



Great Benefits for a Great Place to Work

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 outline 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	When eligible??	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	<p>PPO Co-Premiums:</p> <ul style="list-style-type: none"> ➢ Individual \$114.82 with a deductible of \$1,000. ➢ Family \$299.86 with a deductible of \$2,500 <p>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</p>
HMO (Health Maintenance Organization)	Qualifying events: 90th day of employment, loss of health insurance, open enrollment 12/25	Blue Cross and Blue Shield	<p>HMO Co-Premiums:</p> <ul style="list-style-type: none"> ➢ Individual - \$71.38 with a deductible of \$3,000 (covered by HRA) ➢ Family - \$186.43 with a deductible of \$6,000 (covered by HRA) <p>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 services at certain hospitals.</p>
HRA (HMO plan only) Health Reimbursement Account		Deaconess/ BayState Benefits	<p>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 <u>HMO deductibles ONLY</u>. The PPO deductible is not eligible for the HRA reimbursement.</p> <p>How it works: A check will automatically be sent to your provider by our HRA administrator; Baystate Benefit Services. When BCBSMA notifies your healthcare 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.</p>
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	<p>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 deductible - \$50 individual/\$150 per family.</p> <ul style="list-style-type: none"> ➢ 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.

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403(b) Thrift Plan	All employees are eligible to participate and make salary reduction contributions.	Mutual of America	<p>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 those employees, who are making a voluntary contribution. Employees are fully vested after 6 years of employment. The value of you individual account attributable to employer contributions is vested according to the following schedule:</p> <table border="1"> <thead> <tr> <th><u>Years of Vesting Service</u></th> <th><u>Percentage</u></th> </tr> </thead> <tbody> <tr> <td>Less than 2 years</td> <td>0</td> </tr> <tr> <td>2 years</td> <td>20</td> </tr> <tr> <td>3 years</td> <td>40</td> </tr> <tr> <td>4 years</td> <td>60</td> </tr> <tr> <td>5 years</td> <td>80</td> </tr> <tr> <td>6 years</td> <td>100</td> </tr> </tbody> </table> <p>The Value of your individual account attributable to your own contribution is always fully and immediately vested.</p>	<u>Years of Vesting Service</u>	<u>Percentage</u>	Less than 2 years	0	2 years	20	3 years	40	4 years	60	5 years	80	6 years	100
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Discounted Gym membership	All employees are eligible to receive discounted rate through Healthtrax	Healthtrax	<p>Employee benefits include: 50% discount off membership dues Convenient payroll deduction of monthly billing Registration fee of only \$49.00 100% Member Satisfaction Preferred member rates on specialty programs</p>														
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	<p>Employees may request tuition/fee reimbursement relevant to his or her job responsibilities of no more than 3,000 per fiscal year (July 1 - June 30)</p> <ul style="list-style-type: none"> • 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	<p>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.</p> <p>All employees employed as of the beginning of the fiscal year (July 1) will follow a schedule...</p> <ul style="list-style-type: none"> • 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. 														

