

# 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)**

Employees will receive 2 credits for every 1 hour worked. Once the employees reach 2,000 credits, they will receive an average week of PTO. The average week is calculated as 1,000 hours divided by the number of weeks worked to get to 2,000 credits, with a maximum average week of 40 hours. For those states that require sick time by law, the total amount of sick hours accrued will be treated as an advance of the total PTO hours employees receive. Upon completion of 2,000 credits, employees will receive an average week of PTO as calculated above, less sick hours accrued. Hours will continue to be moved out of the PTO balance and into the sick hours balance as further sick hours are accrued.

### **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.

### **Retirement Benefits**

All BAYADA employees are immediately eligible upon hire to make pre-tax, Roth after-tax, or rollover contribution to a 401(k) plan. Once employees have met match eligibility requirements (age 21, 1 year and 1,000 hours of service from original date of hire) their pre-tax and Roth contributions may receive an employer match. Download a copy of the Summary Plan Description in the Retirement Plan section of [bayada.com/benefits](http://bayada.com/benefits) for more information. As you progress in your career at BAYADA, you may qualify for the 403(b) plan, in which case you will be notified directly by the Benefits Team.

### **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.

### **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](http://BAYADA.PeopleJoy.com) using the Authorization Code 1975.

### **Commuter Benefits**

Commuter benefits allow pre-tax funds to pay for qualified work-related commuting and parking expenses such as bus, train, ferry or subway fares and parking meters and parking garage fees.

## 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

