



## 2016 Benefit Summary



Our mission is to provide excellence in healthcare and well-being, putting people first.

We strive to provide our employees with benefits that are comprehensive and enable them to get healthy and stay healthy.

*The text contained in this Guide was taken from various summary plan descriptions and benefit information. In case of a discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act (HIPAA) of 1996. If you have any questions about your Guide, contact Human Resources.*



# Contact Information

Please refer to the list below when contacting one of the benefit vendors.  
For general information contact Human Resources.



**Health Plans, Inc.: Medical Insurance & HRA**

888-335-9400  
www.healthplansinc.com



**Northeast Delta Dental: Dental Insurance**

800-537-1715  
www.nedelta.com  
nedelta@nedelta.com



**Sun Life Financial: Life Insurance & Disability Insurance**

800-669-2668  
www.sunlife.com/us



**Assist America Inc.: Employee Travel Assistance Program**

800-872-1414 (In the US, its territories, Canada & Bermuda)  
(US access code) 609-986-1234 (Outside of the US)  
medservices@assistamerica.com



**ADP Retirement Services: Retirement Plan**

800-695-7526  
www.mykplan.com



**ComPsych: Employee Assistance Program (EAP)**

800- 460-4374  
800-697-0353 (TDD)  
guidanceresources.com  
(Web ID: EAPEssential)



# Medical Coverage

Grace Cottage Hospital is pleased to offer their full time employees working more than 30 hours per week 3 plan choices through Health Plans, Inc. An employee is eligible to participate on the first day of the month following one month of employment.



Service Type	Platinum	Gold	Silver
<b>Annual Deductible per Contract Year</b>	\$6,450 per Individual/ \$12,900 per Family	\$6,450 per Individual/ \$12,900 per Family	\$6,450 per Individual/ \$12,900 per Family
<b>Employer HRA Contribution</b>	\$4,000/\$8,000	\$3,000/\$6,000	\$1,400/\$2,800
<b>Deductible/HRA Gap</b>	\$2,450/\$4,900	\$3,450/\$6,900	\$5,050/\$10,100
<b>Lifetime Maximum Benefit Payable</b>	Unlimited	Unlimited	Unlimited
<b>Preventive and Well Care Services</b>	Covered in full	Covered in full	Covered in full
<b>Hospital Inpatient, Outpatient &amp; Outpatient Other</b> <b>Physician Office Visits &amp; Inpatient Medical/Surgical Care; Second Surgical Opinion</b> <b>Diagnostic Lab &amp; Other Testing</b> <b>Maternity: Physician &amp; Hospital Services</b> <b>Physical/Occupational/Speech Therapy</b> (Combined 30 visits per Member per Contract Year) <b>Ambulance</b> <b>Home Health Care</b> <b>Emergency Room &amp; Urgent Care Center</b> <b>Mental Health: Inpatient &amp; Outpatient</b> <b>Substance Abuse: Inpatient &amp; Outpatient</b> <b>Chiropractic Benefit</b> (Prior approval required after 12 visits) <b>Durable Medical Equipment</b> (Up to plan maximums)	Covered at 100% of allowable charges, after deductible	Covered at 100% of allowable charges, after deductible	Covered at 100% of allowable charges, after deductible
<b>Vision Exam</b> (One exam per member per year)	\$20 copayment	\$20 copayment	\$20 copayment
<b>Wellness Drugs</b>	Covered in full	Covered in full	Covered in full
<b>Prescription Drug Benefit</b> (\$1,300/\$2,600 prescription drug out-of-pocket limit per plan year)	Covered at 100% after the deductible has been met	Covered at 100% after the deductible has been met	Covered at 100% after the deductible has been met



# HRA & Retirement Plan

## Health Reimbursement Arrangement (HRA)



- To offset your deductible, Grace Cottage Hospital funds an HRA account, through Health Plans, Inc. each year beginning on January 1 for each employee who is enrolled in the health plan.
- Funds can only be used for services that are eligible to be covered by Health Plans, Inc. under the medical plan.
- You may be required to substantiate your claims. You will be asked to provide receipts to prove that the charges you have put on your card are eligible for reimbursement. Claims can also be reimbursed by paper claim form if you are unable to use your card at a provider.
- Funding amounts will vary based on the medical plan you choose.

## Retirement Savings Plan




- Eligible to participate with 1 year of service, a minimum of 1,000 hours worked per year and attained age 21.
- Effective first day of the month following the completion of eligibility.
- Elective deferrals of 1% - 90% of eligible earnings on a pre-tax or ROTH after-tax basis up to the federal cash value each year.
- Grace Cottage will make a matching contribution equal to 50% of elective deferrals up to 6% of your salary.
- Matching contributions vested 100% after three years of service. 0% vested with less than three years of service.



# Dental & Vision Discount Program

Grace Cottage Hospital offers dental coverage to all full time employees working more than 32 hours per week. An employee is eligible to participate on the first day of the month following one month of employment.



Diagnostic / Preventative (Coverage A)	Basic (Coverage B)	Major (Coverage C)
Calendar Year Maximum: <b>\$1,500 per person</b> (Coverage A, B and C combined)		
Covered at 100%	Covered at 90%	Covered at 50%
Waiting Period: None	Waiting Period: None	Waiting Period: 6 months after enrollment in the plan
Oral Exams Cleanings (once in any consecutive six-month period) Routine & Non-routine X-rays Fluoride Application Sealants Space Maintainers (for non-orthodontic treatment)	Fillings Extractions & covered surgical procedures Anesthetics Periodontics Root Canal Therapy/ Endodontics Repairs to Dentures Minor emergency treatment	Crowns Onlays Dentures Implants 
Services listed may be up to a pre-determined limit based upon the policy language. Please refer to your plan documents for a more detailed description of coverage.		

## Vision Discount Program

Through your Delta Dental enrollment you also receive Vision Discounts at participating providers.

**Some discounts include:**

- \$5 off comprehensive exam
- \$10 off contact lens exam
- 15% off retail price of contact lenses
- 30% off price of frames

**Some participating providers include:**

- LensCrafters
- Pearle Vision
- Sears Optical
- Target Optical

For more detailed information, please refer to your Employee Benefits Center.



# Life Insurance Coverage

## Group Life & Accidental Death & Dismemberment (AD&D)



- Grace Cottage Hospital pays for each full-time employee working more than 32 hours per week to have \$25,000 Life & AD&D insurance.
- The Hospital also pays for \$5,000 of coverage on the spouse of an employee and \$3,000 on dependent children of the employee (from birth to age 19, or age 26 if a full-time student).
- The coverage becomes effective on the first of the month following 30 days of employment.
- At age 70 coverage decreases to 50% of the amount of coverage you had prior to age 70.
- Coverage ceases at retirement or when you leave employment at Grace Cottage.
- Coverage can be converted within 31 days of leaving employment from Grace Cottage.



## Voluntary Life Insurance



- Voluntary coverage is available to all full-time employees on the first of the month following 1 month of hire.
- Coverage is employee paid through payroll deduction.
- Coverage available on each employee, their spouse and dependent children. An employee must enroll in coverage for themselves to cover their spouse and/or children.
- **Employees may purchase up to \$100,000 on themselves, \$25,000 on their spouse, and \$10,000 on their dependent child(ren) with no medical questions asked when initially eligible. Coverage may be purchased above these amounts, but will require Evidence of Insurability and approval from Sun Life.**
- Coverage may be purchased after the initial eligibility period, but will require Evidence of Insurability and approval from SunLife.





# Short Term & Long Term Disability

## Voluntary Short Term Disability

For Hourly Employees



- Grace Cottage Hospital offers hourly, full-time employees working more than 32 hours per week, the option to purchase coverage on the first of the month following 30 days of hire.
- Coverage is paid through payroll deductions.
- Rates are based upon your income and your current age. Coverage will increase along with any merit increases you receive, and rates will also increase proportionate to merit increases and as you age.
- Benefits begin to pay on the 1st day of the disability if it was the result of an accident or on the 8th day of the disability if it was the result of an illness .
- Benefits are 60% of your pre-disability income, up to \$1,000 per week.
- Benefits are paid, as long as you remain disabled, for up to 26 weeks.
- Employees may purchase coverage with no medical questions asked when initially eligible.

## Short Term Disability

For Salaried Employees

- Grace Cottage Hospital pays for each salaried employee to have Short Term Disability coverage.
- Benefits begin to pay on the 1<sup>st</sup> day of the disability if it was the result of an accident or on the 8<sup>th</sup> day of the disability if it was the result of an illness.
- Benefits are 66.7% of your pre-disability income, up to \$1,900 per week.
- Benefits are paid, as long as you remain disabled, for up to 26 weeks.

## Long Term Disability

For Salaried Employees

- Grace Cottage Hospital pays for each salaried employee to have Long Term Disability coverage.
- You must be disabled, and have a loss of income, for 180 calendar days before benefits begin to pay out.
- Benefits are 60% of your pre-disability income, up to \$7,500 per month.
- Benefits are paid, as long as you remain disabled, until age 65 or as defined in the policy certificate. See Human Resources for a copy of the policy certificate.



# Accident and Critical Illness

## Accident Insurance



Employees may purchase voluntary insurance for accidents, through Sun Life Financial. Accident Insurance provides a range of fixed, lump-sum benefits to help offset the costs associated with a covered accident. These benefits are paid directly to you and may be used for any purpose, such as deductibles, prescriptions, transportation, child care, etc. The amount you receive varies by type of accident incurred. Accident coverage helps offset deductible and out-of-pocket medical costs.

## Critical Illness Insurance

Employees may purchase voluntary insurance for critical illness through Sun Life Financial. Critical Illness insurance provides a fixed, lump-sum benefit upon diagnosis of several major illnesses, which fall into three categories and include:

- Cancer-related diagnosis
- Cardiovascular-related diagnosis, such as heart attack, stroke, aneurysm, or coronary artery bypass; and
- Other diagnoses, such as blindness, coma, kidney failure, organ transplant, paralysis, etc.
- Benefit amounts: Employee
- You can choose the benefit amounts that best meet your needs. Benefit amounts may range from \$5,000 to \$20,000, in \$5,000 increments.
- Guaranteed Issue amount is \$20,000.
- Benefit amounts: Spouse and Dependent Children: Actively-at-work employees who apply for coverage may also choose to purchase coverage for their spouse and dependent children. Spouse and dependent children may be able to obtain coverage even if the employee does not qualify





# Earned Time

Grace Cottage Hospital will provide Earned Time to employees working 40 or more hours per pay period in order to allow employees to accumulate and use time off for vacations, holidays, sickness or other personal reasons.

- Earned Time is accrued based on the hours actually paid.
- Accrual begins with the date of hire, but employees are not eligible to receive Earned Time pay until the completion of ninety (90) calendar days, with the exception of pay for observed holidays. During this period, new employees or per-diem/part-time employees who go to full-time status, may borrow from future Earned Time accruals if insufficient hours have been accrued for the observed holidays.
- If an employee borrows paid holiday time and terminates employment, the borrowed time will automatically be deducted from the last paycheck.

	<u>Category A</u> 1 – 5 years of employment	<u>Category B</u> 6 – 15 years of employment OR 1 – 5 years of employment for Department Heads	<u>Category C</u> 15+ years of employment OR 5+ years of employment for Department Heads
<b>Total Annualized Earned Time</b>	176 hours	216 hours	256 hours
<b>Hourly Accrual Rate</b>	0.0846	0.1039	0.1231
<b>Pay Period Accrual</b> (Based upon a 40-hour week)	6.768	8.312	9.848

- The maximum accrual of Earned Time is 150% of the annual Earned Time eligibility (e.g., an employee in Category A may accrue a maximum of thirty-three (33) days Earned Time).
- After reaching maximum accruals, no further Earned Time will accumulate until the employee has taken and been paid for time off.
- Employees do not accrue Earned Time during a period when ineligible for benefits because of a leave of absence.
- Earned Time is paid at the base hourly rate and does not include differentials. Earned Time is not considered time worked for calculation of overtime.
- In November and May employees may request to take Earned Time pay as a cash payment. Cash payments will be issued with the second paycheck of that month.
- Employees who terminate will be paid accrued Earned Time provided they have completed their Introductory Period, given appropriate notice and have worked their notice time.

**Please refer to your employee handbook for additional holiday and vacation policies.**



# Transition To Wellness Programs

Grace Cottage's Wellness Programs are voluntary and designed to encourage employees to adopt healthy behaviors and lifestyles to further enhance their personal well-being. Last year Grace Cottage sponsored the Wellness Credit Program and will do so again. This year we are adding a new program, "A HEALTHIER YOU" as an additional option for employees to participate in wellness.



## A HEALTHIER YOU

Ensuring your health and wellness is often a difficult path for people. It can require not only a "stick-to-it" motivation, but also coaching on your individual needs and some support in accomplishing your goals.

Grace Cottage would like to help you become **A HEALTHIER YOU** by providing you access to a Registered Nurse and Health Coach from the Community Health Team **FOR FREE**. Additionally, you'll be able to attend your appointments during your working hours and be paid for the time.

To access this benefit you must first see your provider and get a referral to the Community Health Team. Then, let your manager know you want to participate in the **A HEALTHIER YOU** program so that arrangements for you to attend an appointment during work time can be arranged. Your first appointment will be with Claire Bemis, RN. She'll check some of your basics and talk about your goals. From there a plan will be developed to assist you in reaching your goals. Members of the Community Health Team will become your coach and advisor.

All information about your visit will be kept confidential as HIPAA rules do apply. Grace Cottage wishes to provide you the opportunity to get individualized coaching and support towards **A HEALTHIER YOU**. This program applies to Full Time employees of Grace Cottage.



# Wellness Programs Continued



## WELLNESS CREDIT

You can earn a credit towards your health insurance premiums by having a prevention/ wellness exam with your primary care provider. Let your provider know this is a prevention/wellness appointment and the appointment will be no cost to you.

If you wish to participate, see Chris or Jan in Human Resources for a program form. There are four (4) wellness markers for your provider to complete: 1) Attend an annual wellness visit; 2) Blood Pressure Check; 3) Cholesterol Screening; 4) Body Mass Index. Once these are completed you and your provider should discuss a plan to address any of your health needs. Have your primary care provider date and initial where indicated on the form, you both sign it, and return the form to Human Resources no later than March 31, 2016 to receive the credit.

We encourage you to discuss with your primary care provider the **A HEALTHIER YOU** program as an option for moving forward with your plan. Combined with the **WELLNESS CREDIT** you'll be saving \$\$ and getting support towards your goals.

Eligible employees who complete these objectives between January 1, 2016 and March 31, 2016 will then have a credit applied towards their health insurance premiums between April 1, 2016 and December 31, 2016. Employees eligible for the **WELLNESS CREDIT** are only those employees of Grace Cottage who are enrolled in Grace Cottage's medical insurance plan as of January 1, 2016.

The Per Paycheck Premium credits will be \$6.48 for salary band of <35K; \$11.08 for band 35K-70K and \$15.68 for band 70K and above.



# Employee Assistance Program

## ComPsych Guidance Resources

Grace Cottage provides all employees with an Employee Assistance Program (EAP) through ComPsych Guidance Resources. EAP is a confidential resource that you can access when you need someone to talk to about a family matter, stress, or a personal problem of any kind.

The EAP consultants are available 24 hours a day, 7 days a week, 365 days a year. The EAP voluntary program is designed to assist you and/or your dependent family members with personal, family, work, stress or substance abuse issues that may disrupt personal lives or job performance. The EAP through ComPsych is available for assessment and short term counseling.

ComPsych provides a network of experienced, professional counselors who can help you, no matter what kind of situation you are facing. To speak with a ComPsych consultant, call 800-460-4374.

On-line help is also available. ComPsych Guidance Resources Online is an award-winning, comprehensive, interactive service that provides expert content and unique tools to assist you in every aspect of your life, all in a secure, easy-to-use, personalized environment.

Access the website: [www.guidanceresources.com](http://www.guidanceresources.com)

Web ID: EAPEssential

Whether it's a simple question, a sudden emergency, or an ongoing problem, you can call EAP. The trained professional staff will help. With just one phone call, at any hour of the day or night, you can reach a compassionate ear and connect to helpful resources.





All benefit eligible employees will have to enroll in all their benefits online via bswift.

Even if you choose to not enroll in any benefit plans, you will need to log on to waive your coverage.

## Employee Benefit Center (EBC)

The EBC is your online employee benefits manual. The purpose of this website is to give you information and answer your questions regarding your Grace Cottage Hospital benefits.

Visit: <http://ebc.ubabenefits.com/gracecottagehospital>

Username: **gracecottage**

Password: **benefits**



**Online Enrollment System:**

**[www.gracecottage.bswift.com](http://www.gracecottage.bswift.com)**

**Username:** The first initial of your first name followed by your entire last name (Example: John Doe – JDoe)

**Password:** Your Employee ID #

There will also be a direct link on the “Online Enrollment” tab on the EBC

48 Harris Place  
Brattleboro, VT 05302  
(802) 254-6016  
[www.therichardsgrp.com](http://www.therichardsgrp.com)



Medical • Dental • Vision • Disability • Life/AD&D • Retirement  
Wellness • Travel Assistance Program







