of Optional AD&D 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 base salary (minimum benefit \$100,000/maximum benefit \$1,000,000) at no cost to you.

Dependent Life Insurance

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

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

You pay the cost of Dependent Life Insurance.

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.

Paid Time Off

Your Paid Time-Off benefits include:

- Vacation: 20 days (increasing to 25 days after 25 years of service)
- Personal Days: 4
- Hospital holidays: 8
- Sick Leave: 12 days (You can accumulate up to 120 unused sick leave days.)

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 exhausted your Paid Sick Leave, Supplementary Sick Pay provides 2/3 of your annual base earnings up to a maximum benefits of \$2,500, 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 earnings up to a maximum benefit of \$6,000 a month if you are disabled for more than 26 weeks. If your covered earnings are more than \$120,000 annually, you have the option to purchase a Buy-up LTD benefit. Buy-up LTD benefits continue 60% of your predisability earnings up to an additional maximum benefit of \$9,000 a month. The combined maximum monthly LTD benefit is \$15,000 each month. You pay the cost of mandatory Basic LTD and any Supplemental LTD coverage you elect with after-tax dollars.

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 are making at the time you become disabled.

Note: If your covered earnings are more than \$300,000 annually, you may also apply for up to \$2,000 of Individual Disability Insurance (IDI) coverage.

Tuition Reimbursement

Montefiore's Tuition Reimbursement Program is designed to promote continuous professional development and growth for associates. Montefiore reimburses your tuition each academic year (September 1 through August 31), subject to certain maximum limitations, for job-related courses leading to an undergraduate or graduate degree at an accredited institution.

You are eligible for the Tuition Reimbursement Program if you are a regular full-time associate or a regular part-time associate working at least 50% of a full-time schedule. Part time associates are eligible to receive a pro rated benefit.

Scholarship Program

Montefiore offers a Scholarship Program for each of your unmarried, dependent children based on your job classification – from \$4,500 up to \$6,000 each academic year (September 1 through August 31). The program covers tuition, room, board and books, for each child up to a maximum of four years; for studies leading to a degree at an accredited institution.

Retirement

Montefiore Medical Center helps provide for your future financial security by making all of the contributions to the Tax Deferred Annuity 403(b) Plan on your behalf and offering you the opportunity to contribute to the Voluntary Tax Deferred Annuity 403(b) Plan. In addition, if you are eligible, Montefiore allows you to defer a portion of your compensation through the Executive 457(b) Retirement Plan.

The Principal Financial Group provides administrative services for these plans. 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.

Tax Deferred Annuity 403(B) Plan

If you are in an eligible position, following your one-year anniversary, Montefiore will begin to contribute 10% of your bi-weekly base salary each pay period – up to a maximum covered bi-weekly base salary of \$6,538.46 (\$170,000 annually). You must meet a 3-year service requirement in order to become vested. Vesting is your non-forfeitable right to the value of your account – Montefiore's contributions and earnings on these contributions.

Voluntary Tax Deferred Annuity 403(b) Plan

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 base salary) 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.

You must complete a Principal Easy Enrollment Form to:

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

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.

Executive 457(b) Retirement Plan of Montefiore Medical Center

If you meet the eligibility criteria and your base salary is greater than \$150,000, Montefiore offers a nonqualified deferred compensation plan. This plan allows you to defer a portion of your compensation on a pre-tax basis and accumulate tax-deferred earnings. The maximum dollar limit you can defer is determined by the IRS and is adjusted annually. You are 100% vested in your deferrals and earnings. Payments begin when you retire or reach age 70 ½ and are paid in a lump sum or in annual installments over a maximum of 10 years.

In order to meet the requirements of Section 457(b), the plan is unfunded. All compensation deferred under the plan is part of the Medical Center's general assets. Therefore, while you are fully vested in your deferred compensation account, such amounts are subject to forfeiture in the unlikely event of the Medical Center's insolvency.

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.
- 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.
 - 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. Special Offers are part of 360° Health®, Empire’s comprehensive health and wellness program.
 - Municipal Credit Union – offers a full range of financial services including:
 - Online Banking, MCU Mobile app
 - Checking, Savings
 - Direct Deposit, Automatic Payroll Deduction
 - Mortgages, Auto Loans, Personal Loans & Credit Cards
 - Future Focus – a financial education website for kids and teens.
 - 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.
- Insurance Benefits
 - Critical Illness Insurance
 - Universal Life Insurance
 - Whole Life Insurance

This overview provides only highlights of the Montefiore Associate Benefits & Wellness Program in effect on January 1, 2013 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.



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