

2019 Saratoga Hospital Benefit Program Highlights

This document is intended to be a summarizing introduction to the benefit plans offered to you as an employee of Saratoga Hospital. Additional information is available on each benefit mentioned below, by going to the hospital's intranet site, SaraNet. Please visit the Employee Center's 'Benefits & Pay' page to locate this information.

You should also note that many of these benefits are governed by policies found in the Human Resources ADMIN III Policy Manual, which is available on SaraNet within the Policies menu. All employees are responsible for familiarizing themselves with these policies and conducting themselves accordingly.

What is it? And when am I eligible?	Do I qualify?	Action Needed?
Health and Prescription Insurance		
<p>Saratoga Hospital's medical plans are an Exclusive Provider Organization (EPO) providing benefits through a domestic network of hospital facilities and providers and a non-domestic local and national network. Refer to the Courtesy Discount Policy in the Admin. III Manual Policy # 6.5 for a current list of providers in the domestic network. The plan is administered by CDPHP.</p> <p>Two plan options available: \$250 or \$500 deductible. Refer to plan summaries for further details. The health plan includes a benefit for diabetic monitoring equipment under durable medical equipment.</p> <p>Coverage is effective the 1st of the month following date of hire or following eligible status changes. Coverage is available for dependent children until the end of the month in which they turn age 26.</p> <p>Co-pay structure is as follows:</p> <ul style="list-style-type: none"> ▪ \$10 generic ▪ \$40 brand and non-preferred generic ▪ \$55 non-formulary brand ▪ Specialty drug (Tier 4) is 25% coinsurance after deductible (max of \$150 for 30 day supply) ▪ Specialty drug (Tier 5) is 37.5% coinsurance after deductible (max of \$150 for 30 day supply) <p>Employees may reduce costs by filling a prescription for a 90-day supply (if applicable), through either the retail or mail-order pharmacy. The cost for the 90-day supply is 2.5 times the cost for a 30-day supply.</p> <p>For information on various prescription discount programs – including diabetic medications, the NYS RX Program and Free RX Assistance, and CDPHP's <i>Rx for Less</i> which provides significant savings on certain medications with a cost of only \$1.00 per script – may be found in the Employee Center (under Benefits & Pay) on SaraNet.</p> <p>***Plan provides Domestic Partner benefits.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr. employees and 37.5 for all other employees per pay period</p>	<p>Complete online enrollment found in the employee's online personnel record in UltiPro within 31 days of hire or status change.</p>
Dental Insurance		
<p>Comprehensive dental insurance plan offered through Delta Dental provides cleanings and x-rays twice per year, as well as additional coverage for fillings, extractions, orthodontia, implants, etc.</p> <p>The orthodontia benefit only applies to dependent children, and has a \$1500 lifetime limit.</p> <p>Coverage is effective the 1st of the month following date of hire or following eligible status changes.</p> <p>Coverage is available for dependent children until the end of the month in which they turn age 26.</p> <p>***Plan provides Domestic Partner benefits.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period.</p>	<p>Complete online enrollment found in the employee's online personnel record in UltiPro within 31 days of hire or status change.</p>

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Vision Insurance		
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<p>Comprehensive vision plan through Davis Vision offers annual eye exam @ \$10 co-pay, lens purchase every year, frame purchase every two years.</p> <p>Coverage is effective the 1st of the month following date of hire or following eligible status changes. Coverage is available for dependent children until the end of the month in which they turn age 26.</p> <p>***Plan provides Domestic Partner benefits.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Complete online enrollment found in the employee's online personnel record in UltiPro within 31 days of hire or status change.</p>
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Retirement Plan		
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<p>All employees are automatically enrolled in our 403(b) retirement plan on a pre-tax basis for 2% of their gross compensation, after the first 30 days of employment.</p> <p>In 2019, employees can contribute up to \$19,000, with employees age 50+ able to make a catch-up contribution of an additional \$6,000 for the year. (These limits are set by the IRS and subject to change each year.)</p> <p>Contributions made by the hospital are discretionary and paid annually. Currently, the hospital contributes an amount equal to 2.75% of each eligible employee's annual compensation, as well as contributing a match amount for those employees who defer into the plan, which is based on the employee's years of eligible service. To maximize the amount an employee receives from the hospital, employees must contribute at least 2% of their pay.</p> <p>Employees have the option to contribute to their retirement account on a pre-tax basis, or on a post-tax (Roth) basis.</p> <p>Changing bi-weekly contributions, adjusting account allocations or opt-outs for automatic features may be done by registering for an online account at saratogahospital.trsuretire.com (in-house) or www.trsuretire.com (externally), or by calling Transamerica Retirement Services at 1-800-755-5801.</p>	<p>The employee must have reached age 21 during the plan year and must have worked a minimum of 975 hours during the plan year to receive the employer match</p>	<p>Employees are automatically enrolled 30 days after date of hire.</p> <p>Employees wishing to change their contribution rate or who prefer not to contribute to the plan must do so in their online retirement account or call Transamerica.</p>
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Flexible Spending Accounts (FSA)		
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<p>Our FSA, administered through Lifetime Benefits Solutions, offers two account options:</p> <ol style="list-style-type: none"> 1. Healthcare account for unreimbursed medical expenses up to \$2,700. 2. Dependent care account for childcare costs up to \$5,000. <p>Amounts are withheld on a pretax basis.</p> <p>Coverage is effective the 1st of the month following date of hire or following eligible status changes.</p> <p>Plan offers a "debit" card, (which is good for 3 years) to provide ease of use and less claim paperwork. **Keep your receipts for purchases made with your Flexible Spending card.** Plan offers a grace period, allowing expenses incurred between January 1st and March 15th of the following calendar year, to be paid with prior year funds.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Complete online enrollment found in the employee's online personnel record in UltiPro within 31 days of hire or status change.</p>
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Company Paid Employee Assistance Program (EAP)		
EAP is purchased by the hospital to provide employees with 24/7 free and confidential support services. It is designed to help the employee and/or their immediate family with any issues, concerns or problems affecting their lives.	All employees	Contact EAP directly at 518-793-9768. You may also contact Human Resources for more information.
Company Paid Life Insurance		
Term life insurance on the employee, purchased by the hospital through Unum Insurance Company, equal to the employee's base annual salary up to \$200,000. Benefit begins the 1st of the month following 3 months of employment.	FT employees only budgeted @ 72 hours or more per pay period	Benefit is automatic for eligible employees. Must complete beneficiary form.
Company Paid Long Term Disability Insurance		
Purchased by the hospital through Unum Insurance Company. This benefit provides 60% of the employee's monthly salary, up to a maximum benefit of \$10,000, following a 90-day waiting period. Benefit begins the 1st of the month following date of hire or following eligible status changes.	FT salaried employees and eligible PT salaried providers	Benefit is automatic for eligible employees. No enrollment paperwork necessary.
Workers Compensation		
This statutory benefit is coordinated through PMA Insurance and provides a benefit of two-thirds of the employee's average weekly wage up to a maximum of \$904.74 per week (7/01/18 – 6/30/19) for absences due to a work related injury.	All employees	Contact the Employee Health Dept. for the necessary paperwork and information to initiate a claim.
NYS Disability		
This statutory benefit is coordinated through the Unum Insurance Company and provides a benefit of 50% of the employee's average weekly wage up to a maximum of \$170 per week (following a one week waiting period) for a period of up to 26 weeks for any non-work related injury or illness (including disability due to pregnancy). Benefits begin on the 8 th calendar day.	All employees	Contact Human Resources for the necessary paperwork and information to initiate a claim.

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New York Paid Family Leave (PFL)		
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<p>This statutory benefit is administered through the Unum Insurance Company and provides a benefit of 55% of an employee's weekly wage up to a maximum amount. Rates and limits are based on the current NY State average weekly wage which is announced annually. For 2019, this benefit will provide up to 10 weeks of paid leave for employees. This leave can be used for:</p> <ul style="list-style-type: none"> ▪ Bonding with a new child after birth, adoption, foster care placement. Adoption/foster care can be taken before the event if necessary. ▪ Care of a family member (living in close physical proximity) with a serious health condition. Family member is defined as child, parent, grandparent, grandchild, spouse, or domestic partner. Step children, parents and grandparents are also included. ▪ Qualifying military exigency. <p>*** A waiver of this benefit is possible for employees who would not meet the eligibility test. However, should an employee meet the eligibility test, the waiver is void and deductions may go back to original date of hire. Waiver forms are available on SaraNet. Additional information is available on the NYS website https://paidfamilyleave.ny.gov/ or through HR. To waive this benefit, a completed form is required. Contact Human Resources for more information.</p>	<p>Covered employees become eligible to take Paid Family Leave once they meet the minimum time-worked requirements:</p> <p>Full time employees: Employees who work a regular schedule of 20 or more hours per week are eligible after 26 consecutive weeks of employment.</p> <p>Part-time employees: Employees who work a regular schedule of less than 20 hours per week are eligible after working 175 days, which do not need to be consecutive.</p>	<p>Contact Human Resources for the necessary paperwork. Leave request must be submitted in writing to Manager/Director 30 days in advance of leave start or within a reasonable period for emergent leave needs.</p>
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Leave of Absence under the Family Medical Leave Act (FMLA)		
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<p>Eligible employees can receive up to 12 weeks of leave in a rolling backward twelve-month period for:</p> <ul style="list-style-type: none"> ▪ Their own serious health condition that makes them unable to perform their job ▪ To care for a spouse, parent or child with a serious health condition ▪ To care for the employee's child after birth or placement for adoption or foster care ▪ For incapacity due to pregnancy, prenatal care or child birth ▪ Because of a qualifying exigency as a result of your spouse, son or daughter, or parents being on active duty, or called to active duty in support of a contingency operation ▪ Because you are the spouse, son or daughter, parent or next of kin of a covered service member with a serious injury or illness 	<p>All employees who have worked for the organization for at least 12 months, and who have worked at least 1,250 hours in the immediately preceding 12 months of the need for leave</p>	<p>Contact Human Resources for the necessary paperwork. Leave request must be submitted in writing to Manager/Director 30 days in advance of leave start or within a reasonable period for emergent leave needs.</p>
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Personal and/or Educational Leave of Absence		
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<p>Eligible employees may request a personal leave of absence of up to thirty (30) days.</p>	<p>All employees who have completed their 6-month introductory period</p>	<p>Leave request must be submitted in writing to Manager/Director 30 days in advance of leave start or within a reasonable period for emergent leave needs.</p>
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Paid Time Off (CLT and CAT)												
<p>Each eligible employee accrues time each pay period in two separate banks; Combined Leave Time (CLT) and Catastrophic Sick Time (CAT). CLT is used for all vacation, sick, personal and holidays. CAT is used for extended illnesses beyond 3 consecutive days. Time is accrued based on hours worked up to a maximum each pay period. The maximum accrual increases over time based on the employee's length of service. Employees are offered quarterly options to cash-in or deposit into their retirement account some of their accrued CLT.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Benefit is automatic for eligible employees.</p> <p>New hires cannot use accrued time during their first six months of employment.</p>										
Bereavement												
<p>Benefit provides paid time off for up to five consecutive days following the death of certain family members.</p> <p>****Plan provides Domestic Partner benefits.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Benefit is provided through the payroll process upon notification by the employee to their Manager/Director.</p>										
Holidays												
<p>Saratoga Hospital observes specified national holidays in a manner consistent with the requirements of our 24 hour a day – 7 days a week commitment to our patients. The obligation to work on holidays is shared among the individual department's work force. Some departments are able to close, or reduce staffing, on the recognized holidays as follows:</p> <ul style="list-style-type: none"> ▪ New Year's Day ▪ Independence Day ▪ Thanksgiving Day ▪ President's Day ▪ Labor Day ▪ Christmas Day ▪ Memorial Day 	<p>Depends on work location and posted department schedule</p>	<p>Requests for time off must be approved by Manager/Director</p>										
Shift Differential												
<p>The hospital pays the following shift differentials:</p> <table style="margin-left: 20px; border: none;"> <tr> <td style="padding-right: 20px;">Evening Shift*</td> <td>12%</td> </tr> <tr> <td>Night Shift*</td> <td>20%</td> </tr> <tr> <td>Weekend</td> <td>10%</td> </tr> <tr> <td>In Charge</td> <td>\$1.00 per hr</td> </tr> <tr> <td>On Call</td> <td>\$2.50 per hr</td> </tr> </table> <p>*The differential is paid if you work a minimum of 4 hours on an evening or night shift.</p>	Evening Shift*	12%	Night Shift*	20%	Weekend	10%	In Charge	\$1.00 per hr	On Call	\$2.50 per hr	<p>Certain positions are eligible for this benefit</p>	<p>Contact Human Resources Job Recruiters: recruitment@saratogacare.org to determine if your position is eligible.</p>
Evening Shift*	12%											
Night Shift*	20%											
Weekend	10%											
In Charge	\$1.00 per hr											
On Call	\$2.50 per hr											

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Voluntary Supplemental Term Life Insurance		
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<p>Voluntary benefit offered through Unum Insurance Company allowing employees to purchase additional term insurance up to \$300,000 for themselves and up to \$100,000 for spouses or domestic partners.</p> <p>Benefit begins the 1st of the month following 3 months of employment OR following company underwriting approval.</p> <p>Portability and conversion options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>If enrolling online within 31 days of Date of Hire or status change eligibility period, no Evidence of Insurability is required.</p> <p>Can enroll at any time by completing enrollment paperwork and personal health application.</p> <p>Enrollments are subject to approval by the carrier.</p>
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Voluntary Supplemental Whole Life Insurance		
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<p>Voluntary benefit offered through New York Life Insurance Company allowing employees to purchase whole life insurance coverage.</p> <p>Portability and conversion options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Enrollment is done annually during Open Enrollment and scheduled on-site visits.</p>
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Voluntary Indexed Universal Life Insurance		
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<p>This plan provides portable life insurance coverage through Penn Mutual for employees and their spouses. The interest earned on the cash value of the policy is based on the Standard and Poor's 500 index using both an upside and downside cap. The plan provides the option for a monthly retirement income stream through the use of the loans option, drawn against the policy death benefits.</p> <p>Conversion and Portability options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.</p>
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Voluntary Universal Life with Long Term Care Benefits		
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<p>This voluntary universal life plan offered through Allstate Insurance offers a lump-sum cash death benefit between \$10,000 and \$150,000 as well as additional Life Event riders which may be added at additional costs.</p> <p>Portability and conversion options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Contact broker for enrollment information.</p>
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Voluntary Short Term Disability Insurance		
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<p>Voluntary benefit offered through the Unum Insurance Company providing a weekly payment of 50% of an employee's average weekly wage, following a one week waiting period, up to a maximum benefit of \$2,000 (including what is paid under NYS Disability).</p> <p>Benefit begins the 1st of the month following 3 months of employment OR following company underwriting approval.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>If enrolling online within 31 days of date of hire or status change eligibility period no evidence of insurability is required.</p> <p>Can enroll at any time by completing enrollment paperwork and personal health application.</p> <p>Enrollments are subject to approval by the carrier.</p>
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Voluntary Long Term Disability Insurance		
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<p>Voluntary benefit offered through the Unum Insurance Company providing three plan choices for a monthly benefit of 40%, 50% or 60% of an employee's average monthly wage, following a six month waiting period, of up to a maximum benefit of \$10,000.</p> <p>Benefit begins the 1st of the month following 3 months of employment OR following company underwriting approval.</p> <p>Salaried employees should take note that this voluntary benefit does not provide additional benefits above the employer-paid long term disability benefit. Employees moving into a salaried position should stop their Voluntary Long Term Disability benefit.</p>	<p>FT employees budgeted @ 72 hours or more per pay period</p>	<p>If enrolling online within 31 days of date of hire or status change eligibility period no evidence of insurability is required.</p> <p>Can enroll at any time by completing enrollment paperwork and personal health application.</p> <p>Enrollments are subject to approval by the carrier.</p>
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Voluntary Cancer Indemnity and Critical Care Plan		
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<p>This voluntary cancer and critical care protection plan provided through AFLAC Insurance offers two plans providing financial assistance for when a covered person is first diagnosed with cancer or critical illness to help cover costs such as transportation, travel, lodging, household costs and other living expenses.</p> <p>Portability and conversion options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.</p>
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Voluntary Accident Indemnity Plan		
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<p>This voluntary accident indemnity plan provided through AFLAC Insurance offers payment of benefits to help with expenses incurred due to an injury. The plan is designed to provide cash benefits through the different stages of care, regardless of the severity of the injury. There are no deductibles or copayments, no lifetime limit, no network restrictions and no coordination of benefits regardless of any other insurance.</p> <p>Portability and conversion options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.</p>
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Voluntary Hospital Advantage Plan		
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<p>This voluntary plan provided through AFLAC Insurance offers multiple plan options providing payments to the employee that help cover associated costs for services provided to the employee and family members including physician visits, medical imaging, hospital admission and stays, ED visits, major diagnostic exams, surgery, ambulance transportation, etc. There are no pre-certification or network requirements. Different levels of coverage are available to suit your needs. <u>This plan could be used to help offset expenses for co-pays, deductibles, and emergency room co-pays.</u></p> <p>Portability and conversion options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.</p>
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Voluntary Critical Illness Plan		
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<p>This voluntary benefit offered through Allstate Insurance offers a choice of plan benefits that provide financial support if you, or covered family members, are diagnosed with a covered critical illness. Benefits are paid regardless of any other coverage.</p> <p>Portability and conversion options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Contact broker for enrollment information.</p>
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What is it? And when am I eligible?	Do I qualify?	Action Needed?
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Voluntary Legal Plan		
<p>This voluntary benefit through MetLaw and Hyatt Legal Plans offers eligible employees an opportunity for affordable legal assistance involving court appearances, document review and preparation, wills, family and real estate matters, identity theft, etc. at a low bi-weekly cost.</p> <p>Once enrolled the employee must remain in the plan for the entire plan (calendar) year.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Must enroll within 31 days of date of hire, eligible status changes or during our annual open enrollment period in November for coverage beginning January 1st.</p>
Voluntary Pet Insurance		
<p>This voluntary benefit offered through Nationwide Insurance offers the opportunity to enroll in one of two plans to cover expenses incurred on the care of your pet(s). One plan offers coverage for accidents, injuries, common illnesses, x-rays, MRIs, CT scans, meds, etc. The second plan offers those same benefits plus wellness exams, dental cleaning, vaccinations, etc. Both plans have a \$250 deductible and a \$7,500 maximum annual benefit. Review details and enroll online at PetsNationwide.com.</p> <p>Coverage start date is dependent on the date of enrollment.</p> <p>Portability and conversion options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Can enroll online at any time in the Employee Center on SaraNet or you can call Nationwide at 877-738-7874 to receive a quote.</p>
Voluntary Cyber Security Protection		
<p>CyberScout®, the nation's premier provider of identity management services, offers solutions to help minimize threats, monitor personal information and manage recovery if you are ever the victim of identity theft or fraud.</p>	<p>All employees</p>	<p>Can enroll online at any time in the Employee Center on SaraNet or call CyberScout at 877-432-7463 for additional information.</p>
YMCA Membership		
<p>The hospital pays \$200 towards the eligible employee's membership cost to one YMCA; Saratoga Regional, Glens Falls, Greater Glenville branch of Capital District YMCA or Southern Saratoga. The employee must be listed on any membership level they elect at the YMCA.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Contact Human Resources to obtain the necessary documentation to provide the YMCA to obtain the hospital discount.</p>
Tuition Assistance		
<p>This benefit provides advance payment of tuition costs for eligible employees up to specified annual limits based on the employee's status.</p> <p>Part time employees receive up to \$1,500 and full time employees receive up to \$3,000 per school year toward tuition costs only.</p> <p>Employee is obligated to repay tuition assistance if withdraws or fails the course or leaves the organization before the completion of one year of service following the end of the course. Read policy in its entirety for complete information on eligibility and all requirements including grades, loan repayment and collection process.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period following 6 months of employment</p>	<p>Complete tuition assistance request form and submit with copy of invoice reflecting tuition cost to Human Resources.</p>
Empire State College		
<p>Empire State College offers a discount of their orientation fee when the discount code is applied with submission of online admissions application. An additional discount of \$100 will also be applied upon first term enrollment.</p>	<p>All employees</p>	<p>Discount information and code available in the Employee Center on the hospital intranet or through Human Resources.</p>

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Excelsior College		
Excelsior College offers reduced tuition and fees to employees who enroll in undergraduate programs – except for the Nursing Program Associate’s Degree. Employees who enroll in the graduate programs are eligible for a 15% reduction in tuition costs. The reduced tuition offered also applies to the employee’s spouses and domestic partners.	All employees	To receive the tuition reduction employees must enroll through the online portal located in the Employee Center on the hospital intranet
Sage College		
Russell Sage College offers an additional discount of up to 20% off tuition costs for graduate and evening program students.	All employees	The Sage Student Tuition Sponsorship Agreement must be completed and submitted to Human Resources for approval and submission to Sage before end of semester add/drop period.
Utica College		
Utica College offers a 10% tuition reduction and a waived application fee for online Bachelor’s, Master’s and Doctorate degree programs.	All employees	Additional information is available on Saranet.
New England College of Business		
New England College of Business offers a 25% tuition savings to employees and their immediate families for Associate’s Bachelor’s and Master’s degrees in a variety of concentrations. They also provide an evaluation opportunity to earn credit for prior learning and/or experience.	All employees	Additional information is available on Saranet.
RN Scholarship Program		
Saratoga Hospital provides financial support for selected candidates who are pursuing a bachelors or masters in nursing through an accredited program. Financial support will cover tuition, books, and educational fees. Employees will be required to continue employment (while attending school) in their current position or a similar position (PCA, ER Tech, ICCU Tech, Patient Care Tech, LPN or CNA). Upon graduation, employees who receive scholarship funding will be expected to continue employment for a 3 year period.	PT and FT employees with at least one year of continuous service and performance evaluations in the meets expectations category and above	Application material is provided annually in the spring through Human Resources.
New York’s 529 College Savings Program		
New York’s 529 (Direct Plan) College Savings Program provides a flexible, convenient, and low-cost way to save for college. The program features a range of investment choices professionally managed by Vanguard, tax-free withdrawals when used for qualified higher education expenses, and contributions that are tax-deductible (up to certain limits) for New York State residents. This may be set up as a direct deposit feature.	All employees	For more information, go to www.nysaves.org . See also information below on setting up a direct deposit.

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Courtesy Discount		
<p>Eligible employees and their dependents covered under the hospital insurance plan will receive a 100% courtesy discount on medically necessary outpatient treatments up to \$150 per visit and up to \$1,000 for each inpatient visit.</p> <p>Domestic partners of employees will also receive the discount provided they are either insured under the hospital's group health benefit or have completed and filed a Domestic Partner Affidavit with Human Resources. Discounts for those with insurance elsewhere are applicable following payment from the insurance carrier.</p> <p>Exclusions include but are not limited to certain providers and locations, Emergency Department copays, durable medical equipment, services considered not medically necessary or are defined as uncovered services by the hospital plan. Read the entire courtesy discount policy as well as the domestic provider list available on the hospital intranet.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Inform registrar taking admission information that you are an employee or an eligible dependent of an employee when registering for services.</p>
Direct Deposit		
<p>This voluntary program allows employees to directly deposit their paycheck into one or more accounts at various financial institutions.</p> <p>Employees can view a copy of their pay stub in UltiPro showing all payroll information.</p>	<p>All employees</p>	<p>Complete the required information through the employee's online UltiPro personnel record following the Myself/Pay/Direct Deposit tabs.</p> <p>Allow up to two pay periods for the direct deposit to become effective.</p>
Christmas Club		
<p>This voluntary program is set up through direct deposit to The Adirondack Trust Co. A check is issued to the employee in October. Employees who contribute for the entire year receive a one week match from the bank.</p>	<p>All employees</p>	<p>Can enroll at any time. Complete Christmas Club application form.</p>
Employee Activities		
<p>The hospital offers a full range of family oriented recreational activities through our Employees Activities Committee including our annual picnic, annual holiday party, and various bus trips to baseball games, concerts and shopping.</p>	<p>All employees and volunteers</p>	<p>Sign up information is distributed via e-mail. Review the list of upcoming events on Saranet.</p>
Wellness Committee		
<p>The Wellness Committee encourages employees, volunteers and medical staff to improve and maintain a healthy work life balance. The Committee supports employee's efforts by offering a variety of programs on fitness, nutrition and health related education.</p> <p>CDPHP has partnered with the hospital to assist our wellness mission through their Life Points program. This program rewards participating Life Points' employees with incentives when they participate in healthy behaviors. If you participate in a CDPHP Medical Plan through the hospital or your spouse's employer, you are eligible to participate in Life Points. By participating in Life Points, employees can earn an additional \$365 dollars towards purchases of their choice.</p>	<p>All employees</p>	<p>Sign up for various activities and programs when announced by Wellness Committee or by contacting the Employee Health Department for information.</p> <p>Enroll in Life Points program by going online to www.cdphp.com</p>

2019 Saratoga Hospital Benefit Program Highlights

What is it? And when am I eligible?	Do I qualify?	Action Needed?
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Service Star of the Month		
<p>Each month the organization recognizes an employee who has been nominated by their supervisors, co-workers, patients and/or visitors to the hospital for their outstanding efforts to go above and beyond in providing excellence in customer service and who exemplify the hospital's mission, vision and values. Each month the Service Star committee reviews nominations and selects the Service Star of the month. One Service Star of the Year is selected from those awarded throughout the year and the winner is announced at an annual dinner honoring all the nominees.</p> <p>Those selected as Service Star honorees are presented with a certificate recognizing their achievement at a special ceremony and receive some great gifts and cash!</p>	<p>All employees, medical staff and volunteers who have been with the hospital for at least six months</p>	<p>Nominations are made online through <i>Heartbeat!</i> Click on Award Nominations and choose the Service Star button</p> <p style="text-align: center;">OR</p> <p>Email your nomination to the Service Star Committee using ServiceStar@saratogahospital.org</p>
Employee Recognition Dinner		
<p>Each year the hospital recognizes employees for their service to the hospital. The service milestones start at 5 years and continue to the most senior employee.</p>	<p>All employees when achieving service milestones</p>	<p>Benefit is automatic.</p>
Valentine's Day Candy		
<p>Each year in February, the hospital recognizes the commitment of all employees and volunteers to providing outstanding care to our patients through this tasty token of appreciation.</p>	<p>All employees and volunteers</p>	<p>Benefit is automatic.</p>
Hospital Week		
<p>Each year in May, the hospital celebrates the outstanding efforts of all employees and volunteers through a series of department recognition events. Additionally each employee and volunteer receives a complimentary meal.</p>	<p>All employees and volunteers</p>	<p>Benefit is automatic.</p>
Food Co-Op		
<p>Each month employees can purchase bulk foods through one of the hospital's vendors. Delivery is made on a specific date to the hospital and employees must pick up their order by a specified time.</p>	<p>All employees</p>	<p>Complete and return the order form by the required date. The form is available in the hospital cafeteria or by calling the Nutritional Service Office.</p>
Discounted Auto and Homeowners Insurance		
<p>This voluntary benefit is offered by Liberty Mutual Insurance Company.</p>	<p>All employees</p>	<p>Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.</p>
Discounted Cell Phone Rates		
<p>This voluntary benefit is offered by Verizon, Sprint and CRWireless (Cingular/AT&T).</p>	<p>All employees</p>	<p>Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.</p>

2019 Saratoga Hospital Benefit Program Highlights

What is it? And when am I eligible?	Do I qualify?	Action Needed?
Credit Union and Bank Discounts		
Various financial institutions offer discounted service costs, free checking, and other benefits to employees. Currently Sunmark FCU, SEFCU and Hudson River Credit Union offer various products to employees.	All employees	Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.
BJ's Wholesale Club Memberships		
Employees can purchase a discounted 13 month membership for two people for \$42.80 per year (BJ's Inner Circle Membership) or \$85.60 per year (BJ's Perks Rewards Membership)	All employees	Obtain the necessary paperwork from HR or print out from SaraNet Employee Center. Return completed form with payment payable to BJ's to Human Resources.
Discounted Movie Tickets		
Employees have the opportunity to purchase discounted movie tickets that can be used at any Regal or Bow Tie movie theater.	All employees	Tickets are purchased through the Human Resources office.
Summer Fun Discounts		
Employees have the opportunity to purchase discounted tickets to The Great Escape and Water Safari in season.	All employees	Tickets are purchased through the Human Resources office.
Downtown Business Association Discounts		
Employees have the opportunity to receive discounts on goods and services through the Downtown Business Association of which the hospital is a member.	All employees	Discount information available in the Employee Center on the hospital intranet or through Human Resources.

Please remember that Saratoga Hospital benefit plans are defined in legal documents such as insurance contracts and summary plan descriptions. If a question arises about the nature and extent of plan benefits, or if there is conflicting language, the formal language of the plan documents govern, not the informal wording provided in this benefit summary. Therefore, none of the language in this summary will be deemed to grant any broader benefits than those stated in official plan documents. Employees may request copies of the summary plan descriptions or other documents from Human Resources.

Please refer to the Human Resources Admin Policy III Manual located on the hospital intranet, SaraNet. All employees are responsible for familiarizing themselves with these policies and conducting themselves accordingly.

Updated 1/23/19

2019 Saratoga Hospital Benefit Program Highlights

Saratoga Hospital Bi-Weekly Benefit Rates Effective January 1, 2019 – December 31, 2019

Health/RX Insurance Plan - EPO \$500 deductible , 20% coinsurance, Out of Pocket Annual Max: \$3,000 individual, \$6,000 2 person and family		FULL TIME HOSPITAL CONTRIBUTION	FULL TIME EMPLOYEE CONTRIBUTION	PART TIME HOSPITAL CONTRIBUTION	PART TIME EMPLOYEE CONTRIBUTION
EPO PLAN OPTION # 1	INDIVIDUAL	\$298.70	\$47.01	\$284.61	\$61.10
	2 PERSON	\$514.06	\$177.37	\$440.49	\$250.94
	FAMILY	\$649.61	\$249.24	\$497.48	\$401.36

Health/RX Insurance Plan - EPO \$250 deductible , 20% coinsurance, \$150 medical imaging copay (non-domestic) Out of Pocket Annual Max: \$2,000 individual, \$4,000 2 person and family		FULL TIME HOSPITAL CONTRIBUTION	FULL TIME EMPLOYEE CONTRIBUTION	PART TIME HOSPITAL CONTRIBUTION	PART TIME EMPLOYEE CONTRIBUTION
EPO PLAN OPTION # 2	INDIVIDUAL	\$295.21	\$58.11	\$274.45	\$78.88
	2 PERSON	\$502.31	\$204.34	\$421.60	\$285.04
	FAMILY	\$633.92	\$284.71	\$471.15	\$447.48

DENTAL INSURANCE RATES *		FULL TIME HOSPITAL CONTRIBUTION	FULL TIME EMPLOYEE CONTRIBUTION	PART TIME HOSPITAL CONTRIBUTION	PART TIME EMPLOYEE CONTRIBUTION
Comprehensive	INDIVIDUAL	\$14.58	\$4.86	\$10.62	\$8.63
	2 PERSON	\$21.61	\$11.76	\$15.08	\$18.29
	FAMILY	\$30.86	\$16.78	\$21.53	\$26.11

** The hospital no longer offers a preventive dental plan option to new enrollees. Those currently enrolled can stay in the preventive plan, decline coverage or change to the comprehensive plan.*

VISION INSURANCE RATES

INDIVIDUAL
2 PERSON
FAMILY

FULL AND PART TIME EMPLOYEE CONTRIBUTION	
	\$3.16
	\$5.69
	\$8.84

Definitions:

Full Time is defined as regularly scheduled to work 75 hours or more per pay period (72 hours for 12 hour shift employees).

Part Time is defined as regularly scheduled to work 37.5 hours or more per pay period (36 hours for 12 hour shift employees).

Employees are automatically enrolled in a pre-tax benefit. Those wishing to have benefit deductions withheld on a post-tax basis would need to complete a **Post Tax Deduction Request form, available on SaraNet or in Human Resources, and submit the completed form with their enrollment paperwork. Once pre-tax deductions are taken no changes can be made to post tax.**