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As a part of your total compensation package, the Fall River Deaconess Home provides benefits available to you and, if applicable your family. This personalized benefit outine is intended to give you a summary of the benefits you personally receive. If you have any questions regarding the benefits, please make an appointment with Judi McLaughlin at 508-674-4847 or email: judim@deaconesshome.org.

BENEFITS	, , , , , , , , , , , , , , , , , , ,	VENDOR	Brief description
Health Insurance BCBS	90th day of employment and work a minimum of 20 hours.		
PPO (Preferred Provider Organization)	Qualifying events: 90th day of employment, loss of health insurance, open enrollment 12/25	Blue Cross and Blue Shield	PPO Co-Premiums: > Individual \$114.82 with a deductible of \$1,000. > Family \$299.86 with a deductible of \$2,500 With PPO plan you have more flexibility. A primary care physician is not required. You can go to any health care professional you want without a referral. If you choose to receive services from non-preferred providers, your out-of-pocket cost will be higher. This plan includes a hospital cost sharing rider that increases co-payments for services at certain hospitals
HMO (Health Maintenance Organization)	Qualifying events: 90th day of employment, loss of health insurance, open enrollment 12/25	Blue Cross and Blue Shield	HMO Co-Premiums: > Individual - \$71.38 with a deductible of \$3,000 (covered by HRA) > Family - \$186.43 with a deductible of \$6,000 (covered by HRA)
			With the HMO plan you pick a primary care physician. All your health care services go through that doctor before seeing another health care professional-referrals are required. (except in an emergency) This plan includes a hospital cost sharing rider that increases co-payments for serivces at certain hospitals.
HRA (HMO plan only) Health Reimbursment Account		Deaconess/ BayState Benefits	Health Reimbursement Account (HRA) is an employer-funded arrangement where the Fall River Deaconess Home pays for medical expenses subject to the health plan's deductible. The company funded HRA will pay 100% of \$3000 for Individual and \$6,000 for Family HMO deductibles ONLY. The PPO deductible is not eligilbe for the HRA reimbursement. How it works: A check will automatically be sent to your provider by our HRA administrator; Baystate Benefit Services. When BCBSMA notifies your healhcare provider of the amount of your claim that is subject to the deductible, they will also notify Baystate Benefits Services. In most cases the check will be mailed to the health care
			provider before you receive a bill from them.
Weight Loss Reimbursement		Blue Cross and Blue Shield	Blue Cross will reimburse you up to \$150 annually when you participate in a qualified weight-loss program.
Fitness Benefit Reimbursement		Blue Cross and Blue Shield	Blue Cross will reimburse you up to \$150 annually when you participate in a qualified fitness program.
Dental Insurance	After completion of 6 mo. and work a minimum of 20 hours, loss of dental insurance, Open enrollment 12/25	BCBSMA Dental Blue Freedom with Orthodontics	No Co-Premium. With Dental Blue Freedom it offers a large network of national dentist. Annual Maximum for members age 19 and older is \$2,000. per member. Calendar year deducatable - \$50 individual/\$150 per family. > Type I Services (Diagnostic and Preventative) - Covered 100% > Type II Services (Basic Restorative) - Covered 80% > Type III Services (Major Restorative) - Covered 50% > Ortho - \$1,500 Lifetime Benefit Max - Full coverage for members up to 19, no deductible.



BENEFITS	When eligible??	VENDOR	Brief description
403(b) Thrift Plan	All employees are eligible to participate and make salary reduction contributions.	Mutual of America	All employees at the time of hire are eligible to participate and make a voluntary contribution. After the completion of 1 year of service all eligible employees become employer base and will receive 3% of employer contributions and employer will match an additional 1.5% to thoses employees, who are making a voluntary contirbution. Employees are fully vested after 6 years of employment. The value of you individual account attributable to employer contributions is vested according the the following schedule:
			Years of Vesting Service Percentage
			Less than 2 years 0 2 years 20 3 years 40 4 years 60 5 years 80 6 years 100
			The Value of your individual account attributable to your own contribution is alway sfully and immediatly vested.
Discounted Gym membership	All employees are eligible to receive discounted rate through Healthtrax	Healthtrax	Employee benefits include: 50% discount off membership dues Convenient payroll deduction of monthy billing Registration fee of only \$49.00 100% Member Satisfaction Preferred member rates on specialty programs
Smoking Cessation	All employees are eligible to receive reimbursement prior to approval	Deaconess	If you smoke and if you see this as an opportunity to try and quit, Deaconess will reimburse you for smoking cessation materials and treatment
Tuition Reimbursement	After successfully completion of one year employment	Deaconess	Employees may request tuition/fee reimbursement relevant to his or her job responsibilities of no more than 3,000 per fiscal year (July1 - June 30) • Grade A or B or Pass for pass/ fail course = 100% • Grade C = 50% • Below a grade C = 0%
Sick time	First day of employment	Deaconess	Employees will start to accrue sick time the 1st day of employment but cannot begin to use any accrued earned sick time until their 90th day of employment. The amount of sick time earned and the amount of accrual differs depending on the employees Regularly Scheduled Work Week and the date of hire. All employees employed as of the beginning of the fiscal year (July 1) will follow a schedule 54 hours will receive 54 in advance no carry overs. 30-40 hours will receive 40 hours in advance no carry overs. Less than 30 hours - 1 hour every 30 hours worked advanced regularly scheduled work week hours up to 40 hours can be carried over.



BENEFITS	When eligible??	VENDOR	Brief description
Vacation time	after a successful completion of 6 mo training period	Deaconess	Employees are encouraged to use their vacation time each year. The amount of vacation time allocated is based on the length of service, regular scheduled workweek, and employee's regular rate of pay at the time of the vacation is paid.
			COMPLETED SERVICE ACCRUAL RATE/ VACATION EARNED
			1-3 YEARS 1-Week beginging at completion of Initial training period and commencing each 6 months each vacation year thereafter. Up to 2 Regularly Scheduled Weeks (vacation ceiling: 2 weeks)
			 4-5 YEARS 1 1/2-Weeks at the commencement of each 6 months each vacation year. Up to 3-Weeks (Vacation ceiling: 3-weeks)
			6-9 YEARS 2 - Weeks at the commencement of each 6 months each vacation year. Up to 4-Weeks (Vacation ceiling 4-weeks)
			10-14 YEARS 2 1/2-Weeks at the commencement of each 6 months each vacation year. Up to 5-Weeks (Vacation ceiling 5-weeks)
			15+ YEARS 3-Weeks at the commencement of each 6 months each vacation year. Up to 6-Weeks (Vacation ceiling 6-weeks)
Flu Clinic	Date of hire	Deaconess/Walgreens	
Fit Gillic	Date of fille	Deaconess/Waigleens	To minimize transmission of the influenza virus in the workplace by providing occupational protection to employees and thus preventing transmission to members of the community, which we serve. Deaconess will cover any expenses for the flu clinc if not covered by your health insurance (no-insurance or co-payments)
Employee Services Program	Date of hire	Family Services Association	A voluntary, work-based program that offers free and confidential assessments, short-term counseling, referrals, and follow-up services to employees and their families who have personal and/or work-related problems. The range of areas typically managed by an ESP counselor includes: personal issues, job stress, burnout, relationship issues, eldercare, childcare, parenting issue, seperation and loss, balancing work and family. Family Services Association (508) 678-7542 www.frfsa.org