

BENEFITS AT A GLANCE

PART-TIME OFFICE EMPLOYEES



Pam Compagnola, RN
BAYADA Nurse since 2004

BENEFITS OVERVIEW

BAYADA offers a comprehensive benefits plan designed to meet the needs of our employees:

Paid Time Off (PTO)

You will earn an average week's vacation after having worked 2,000 hours. The average week is calculated as 2,000 divided by the number of weeks worked to get to 2,000 hours (maximum average week is 40 hours). Also, sick leave time may be accrued in those cities and/or states that require it by law.

Health insurance, dental, and vision plans

If you work an average 30 hours per week over a 3-month measurement period, you will be able to participate in BAYADA's group health insurance, dental, and vision plans. All employees are offered the Minimum Coverage and Enhanced Minimum Coverage plans.

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 your state plans.

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).

Online earnings statement

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



WE LOVE WHAT WE DO

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

