

# BENEFITS AT A GLANCE

## FULL-TIME HOME CARE FIELD EMPLOYEES

Pam Compagnola, RN  
BAYADA Nurse since 2004



### **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)**

The total amount of sick leave hours accrued, starting October 29, will count towards the total Paid Time Off (PTO) hours employees are eligible to receive upon completion of 2,000 credit hours per the current PTO policy. For example, if you are eligible to accrue 40 hours PTO upon completion of 2,000 credit hours and you have already earned 20 hours of sick leave, you will be awarded 20 additional hours of PTO for a total of 40 hours. Your PTO balance will be modified accordingly as you continue to accrue sick leave hours.

### **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. The plan now offers an additional way to save for your future: post-tax Roth contributions.

### **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](http://field.bayada.com).

### **Employee Assistance Program (EAP): Aetna Resources for Living**

Aetna Resources for Living assists employees in resolving a wide range of topics such as legal and financial; and consultations and referrals for child care, elder care, caregiver support, school and college planning, and convenience services to promote overall wellness.

### **Identity Theft Protection**

If you work an average 30 hours per week over a 3-month measurement period, you will be able to participate in BAYADA's identity theft protection benefit, which offers prompt alerts, comprehensive 24/7 recovery services if you become a victim of identity theft, and identity theft insurance.



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## Aetna medical and prescription coverage

In-network benefits:	POS Core Plan	POS Buy-up Plan	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
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

## 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 Plan

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:		
Fillings	80%	80%
Extractions	80%	80%
Periodontics	80%	80%
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 Frames	\$10 copay \$150 no out-of-pocket costs for frames at Target or Sears	Up to \$25 Up to \$75
Contact lens fit and follow-up: Standard Premium	Up to \$40 10% off retail price	N/A N/A
Frequency Exam Frames Standard plastic lenses Contact lenses		Once every 12 months Once every 24 months Once every 12 months Once every 12 months

