

# Your Employee Benefits Feedback in Action

## We heard you!

One of the lowest-rated statements in BAYADA's 2015 Employee Satisfaction Survey was "BAYADA's medical benefits meet my needs." Here are three ways that the BAYADA Benefits office responded to your feedback, and took steps to improve the company's medical benefits:



### 1. Added more affordable health insurance options

We added two new nationwide health insurance Minimum Coverage Plans in addition to BAYADA's traditional Blue Cross insurance plan offering.

- Both plans meet Health Care Reform's Individual Mandate regulations (preventing an IRS penalty)
- Both plans are more affordable, with single employee premium costs ranging from \$7.99 to \$21.99 per week (depending on the plan selected and number of hours worked)
- New plans provide 100% coverage of 63 required preventative health services
- Both plans include the Neighborhood Pharmacy discount card
- Plans are available to all employees during BAYADA's Open Enrollment period in June or within 30 days of hire
- Note: neither plan includes deductibles, co-pays, or pre-existing condition limitations, and Hawaii employees are not eligible

### 2. Offered more voluntary benefits health products

As a direct result of employee requests, BAYADA negotiated a variety of group health plans through Aflac that provide financial assistance in the event of a covered incident.

- Supplemental Hospital Indemnity Plan
- Accident Advantage Plus Plan
- Critical Illness Plan
- Disability Advantage Plan

### 3. Expanded our benefits resources and support

Employees are often overwhelmed by the choices they face when making benefit elections. BAYADA reacted by adding the following resources:

- Created a comprehensive employee benefits website—[www.bayada.com/benefits](http://www.bayada.com/benefits)—that includes:
  - Full plan descriptions
  - Frequently asked questions
  - Enrollment tools to help employees make informed health insurance decisions
- Expanded our benefits enrollment support staff who will reach out to BAYADA employees, educate them on the variety of benefits offered, and enroll them for benefits over the telephone

We remain committed to improving your satisfaction with BAYADA's medical benefits, and hope to share additional improvement efforts soon. Thank you for sharing your valuable feedback in the most recent survey.

Sincerely,

Kathy Reavy  
Division Director, Benefits

