

BENEFITS AT A GLANCE

FULL-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:

Vacation

After 90 days of service, you will accrue vacation time at the rate of 2.31 hours per week (15 days per year). After 5 years of full-time service, you will accrue 3.08 hours per week (20 days per year).

Sick time

After 90 days of service, you will accrue sick time at the rate of 1.54 hours per week (10 days per year).

Holidays

You will be paid for 7 holidays. In addition, you will earn 1 personal day on your 1-year anniversary, and then each January thereafter.

Health insurance, dental, and vision plans

You will become eligible after 90 days of service.

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 in a calendar year. The plan now offers an additional way to save for your future: post-tax Roth contributions.

Tuition reimbursement

You will become eligible upon the completion of 6 months of service.

Short-term and long-term disability

Unless you are covered by a state plan, you will become eligible for short-term disability after 1 year of service and long-term disability after 3 years of service.

Life insurance

You will become eligible after 90 days of service for \$15,000 basic life and can purchase up to an additional \$300,000 of optional life insurance.

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 after 90 days of service.

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

