

BENEFITS AT A GLANCE

FULL-TIME HOME CARE FIELD EMPLOYEES



Nicole Green, LPN
BAYADA Nurse since 2015

BENEFITS OVERVIEW

BAYADA offers a comprehensive benefits plan designed to meet the needs of our employees who based on position availability, have consented to work a minimum of 36 hours per week or 468 hours per quarter, work 2 holidays per year, and 2 weekend shifts per month in exchange for priority scheduling and paid time off earned at double the rate of other nurses.

Paid Time Off (PTO)

Two weeks of Paid Time Off (PTO) per year is awarded to full-time home care field employees. You will earn one average week after each 1,000 hours worked. You may use these days for vacation time or sick days. Please allow two weeks' notice for scheduled vacation time. Contact your client services manager if you would like to use PTO when out sick. You may also choose to redeem accrued paid time off for a cash payment. Also, sick leave time may be accrued in those cities and/or states that require it by law.

Holidays

You are required to provide service to a client on two holidays per year.

Health insurance, dental, vision plans

Once you are designated as a full-time home care field employee, you will be offered BAYADA's group health insurance benefits at the comprehensive rates. Benefits become effective within 90 days of the full-time designation.

401(k) retirement plan

If 21 years of age, you will be able to open a 401(k) account upon the completion of one year of service and 1,000 hours worked.

Short-term disability

Employees working in HI, NJ, NY, and RI may be eligible for short-term disability coverage through their state plans.

Life insurance

You will become eligible for a \$5,000 term-life insurance policy after working a minimum of 1,000 benefit credit hours in the previous calendar year and can purchase up to an additional \$100,000 in voluntary life coverage after 90 days of service.

Flexible Spending Account (FSA)

You will become eligible to open a dependent care and/or medical flexible spending account after 90 days of service. You must enroll each year to maintain an FSA.

Health savings account

If enrolled in the High Deductible Health Plan, you are permitted to open a health savings account.

Voluntary accidental life, critical illness, hospital indemnity, and disability insurance plans

You will become eligible after 90 days of service, and will receive notification of enrollment process.

Direct deposit

You have the option to directly deposit your weekly paycheck. You may choose to split the check into up to three accounts (checking, savings, or a combination of each). This service is available to all employees at time of hire (no waiting period). To sign up, please complete and submit the Direct Deposit Enrollment Form (0-3173).

Online earnings statement

All employees will have 24/7 access to view their earnings statements online by visiting field.bayada.com.



WE LOVE WHAT WE DO

Horizon Blue Cross/Blue Shield medical and Express Scripts prescription coverage

In-network benefits:	Option A: PPO Core Plan	Option B: PPO Buy-up Plan	Option C: High Deductible Health Plan
Individual deductible	\$1,000	\$750	\$1,500
Family deductible	\$2,000	\$1,500	\$3,000*
Coinsurance	70%	80%	75%
Individual coinsurance maximum	\$5,250	\$3,250	\$6,350
Family coinsurance maximum	\$10,500	\$6,500	\$12,700
Lifetime coinsurance maximum	Unlimited	Unlimited	Unlimited
Primary care physician office visit	\$30	\$20	Deductible / Coinsurance
Specialist office visit	\$50	\$40	Deductible / Coinsurance
Preventive care	100%	100%	100%
Emergency room visit	\$150 copay, 30% coinsurance	\$150 copay, 20% coinsurance	Deductible / Coinsurance
Inpatient hospital	\$100 per day	\$75 per day	Deductible / Coinsurance
Prescription retail copay (30-day supply)	\$10 / \$35 / \$55	\$10 / \$35 / \$55	Deductible / Coinsurance
Prescription mail copay (90-day supply)	\$25 / \$88 / \$138	\$25 / \$88 / \$138	Deductible / Coinsurance
Specialty medication copay	30% up to \$3,000	30% up to \$3,000	Deductible / Coinsurance

Vision discount program: If enrolled in a medical plan, you are eligible for discounts on eye exams, lenses, eye glass frames, and laser vision correction services. This is separate from the EyeMed vision plan.

Minimum Coverage and Enhanced Minimum Coverage plans

The Minimum Coverage plan includes 63 preventive tests and an array of other services that meet the Affordable Care Act Individual Mandate requirements. Cost varies according to the plan selected and number of people enrolled per week for coverage.

There is also an Enhanced Minimum Coverage plan. Both the Minimum Coverage and Enhanced Minimum Coverage plans include a telemedicine and the AWP Value Rx discount program. The only difference between the plans is the additional reimbursement toward covered expenses. Both plans are provided by Nationwide Insurance, which will contact new employees after they receive their first paycheck.

Delta Dental of NJ coverage

In-network benefits:	Option A: Dental Core Plan	Option B: Dental Buy-up Plan
Individual deductible	\$50	\$50
Family deductible	\$150	\$150
Annual benefit	\$1,500 per person	\$2,000 per person
Preventative care	100%	100%
Diagnostic x-rays	100%	100%
Coverage after deductible met:		
Basic restorative	80%	80%
Routine extractions	80%	80%
Periodontics	80%	80%
Root canal	80%	80%
Crowns and bridgework	50%	50%
Orthodontia (dependent children only under age 19)	50% to lifetime max of \$1,000	50% to lifetime max of \$1,500

EyeMed vision plan

Services	Member cost in-network	Out-of-network reimbursement
Exam	\$10 copay	Up to \$25
Frames	\$150 no out-of-pocket costs for frames at Target or Sears	Up to \$65
Contact lens fit and follow-up:		
Standard	Up to \$55	N/A
Premium	10% off retail price	N/A
Frequency		
Exam		Once every 12 months
Frames		Once every 24 months
Standard plastic lenses		Once every 12 months
Contact lenses		Once every 12 months

*Standard plastic lenses or contact lenses covered once every 12 months

