

Benefits & Wellness Programs



2013 Registered Nurse (1199) Overview

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.
- **1199 SEIU Member Assistance Program** – The Member Assistance Program has trained social workers, counselors and other professionals on staff who can get you the help you need for the problems that can put your health and your job in jeopardy. Staff members can help you find treatment for drug, alcohol or mental health issues, and refer you to community or social service resources if you're having problems with housing, domestic violence or legal issues. The Member Assistance Program is provided through the 1199 Benefit Fund.
- **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

Eligibility

You are eligible to enroll in a Health Care Flexible Spending Account if:

- 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

Health Care Flexible Spending Account

A Health Care 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 Health Care FSA?

A Health Care 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 and save money on health care expenses, you are already incurring.

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 \$2,500 annually to a Health Care Account

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.

Account Access

WageWorks, the Claims Administrator, makes it easy to take advantage of the valuable tax savings the Flexible Spending Accounts provide. Here's how.

- **Debit Card Convenience** – Use your WageWorks Health Care Card just like your bank credit/debit card each time you incur an eligible expense. Your card will only be accepted at merchants who have a special system designed to work with the card. The Information Inventory Approval System (IIAS) automatically verifies the eligibility of your purchase at checkout, which means you won't have to submit receipts to WageWorks to verify your transactions.

However, in some situations you may still be required to submit receipts after a purchase – for example, when you use the card at a doctor's office or hospital for anything other than a copayment.

Note: When you use your WageWorks Health Care Card with an automatic payment machine, it is considered a credit card transaction – no PIN number is required. Although it's called a debit card – because funds are deducted directly from your Health Care Account – you must push the "Credit" button when you swipe your card.

- **Pay My Provider** – You can generate automatic online payments to your providers with checks drawn directly from your accounts.
- **Pay Me Back Claim Forms** – Fax or mail your forms to WageWorks and reimburse yourself via check or direct deposit.
- **EZ Receipts™** – Mobile Application – Just point, click and submit!
- **Keep Track of Your Account** – You will receive a monthly statement in the mail covering all activity in your accounts plus you can track your claims and account balances online.

FSA Restrictions

Because a Health Care 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, 2014 to request reimbursement for your 2013 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 Health Care FSA. The distribution must be made by the last day that reimbursements for medical expenses may be made for the year.
- **No double-dipping.** You can only claim eligible expenses once – either for reimbursement from your Health Care 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 health care expenses incurred from January 1, 2013 through March 15, 2014 against your 2013 Health Care FSA (up to the balance in your account). You cannot use your WageWorks Health Care Card to charge expenses incurred from January 1, 2014 through March 15, 2014 against your 2013 Health Care FSA. You must complete and submit a Pay Me Back Claim Form for these expenses.

Voluntary Benefits Overview

Montefiore offers a Voluntary Benefits Program with direct access to a variety of products and services. Some offer group discounts and the convenience of payroll deduction. You manage your benefits and can enroll at any time during the year.

Here's what your Voluntary Benefits include:

- **Montefiore Medical Center Voluntary Tax Deferred Annuity 403(b) Plan** – An excellent way to save for your future financial security with pre-tax contributions.
- **Commuter Benefits Program** – This program can save you money by permitting you to pay your eligible transportation expenses, including mass transit and parking, through pre-tax payroll deductions
- **Insurance Benefits**
 - Critical Illness
 - Integrated Disability Benefit Income Protection
 - Universal Life Insurance
 - Whole Life Insurance
- **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.

- 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
- Municipal Credit Union – Offers a range of financial services.
- PerksCard – Discounts on purchases from participating businesses
- 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 – A buying service for computers, electronics and appliances; you pay for your purchases through payroll deductions over a 12-month period
- Wireless Discounts on service plans and products provided by Verizon Wireless or Sprint.

Montefiore Medical Center Voluntary Tax Deferred Annuity 403(b) Plan

The Montefiore Medical Center 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 automatically deducted from your paycheck and accumulate earnings on a tax-deferred basis.
- 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 are always 100% vested in your contributions.
- You can borrow against your account and under certain circumstances you may even make a withdrawal.

Maximum contributions are determined by the IRS and are adjusted annually. In addition, 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.

Commuter Benefits Program

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.

Insurance Benefits

You have the opportunity to purchase individual insurance policies offered at group rates.

You may purchase insurance benefits at any time. Call the Voluntary Insurance Program Service Center at **866.795.0355** or go online at www.onlinepolicycenter.com/montefiore.

You may also schedule an appointment with a Professional Benefit Counselor to review coverage options available to you and your family. Benefit Counselors are onsite throughout the Annual Benefits Enrollment Period.

Critical Illness Insurance

Critical Illness Insurance complements your medical and disability income coverage and can reduce the financial impact of disability or serious illness. A lump sum benefit is paid directly to you for the first occurrence of a covered critical illness. You have full control over how the benefit is used. Additional occurrence benefits are available for specific multiple medical conditions. Family coverage options are available.

Integrated Disability Benefit Income Protection

Eligible Union Members can purchase additional insurance designed to coordinate with other disability benefits.

- *Voluntary Short Term Disability Insurance* through Transamerica Financial Life Insurance Company – after 60 days of disability, you may receive benefits equal to 60% of your salary – up to a maximum benefit of \$5,000 each month for up to 365 days.
- *Voluntary Long Term Disability Insurance* through First Reliance Standard of New York – after one year of disability, you may receive benefits equal to 60% of your salary – up to a maximum benefit of \$5,000 each month for as long as you remain disabled or up to age 65.

For more information call the Voluntary Insurance Program (VIP) Service Center at **866.795.0355**.

Universal Life Insurance

Transamerica TransLegacy Universal Life Insurance coverage is a permanent life insurance policy designed to help protect your family against the financial hardships associated with the loss of a loved one.

- Permanent life insurance coverage
- Flexible premium options available
- Coverage available between \$10,000 – \$300,000
- Accelerated Death Benefit for Long-Term Care
- Family coverage options are available, you can cover your spouse, dependent children, and grandchildren
- Convenient automatic premium payments through payroll deduction
- Portable, you take your policy with you if you leave Montefiore.

Whole Life Insurance

Trans\$ure Whole Life Insurance coverage is a permanent life insurance policy designed to help protect your family against the financial hardships associated with the loss of a loved one.

- Permanent life insurance coverage
- Builds guaranteed cash value tax deferred
- Family coverage options are available, you can cover your spouse, dependent children, and grandchildren
- Convenient automatic premium payments through payroll deduction
- Portable, you take your policy with you if you leave Montefiore.

Employee Discount Program

Automobile/Homeowners Insurance

Special group discounts on automobile and homeowners insurance. If you work more than 50% of a full-time schedule, there is an extra discount when you use automatic payroll deduction for premium payments.

For information contact:

- Travelers – **888.695.4640** www.travelers.com
- MetLife Auto & Home® – **800.438.6388** www.metlife.com

Empire SpecialOffers

Through Empire's 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.

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!

If you are interested in obtaining more information about LASIK surgery and the services offered at Montefiore's new facility, please contact **718.920.2020**; Montefiore Laser and Eye Care Center at Montefiore Medical Specialists of Westchester, 495 Central Park Avenue, Scarsdale, New York 10583.

Municipal Credit Union

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

PerksCard is discount program that allows you and your family to save money on many products and services. On their website you can find local businesses close to home and work, across the country or shop online for discounts from nationally recognized retailers. There are no fees to register and you pay nothing to use the card.

Here's how you can obtain your discounts.

- *In Store* – Show your PerksCard to participating merchants at the time of each purchase.
- *Online* at www.perkscard.com:
 - Receive discounts on gift cards and purchases! You cannot get these discounts in stores.
 - Download and print discount coupons.

You must register your PerksCard to activate your card. For more information contact PerksCard at **877.253.7100** or www.perkscard.com.

Pet Insurance

As veterinary care becomes more advanced, the costs continue to rise. Pet insurance can help make sure you'll always be able to give your pet the best care possible. VPI Pet Insurance offers a choice of plans with different levels of coverage. Monthly premiums will 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.

For information contact VPI Pet Insurance (**877.PETS.VPI**) or online at www.PetsVPI.com.

Plum Benefits

Plum Benefits provides discounts and special offers on tickets for sporting events, theme parks, Broadway and more. Each month, there's a new comprehensive Entertainment Guide that includes a variety of offers and events or go online and search by price, event type or most popular. You can complete an online profile and receive alerts about specific offers that might be of special interest to you.

To register:

- Go to www.plumbenefits.com/signup
- Enter your home email address
- Enter Access Code: **ac1025828**

Remember to use the Plum Benefits promotional code when you buy tickets from the box office, online or over the phone.

For more information contact Plum Benefits at **212.660.1888** or www.plumbenefits.com.

Purchasing Power

Purchasing Power allows eligible Montefiore associates to purchase new, brand name computers, electronics and home appliances through the convenience of payroll deduction and home delivery direct from the manufacturer. In order to be eligible, an associate must be at least 18 years of age, an active full or part time associate with at least 12 months of service, earn at least \$16,000 per year, and have bank account or credit card. No credit checks, no down payment, and a 12 month payment plan.

Register online at www.Montefiore.PurchasingPower.com. You can also order by phone – call **800.537.3134**.

Of course, whenever you make an important purchase, it's always a good idea to comparison shop before you make a decision.

Wireless Discounts

Discounts on service plans and products with the following providers:

- Verizon Wireless – www.verizon.com/verizonconnections
- Sprint – www.sprint.com/montefiore corporate code: HCMDA_MMC_ZZZ

This benefit summary presents selected highlights of Montefiore's Registered Nurse (1199) Benefits & Wellness Program for full time regular Registered Nurses (1199). 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 Montefiore to continue these programs, Montefiore reserves the right to modify or discontinue these programs, as well as change contributions subject to Collective Bargaining Agreement with 1199.

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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