



2021 Benefit Summary



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 Flexible Savings Account & HRA

888-335-9400
www.healthplansinc.com

DH/Optum- RxBenefits: Prescription Coverage

1-800-334-8134
www.optumrx.com



Northeast Delta Dental: Dental Insurance

800-537-1715
www.nedelta.com



Sun Life Financial: Life Insurance & Disability Insurance

800-247-6875
www.sunlife.com/us



Assist America Inc.: Employee Travel Assistance Program

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



ADP Retirement Services: Retirement Plan

800-695-7526
www.mykplan.com



Health Advocate

866-695-8622
www.healthadvocate.com



ComPsych: Employee Assistance Program (EAP)

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



Legal Shield- Voluntary Legal Protection

Cris Nicole
510-229-7988
cristinnicole@legalshieldassociate.com
www.legalshield.com/info/gracecottage



Nationwide: Voluntary Pet Insurance

877-738-7874
<http://www.petinsurance.com/gracecottage>



Medicare Navigation:

Ted O'Connor
781-879-8434 or 978-772-1120
Ted@borislow.com
www.borislow.com



Mediterranean Wellness:

800-977-6337
www.mymedwellness.com/login

Employee Benefits Center & Enrollment

Whether you are enrolling in benefits for the first time, processing a life event, or updating your demographic information, you can access our self-service online enrollment system by logging onto bswift located at www.gracecottage.bswift.com.



Once on the website, you will find the username and password requirements listed right there on the login screen.

This site can be accessed from anywhere and at any time of day for your convenience!

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

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)

This site has been created to provide you with an efficient way to obtain information and answers to your questions regarding your employee benefit plans on a 24/7 basis.

Your benefits are an important part of your total compensation, so we invite you to familiarize yourself with details of these plans and encourage you to seek clarification when necessary. Our goal is to empower you through the EBC tool to meet your specific needs, as well as enhance your understanding of our benefit programs. Specifically, you will have access to the various benefit summaries, SBC's, plan documents, forms, and links to important sites.

We understand that our people (you) are our most valuable resource. Therefore, we are committed to providing you with the richest and most cost-effective benefits programs possible. Should you have any questions regarding your benefits or any other component of your employment with us, we invite you to contact our Human Resources (HR) Department at (802) 365-3605 or (802) 365-3632.

To learn more about the benefits programs Grace Cottage has to offer please visit:

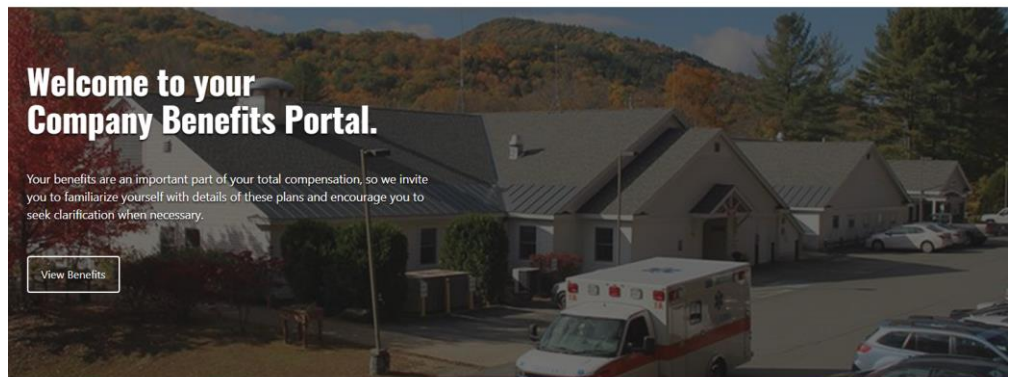
<http://gracecottage.trgportal.com/>

Username: **gracecottage**

Password: **benefits**



Home Online Enrollment My Benefits 2020 Wellness Discounts Notices Contact Us English Spanish



Eligibility

Benefit	Eligibility	Waiting Period
Health Insurance	Minimum 20 hours/week	First of the month following one month of employment
Dental Insurance	Minimum 32 hours/week	First of the month following one month of employment
Group Term Life	Minimum 32 hours/week	First of the month following one month of employment
Long Term Disability	Minimum 32 hours/week	First of the month following one month of employment
EAP	All employees	Date of hire
Voluntary Term Life	Minimum 32 hours/week	First of the month following one month of employment
Voluntary Short Term Disability	Minimum 32 hours/week	First of the month following one month of employment
Accident & Critical Illness	Minimum 17.5+ hours/week	First of the month following one month of employment
Health Reimbursement Account	Minimum 20 hours/week <i>Employee must be enrolled in a medical plan</i>	First of the month following one month of employment
Flexible Spending Accounts	Minimum 20 hours/week	First of the month following one month of employment
401(k) Retirement Plan	Eligible to participate after 3 months of service and attained age of 18	First day of the month following completion of eligibility

Medical Coverage

Grace Cottage is pleased to offer their full time employees (30+ hours per week) and part time employees (20-29 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.



		Platinum Plan	Gold Plan	Silver Plan
Deductible & Out-of-Pocket				
Annual Deductible	Individual	\$6,450	\$6,450	\$6,450
	Family	\$12,900	\$12,900	\$12,900
Annual HRA Contribution	Individual	\$4,000	\$3,000	\$1,400
	Family	\$8,000	\$6,000	\$2,800
Annual Out of Pocket after HRA	Individual	\$2,450	\$3,450	\$5,050
	Family	\$4,900	\$6,900	\$10,100
Hospital Services				
Inpatient Hospital Charges		100% after deductible	100% after deductible	100% after deductible
Outpatient Hospital Charges		100% after deductible	100% after deductible	100% after deductible
Outpatient Other		100% after deductible	100% after deductible	100% after deductible
Preventive Care Services:				
Routine Physical Exams		100%	100%	100%
Routine Well Child Care		100%	100%	100%
Routine Pap Smear		100%	100%	100%
Routine Mammograms		100%	100%	100%
Routine Colonoscopies		100%	100%	100%
Physician Services – including but not limited to:				
Physician Inpatient Visits		100% after deductible	100% after deductible	100% after deductible
Office Visits - Primary Care		100% after deductible	100% after deductible	100% after deductible
Office Visits - Specialty Care		100% after deductible	100% after deductible	100% after deductible
Telemedicine (Doctors on Demand)		100% after deductible	100% after deductible	100% after deductible
Allergy Testing		100% after deductible	100% after deductible	100% after deductible
Chiropractic Care (prior approval required after 12 visits)		100% after deductible	100% after deductible	100% after deductible
Diagnostic Lab Tests and X-Rays		100% after deductible	100% after deductible	100% after deductible
MRI/CAT/PET Scans		100% after deductible	100% after deductible	100% after deductible
Emergency Room Visits		100% after deductible	100% after deductible	100% after deductible
Maternity Services				
Physicians Visit		100% after deductible	100% after deductible	100% after deductible
Hospital Services		100% after deductible	100% after deductible	100% after deductible
Other Services				
Ambulance		100% after deductible	100% after deductible	100% after deductible
Skilled Nursing Facility		100% after deductible	100% after deductible	100% after deductible
Home Health Care/ Hospice Care		100% after deductible	100% after deductible	100% after deductible
Durable Medical Equipment (up to plan year maximums)		100% after deductible	100% after deductible	100% after deductible
Physical Therapy/Occupational Therapy/Speech Therapy (Combined 30 visits per member per calendar year)		100% after deductible	100% after deductible	100% after deductible
Second Surgical Opinion		100% after deductible	100% after deductible	100% after deductible
Urgent Care		100% after deductible	100% after deductible	100% after deductible
Vision Exam (one exam per member per year)		\$20 copay then 100% deductible waived	\$20 copay then 100% deductible waived	\$20 copay then 100% deductible waived
Routine Eyewear (up to \$200 per person per calendar year)		100% after deductible	100% after deductible	100% after deductible
Mental Health & Substance Abuse Services				
Inpatient		100% after deductible	100% after deductible	100% after deductible
Outpatient		100% after deductible	100% after deductible	100% after deductible
Office Visit		100% after deductible	100% after deductible	100% after deductible
Prescription Drug Benefit: Express Scripts				
Prescription Drug Out of Pocket Maximums:		Single: \$1,300 Family: \$2,600		
Retail / Mail Order:		All prescriptions are covered at 100% once the deductible has been met		
Wellness Drugs:		100% deductible waived	100% deductible waived	100% deductible waived

Unlimited Lifetime Maximum

Doctor On Demand

See a doctor now, wherever you are.

Access to a licensed professional at your fingertips

It's fast and easy

- Connect virtually with a physician in minutes¹
- Video visits held online or through the mobile app
- Pay only your office visit/PCP-level cost share
- Referrals are not required
- Paperless prescriptions are sent directly to your pharmacy²

Medical Urgent Care Visits

Doctors can diagnose, treat and write prescriptions for many conditions, including:

- Coughs/colds/flu
- Sore/strep throat
- Pediatric issues
- Sinus and allergies
- Nausea/diarrhea
- Rashes and skin issues
- Women's health
- Sports injuries

Behavioral Health Visits³

Psychologists support you using talk therapy, while psychiatrists will also look for biological imbalances and can prescribe medicine as part of a treatment plan.⁴

¹ Availability more limited during overnight hours.

² Doctor On Demand physicians do not prescribe Schedule I-IV DEA

³ Doctor On Demand is not meant for crisis or emergency mental health situations. If you are experiencing a crisis or emergency, call 911 or go to your nearest emergency room. Psychology visits are typically available within 48 hours to one week and psychiatry visits are typically available within 2-3 weeks.

⁴ Doctor on Demand psychiatrists can prescribe medications when necessary for treatment; however, Doctor On Demand does not prescribe any controlled substances. In these cases, alternatives with less potential for abuse and dependence may be offered.

dr+ on demand



How it works

1. Download the app on your mobile device or access doctorondemand.com/health-plans-inc
2. Create your account and enter insurance (choose Health Plans, Inc.) and pre-consult information.
3. Complete a questionnaire of current symptoms and medical history.
4. Pay cost-share via app or website.
5. Consult with a Doctor On Demand board certified provider.
6. Receive email follow up after the visit to share with your PCP, or request that it be sent directly to your PCP.

The details of your consultation will not be forwarded to your PCP without your consent.



or web video visits at
doctorondemand.com/health-plans-inc



Have questions about Doctor On Demand? Contact Member Support at 800-997-6196 or support@doctorondemand.com.

For questions about your plan benefits or eligibility, contact HPI Customer Service at the phone number or website on the back of your member ID card.

hpi

The copay portion of the telemedicine claim will go to the HRA, just like any other claim.

2021 Full-Time Rates (30+ Hours)

Annual Wages < Than 35K

Semi-Monthly Paycheck Cost	Platinum	Gold	Silver
Employee Only	\$63.58	\$37.39	\$23.67
EE + Spouse	\$101.71	\$59.82	\$37.86
EE + Child(ren)	\$89.00	\$52.35	\$33.14
Family	\$158.93	\$93.48	\$59.16

Annual Wages 35-70K

Semi-Monthly Paycheck Cost	Platinum	Gold	Silver
Employee Only	\$90.61	\$64.42	\$50.70
EE + Spouse	\$144.97	\$103.07	\$81.11
EE + Child(ren)	\$126.84	\$90.19	\$70.98
Family	\$226.51	\$161.06	\$126.74

Annual Wages > 70K

Semi-Monthly Paycheck Cost	Platinum	Gold	Silver
Employee Only	\$117.64	\$91.45	\$77.73
EE + Spouse	\$188.22	\$146.32	\$124.36
EE + Child(ren)	\$164.68	\$128.03	\$108.82
Family	\$294.09	\$228.63	\$194.32

2021 Part-Time Rates (20-29 Hours)

Annual Wages < Than 35K

Semi-Monthly Paycheck Cost	Platinum	Gold	Silver
Employee Only	\$95.37	\$56.08	\$35.50
EE + Spouse	\$152.57	\$89.72	\$56.79
EE + Child(ren)	\$133.50	\$78.52	\$49.71
Family	\$238.40	\$140.22	\$88.75

Annual Wages 35-70K

Semi-Monthly Paycheck Cost	Platinum	Gold	Silver
Employee Only	\$135.91	\$96.63	\$76.05
EE + Spouse	\$217.45	\$154.60	\$121.67
EE + Child(ren)	\$190.26	\$135.28	\$106.47
Family	\$339.76	\$241.58	\$190.11

Annual Wages > 70K

Semi-Monthly Paycheck Cost	Platinum	Gold	Silver
Employee Only	\$176.46	\$137.18	\$116.60
EE + Spouse	\$282.33	\$219.48	\$186.54
EE + Child(ren)	\$247.02	\$192.04	\$163.23
Family	\$441.13	\$342.95	\$291.48

Dental Coverage

Grace Cottage 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.

Outline of Covered Services		Basic	Buy-Up
Coverage A Diagnostic/Preventative	Diagnostic: Evaluations: 2 in a 12-month period, Includes: periodic, limited, problem-Focused & comprehensive evaluations. X-rays: complete series or panoramic film once in a 5-year period, Bitewing X-rays once in a 12 month period, X-rays of individual teeth as needed Brush biopsy once in a 12-month period Preventative: Cleanings: 2 in a 12-month period under the Buy-Down and Basic options; 4 in a 12-month period under the Enhanced option Fluoride treatment: once in a 12-month period to age 19 Space maintainers to age 16 Sealant application to permanent molars, once in a 3-year period per tooth, for children to age 19	100 %	100%
Coverage B Basic	Restorative: Amalgam (silver) fillings, Composite (white) fillings Oral Surgery: Surgical and routine extractions Endodontics: Root canal therapy Periodontics: Periodontal Maintenance (Cleaning) – 2 in a 12-month period under the Buy-Down and Basic options; 4 in a 12-month period under the Enhanced option Denture Repair: Repair of a removable denture to its original condition	90%	90%
Coverage C Major	Prosthodontics: Removable and fixed partial dentures (bridge); complete dentures, Rebase and reline (dentures) Crowns- Onlays- Implants	50%	50%
Coverage D	Orthodontics: Correction of crooked teeth for children and adults	N/A	50%
	Orthodontic Lifetime Maximum (per person)	N/A	\$1,500
Annual Max For services covered under A, B and C		\$1,500	\$2,000

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.

Dental Rates & Vision Discount Program

Dental Rates



Semi-Monthly Paycheck Cost

	Employee Only	EE+ Spouse	EE + Child(ren)	Family
Core	\$0.00	\$21.52	\$24.20	\$44.81
Buy-Up	\$1.40	\$24.25	\$30.88	\$52.39



Delta Dental is proud to offer Health through Oral Wellness- better known as HOW-patient centered oral health program designed to promote good oral and overall health for members. By completing a very simple questionnaire with your provider you can determine if you would qualify for additional FREE benefits under the HOW Program and enhance your current dental program. Speak with your provider today!



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.

Flexible Spending Accounts

What is a Flexible Spending Account?

Flexible Spending Accounts provide you with an important tax advantage that can help you pay healthcare and dependent care expenses on a pre-tax basis. By anticipating your family's healthcare and dependent care costs for the next year and setting aside money, you can actually lower your taxable income.

Annual Max & Utilization: The annual maximum amount you may contribute to this FSA is \$2,750 per calendar year. This program allows employees to use pre-tax dollars for certain IRS-approved expenses. Any unused FSA dollars up to a \$550 max may be rolled over into the following plan year to use for eligible expenses only. *Over-the-counter medications are not reimbursable through the FSA unless you have a prescription from your physician.

Some examples include:

- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution and eyeglasses
- Dental services and orthodontia
- Medical and Rx deductibles; Co-payments and Co-insurance

Dependent Care FSA

The dependent care flex account allows you to reimburse yourself with pre-tax dollars for daycare expenses for your children under age 13 and other qualified dependents. You can contribute up to \$5,000 per year; \$2,500 if you and your spouse file your taxes separately.

Eligible Day Care Expenses:

- Childcare/Adult Care by a licensed childcare facility for children under age 13 who qualify as dependents on your federal income tax return
- Childcare/Adult Care for children or adult of any age who are physically or mentally unable to care for themselves and who qualify as dependents

Ineligible Day Care Expenses:

- Child support payments
- Food, clothing and entertainment
- Educational supplies and activity fees
- Cleaning and cooking services not provided by the day care provider
- Overnight camp

Health Advocate

Health**Advocate**

Help is Only a Phone Call Away

We are here to help you:

During your first call, you will be assigned a Personal Health Advocate who will begin helping you right away.

Personal Health Advocates are typically registered nurses, supported by medical directors and benefits and claims specialists. They'll help cut through the red tape and assist with complex conditions, find specialists, address eldercare issues, clarify insurance coverage, work on claim denials, help negotiate fees for non-covered services **and get to the heart of your issue.**

How We Can Help

Don't know where to turn?

We point the way.

- **Find the right doctors**, dentists, specialists and other providers
- **Schedule appointments**; arrange for special treatments and tests
- **Answer questions** about test results, treatments and medications

Confused by health insurance?

We cut through the red tape.

- **Clarify benefits**; uncover billing errors
- **Get to the bottom of coverage denials**
- **Get appropriate approvals** for covered services

Want to save on healthcare costs?

We help find solutions.

- **Find options** for non-covered services
- **Negotiate payment arrangements** with providers
- **Provide information** about generic drug options

Need eldercare services?

We're there for you.

- **Find in-home care**, adult day ca, assisted living and long-term care
- **Clarify Medicare**, Medicare Supplement plans and Medicaid
- **Research transportation** to appointments

Get Started Today!

24/7 Support: 866.695.8622

*You must be enrolled in one of the offered medical plan's in order to qualify for this benefit.

Legal Shield

HAVE YOU EVER?

- ☐ Needed your will prepared or updated
- ☐ Been overcharged for a repair or paid an unfair bill
- ☐ Had trouble with a warranty or defective product
- ☐ Signed a contract
- ☐ Received a moving traffic violation
- ☐ Had concerns regarding child support
- ☐ Been pursued by a collection agency
- ☐ Worried about being a victim of Identity Theft
- ☐ Been concerned about your child's identity
- ☐ Lost your wallet
- ☐ Worried about entering personal information online
- ☐ Feared security of your medical information

The Legal Shield Membership Includes:

- **Dedicated Law Firm**
- **Legal Advice/Consultation** on unlimited personal issues
- **Letters/Calls** made on your behalf
- **Contracts/Documents Reviewed** up to 15 pages
- **Residential Loan Document Assistance**
- **Lawyers prepare your Will/Living Will/Health Care Power of Attorney/Financial Power of Attorney**
- **Speeding Ticket Assistance**
- **IRS Audit Assistance**
- **Trial Defense** (if named defendant/respondent in a covered civil action suit)
- **Uncontested Divorce, Separation, Adoption and/or Name Change Representation** (available 90 days after enrollment)
- **25% Preferred Member Discount** (bankruptcy, criminal charges, DUI, personal injury, etc.)
- **24/7 Emergency Access** for covered situations

The IDShield Membership Includes:

- **Social Media Monitoring**
Allows you to monitor multiple social media accounts and content feeds for privacy and reputational risks
- **Privacy and Security Monitoring**
Internet monitoring of your name, date of birth, SSN, email address, phone numbers and more. Monthly credit score tracking. With the family plan, Minor Identity Protection is included and provides monitoring for up to 8 children under the age of 18 for no additional cost
- **Consultation**
Your identity protection plan includes 24/7/365 live support for covered emergencies, unlimited counseling, identity alerts, data breach notifications and lost wallet protection
- **Full Identity Restoration**
Complete identity recovery services by Kroll Licensed Private Investigators to its pre-theft status
- **\$5 Million Service Guarantee**
We'll do whatever it takes for as long as it takes to help recover and restore your identity

Payment Method Payment Frequency (Monthly)	VT Legal+ Individual IDShield	VT Legal + Family IDShield
LegalShield	\$16.95	\$18.95
IDShield	\$8.95	\$18.95
Combined	\$25.90	\$33.90

Call: 510-229-7988 or visit www.legalshield.com/info/gracecottage

Voluntary Pet Insurance

What do the plans cover?

My Pet Protection and My Pet Protection with Wellness reimburse a straight forward 90% of your vet bill* instead of using a benefit schedule. A \$250 annual deductible and \$7,500 maximum annual benefit apply to both plans.

What's new and exciting about the new My Pet Protection plans?

- The most comprehensive pet insurance coverage available as a voluntary benefit
- Simple 90% reimbursement*
- Simple pricing
- No age restrictions
- No lifetime limits

We ♥ pets.

Our pets are family—
just like yours.

GCFH proudly offers Voluntary
Pet Insurance so that your pet
can get the best care possible.



my pet protectionSM
with wellness
90% back on veterinary bills

- Accidents and illnesses
- Hereditary and congenital conditions
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets and supplements
- Wellness exams
- Vaccinations
- Flea prevention
- Spay or neuter
- Teeth cleaning
- And more



my pet protectionSM
90% back on veterinary bills

- Accidents and illnesses
- Hereditary and congenital conditions
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets and supplements

DOG INSURANCE RATES

Per-Paycheck Payments for Vermont



Starting at
\$39 / paycheck²


Starting at
\$23 / paycheck²

CAT INSURANCE RATES

Per-Paycheck Payments for Vermont


Starting at
\$23 / paycheck²


Starting at
\$14 / paycheck²

For More information please visit <http://www.petinsurance.com/gracecottage>

Education Assistance Benefits

Tuition Reimbursement

Grace Cottage Family Health & Hospital encourages employees with financial support intended to enhance employees' professional development, their skills and knowledge related to hospital administration and clinical education. Grace Cottage will reimburse per GCFHH policy. Employees with one year continuous full time service (32+ regularly schedule hours/week) are eligible.



Student Loan Assistance



The Grace Cottage tuition assistance program is designed to help employees pay back student loan debt and improve their financial well-being

Utilizing Grace Cottage Family Health & Hospital's relationship with The Richards Group, consultation services provided through GradFin are provided free of charge. GradFin is a new benefit program that is revolutionizing the way employees can reduce their student loan debt or obtain funding to go back to school.



To schedule a one-on-one consultation visit:

www.gradfin.com/trg.html

For additional information, please visit the "Tuition Assistance" tab on the EBC.

Licensed Loan Reimbursement Program

This program has been established to help assist employees in positions where a license is required. (An educational need is required to obtain that license). These positions include: PT, OT, RN, LPN, Radiological Technologist, Medical Lab Tech and Pharmacist. Reimbursement is only for the debt incurred to obtain the licensure needed for current position.

The Licensed Loan Reimbursement Program will award up to \$5,000 per year towards a licensed employee's educational loan payments up to a maximum of ten (10) years or until 100% of the educational loan is paid off, whichever comes first.

Advanced Practice Provider Loan Repayment

The Grace Cottage Hospital Loan Repayment Program has been established to help attract and retain advanced practice providers.

The Loan Repayment Program will award up to \$10,000 per year towards a full-time advanced practice employee's educational loan payments up to a maximum of ten (10) years or until 100% of the educational loan is paid off, whichever comes first.

See details of each plan for eligibility and other requirements

HRA, Retirement Plan & Medicare

Health Reimbursement Arrangement (HRA)



- To offset your deductible, Grace Cottage 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 after 3 months of service and attained age of 18
- 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.

Go to: www.mykplan.com or call 800-695-7526

Medicare Navigation

Medicare is very complex and it is important that you have an advocate who can provide you the proper Medicare education and guidance. There are different paths you can choose in Medicare plans and it can be very time consuming and difficult to filter through these options yourself. It is important that you find the appropriate plan in your area that best fits your medical needs and is within your financial budget. Ted O'Connor of Borislow Insurance will simplify the Medicare approach by providing you the needed education, plan evaluation and enrollment assistance to you at no cost.

Contact Ted O'Connor today at (781)-879-9434 or (978)-722-1120 or email Ted@borislow.com or visit www.borislow.com

Life Insurance Coverage

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

- Grace Cottage pays for each full-time employee working more than 32 hours per week to have \$25,000 Life & AD&D insurance.
- Grace Cottage 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 is 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 Financial.**
- Coverage may be purchased after the initial eligibility period, but will require Evidence of Insurability and approval from Sun Life Financial.
- *For rates & details regarding covered treatment, please visit the EBC or the bswift online enrollment system*

Disability Insurance

Voluntary Short Term Disability (For Hourly Employees)

- Grace Cottage 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.
- No pre-existing conditions upon initial eligibility/enrollment



Short Term Disability (For Salaried Employees)

- Grace Cottage pays for each salaried employee to have Short Term Disability coverage.
- 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 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.
- No pre-existing conditions upon initial eligibility/enrollment



Long Term Disability (For Salaried Employees)

- Grace Cottage 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.



For rates & details regarding covered treatment, please visit the EBC or the bswift online enrollment system.

Accident & 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. Coverage may be continued if your insurance ends because you are no longer in an eligible class, your class is no longer included for insurance, or your employment terminates and your insurance is not being continued by your employer under any conditions



Monthly Premium			
Employee Only	Employee & Spouse	Employee & Children	Employee & Family
\$8.45	\$12.82	\$15.43	\$19.80

Critical Illness Insurance



Eligible employees can elect Voluntary Critical Illness Insurance. Critical Illness Insurance pays a lump sum benefit up to \$20,000 if you are diagnosed with a covered illness including heart attack, stroke, or major organ transplant.

Benefit amounts:

- Employee 's can choose the benefit amounts that best meet your needs. Benefit amounts are either \$10,000 or \$20,000.
- For your Spouse: – Benefit amounts are either \$5,000 or \$10,000.
- For your Dependent Children: – Benefit amount is 50% of the employee election.
- Health questions are not required for amounts up to the guaranteed issue limit of \$20,000 for the employee and \$5,000 for the spouse. Dependent children are covered for 50% of the employee coverage amount without Evidence of Insurability.

Earned Time

Earned Time is time off from work that can be accumulated and used for vacations, holidays, sickness or other personal reasons. Accrual will begin for those employees consistently working an average of at least 18 hours per week. Per Diem employees are not eligible for Earned Time.

Earned Time is accrued by non-exempt employees based on the hours actually worked. For Exempt employees, Earned Time is accrued based on their bi-weekly standard hours, up to a maximum of 80 hours per pay period. Accrual begins with the date of hire or when eligibility commences based on a status change. New hires or employees who are newly eligible for Earned Time must complete a waiting period of ninety (90) calendar days of employment before using Earned Time. During this 90-day waiting period, employees may use Earned Time for paid time off on GC recognized holidays. Employees may not borrow Earned Time or have a negative Earned Time balance. An employee who is terminated by Grace Cottage after completing the 90 day waiting period and then is re-hired within 12-months will not have to go through a new 90-day waiting period.

There is no maximum Earned Time accrual limit for either non-exempt or exempt employees. All accrued but unused Earned Time carries over from year to year.

Upon termination of employment, the maximum hours of Earned Time that will be paid out is 150% of an employee's Total Annualized Earned Time eligibility (e.g., an employee in Category A may receive a maximum payout of 312 Hrs. of Earned Time at separation). At separation, any accrued but unused Earned Time in excess of 150% of your current Total Annualized Earned Time eligibility is forfeited. Employees who voluntarily resign will be paid out Earned Time consistent with this policy only if they have completed their 90-day waiting period, have provided appropriate notice, and have worked through the conclusion of the notice period, if requested by Grace Cottage.

Earned Time is paid at the base normal hourly wage rate and does not include differentials. Earned Time is not considered time worked for calculation of overtime.

Twice a year (November and May) employees may choose to take Earned Time pay as a cash payment. Employees may request cash payments for Earned Time hours that have been accrued over one week of normally scheduled hours. Cash payments will be issued with the second paycheck of the month. These are the only two (2) times during the year when Earned Time cash payments can be requested.

An employee may not transfer Earned Time hours to another employee.

Earned Time does not accrue while an employee is using Earned Time or otherwise receiving paid leave or paid disability. Earned Time does not accrue during an unpaid leave of absence. Earned Time can be used to pay for benefits while on leave.

This policy is intended to provide paid time off in accordance with Vermont's earned sick leave law. To the extent this policy provides for a benefit more generous than that of applicable law, this policy will apply.

Earned Time Accrual Method	A	B	C
	All others 1-4 Years	All Others 5-9 Years	Dept Heads All Others 10+ Years
Accrual Rate	0.1	0.11923	0.13846
Max Accrual per PPD	8	9.54	11.08
Hours per year based on 40/week	208	248	288

Employee Assistance Program

No matter what's going on in your life, ComPsych Guidance Resources is here to help.

Personal problems, planning for life events or simply managing daily life can affect your work, health and family. Guidance Resources is a no-cost, company-sponsored benefit available to you and your dependents that offers confidential support, resources and information to get through life's tough challenges.

Confidential Counseling on Personal Issues.

Your Employee Assistance Program (EAP) is a confidential counseling service to help address the personal issues you face. This service, staffed by experienced clinicians, is available by calling a toll-free phone line 24 hours a day, seven days a week. You'll receive up to three telephonic counseling sessions per issue, at no charge. Call with personal concerns including:

- Relationships
- Problems with your children
- Substance abuse
- Stress, anxiety or depression
- Job pressure
- Marital conflicts
- Grief and loss
- Empty-nesting

Information, Referrals and Resources for Work-Life Needs.

Whether you are a new parent, caregiver for an elder, sending a child off to college, buying a car or doing home repairs, you're bound to have questions or need resource referrals. Our work-life specialists will help you sort out the issues and provide you with information based on your specific criteria. You'll receive a personalized reference package containing helpful resources and literature, covering areas such as:

- Finding child or elder care
- Planning for college
- Relocating to a new city
- Planning a party
- Shopping for the right gift
- Finding pet care
- Purchasing a car
- Home repair
- Adopting a child
- Planning a vacation

Legal Information, Resources and Consultation.

When a legal issue arises, our attorneys are available to provide confidential support with practical, understandable information and assistance. If you require representation, we can refer you to a qualified attorney in your area for a free initial consult at no cost and a 25% reduction in customary legal fees thereafter. Call any time with legal issues, including:

- Divorce and family law
- Debt obligations
- Landlord and tenant issues
- Real estate transactions
- Bankruptcy
- Criminal actions
- Civil lawsuit
- Contracts

Financial Information, Resources and Tools.

Financial issues can arise at any time, from dealing with debt to saving for college. Our financial professionals are here to discuss your concerns and provide you with the tools and information you need to address your finances, including:

- Getting out of debt
- Retirement planning
- Credit card or loan problems
- Saving for college
- Tax questions
- Estate planning

Online Information, Tools and Services.

Guidance Resources Online is your one stop for expert information to assist you with the issues that matter to you. Each time you return, you will receive personalized, relevant, information based on your individual life needs. You can:

- Take an online Health Risk Assessment
- Subscribe to timely e-newsletters on topics of interest
- Review in-depth HelpSheets on a variety of topics
- Get answers to specific questions
- Search for services and referrals
- Use helpful planning tools

Call: **800.460.4374** TDD: 800.697.0353

Online: **guidanceresources.com** Your company Web ID: **EAPEssential**

Wellness and Employee Discounts

Join us on a path to better wellbeing! Grace Cottage Hospital's wellbeing program delivers everyday solutions through a holistic approach. We have partnered with Mediterranean Wellness to support your journey, and will be offering programs, challenges, and so much more!

It could not be easier to set up your secure on-line wellness account!

Visit: www.mymedwellness.com/login.php

- Click on, "New User? Register Here."
- Enter you first and last name as it is listed on your payroll check
- Company Code: Grace
- Create a username and password. Enter email address, phone number and submit!

Wellbeing Engagement Option	Points	Available Dates
Health Promotion		
Health Risk Assessment	50	Jan 1 - Dec 31
Annual Well Exam	50	Jan 1 - Dec 31
Flu Vaccine	10	Oct 1, 2020 - March 31, 2021
Wellness Challenges		
Gratitude Inventory Challenge	25	Feb 1 - Feb 15
Better Sleep Challenge	50	March 1 - March 31
Spring into Fitness	50	April 15 - May 30
Meditation mornings	25	June 15 - June 30
Fruit for Dessert	25	Aug 9 - Aug 22
Zombie Challenge	50	Oct 1 - Nov 16
Health Education		
Nutrition Programs	50 each	Jan 1 - Dec 31
Disease Management Programs	25 each	Jan 1 - Dec 31
Webinars	10 each	Jan 1 - Dec 31
GCFH&H Activities		
Additional GCFH&H Activities	TBD	Announced throughout the year

Your dashboard will show you all of the tasks that must be completed for your wellness program. For each item, there will be a link to click to successfully complete that activity.



Grace Cottage is pleased to provide staff with Employee Discounts that cover a wide range of products and services.



Messenger Valley Pharmacy:
25% off over-the-counter items



Patriot Insurance Company:
Home and Auto
Lawrence and Wheeler (802) 875-2544



Land's End:
Logo wear
Contact Purchasing Department



PC Connection:
Computers & Electronics
www.pcconnection.com/gracecottage



GC Dietary Department:
Food Purchases at Cost
Order by case only. See Denise Choleva

GC Purchasing Department:
Various Items at Cost
Order by case only. See Dana West

Additional Information & Notices

COBRA Information:

COBRA continuation coverage is a temporary extension of coverage under the group health plan. The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you when you would otherwise lose your group health coverage. It can also become available to other members of your family who are covered under the Plan when they would otherwise lose their group health coverage. For additional information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Benefits Coordinator in Human Resources.

Health Insurance Marketplace:

You may have other options available to you when you lose group health coverage. You may be eligible to buy an individual plan through the Health Insurance Marketplace (www.healthcare.gov). By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

HIPAA Information:

Special Enrollment Right Mandated by the Health Insurance Portability and Accountability Act of 1996

Group health plans and health insurance insurers are required to provide special enrollment periods during which individuals who previously declined coverage for themselves and their dependents may be allowed to enroll without having to wait for the plan's next open enrollment period. A special enrollment period can occur if a person with other health coverage loses that coverage or if a person becomes a new dependent through marriage, birth, adoption or placement for adoption. If you refuse enrollment for yourself or your dependents for medical coverage, you may later enroll within 30 days of a change in family status or loss of health coverage.

Individuals may not be denied eligibility or continued eligibility to enroll for benefits under the terms of the plan based on specified health factors. In addition, an individual may not be charged more for coverage than similarly situated individuals based on these specific health factors.

Effective April 1, 2009, the Children's Health Insurance Reauthorization Act of 2009 (CHIPRA) created a new 60-day special enrollment period for eligible employees and dependents to immediately enroll in the plan if they become ineligible for Medicaid or any state's Children's Health Insurance Program (CHIP) and lose coverage or become eligible for that state's premium assistance program. The employee must request coverage within 60 days after the termination of coverage or the determination of subsidy eligibility.

Women's Health and Cancer Rights Act of 1998 (WHCRA):

WHCRA requires a group health plan to notify you, as a participant or a beneficiary, of your potential rights related to coverage in connection with a mastectomy. Your plan may provide medical and surgical benefits in connection with a mastectomy and reconstructive surgery. If it does, coverage will be provided in a manner determined in consultation with your attending physician and the patient for a) all stages of reconstruction on the breast on which the mastectomy was performed; b) surgery and reconstruction of the other breast to produce a symmetrical appearance; c) prostheses; and d) treatment of physical complications of the mastectomy, including lymphedema. The coverage, if available under your group health plan, is subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under the plan. For specific information, please refer to your summary plan description or benefits booklet, or contact Human Resources.

THIS IS ONLY A SUMMARY, NOT A CERTIFICATE OF INSURANCE

The information contained in this Employee Benefits Summary is presented for illustrative purposes only and is based on information provided by the employer and in certificates of insurance supplied by the insurance carrier. The Richards Group, your company's insurance broker, has prepared this Summary to assist employees in understanding their company's benefits plan. While every effort has been made to describe these benefits accurately, discrepancies or errors are possible. You should also read the actual plan documents in their entirety. If there is a discrepancy between the Employee Benefits Summary and the actual plan documents, the plan documents will prevail. If you have any questions about the Employee Benefits Summary, please contact Human Resources.

