

# BENEFITS AT A GLANCE

## PART-TIME HOME HEALTH AND HOSPICE FIELD EMPLOYEES (VPC AND SPC)

**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)**

Immediately upon hire, you will earn Paid Time Off (PTO). PTO is accrued weekly and equates to four weeks per year at your agreed upon productivity adjusted for any units equating to a full day taken off without pay.

#### **Health insurance, dental, 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. If your weekly hours worked average below 30, you will still be able to sign up for either our Minimum Coverage or Enhanced Minimum Coverage health insurance 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) plan upon the completion of 1 year of service and accumulation of 1,000 benefit credit hours in your first 12 months, or once you have earned 1,000 benefit credit hours in any single calendar year. 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.

#### **Health Savings Account (HSA)**

If enrolled in BAYADA's High Deductible Health Plan (HDHP), you will be able 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](https://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.

#### **Public Student Loan Forgiveness Partner**

BAYADA partners with PeopleJoy for employees to access assistance to expert advice on Public Service Loan Forgiveness (PSLF), a federal program offered to employees of nonprofit organizations. You can access a free consultation with PeopleJoy by visiting [BAYADA.PeopleJoy.com](https://BAYADA.PeopleJoy.com) using the Authorization Code 1975.

## 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	

