

# BENEFITS AT A GLANCE

## FULL-TIME HOME HEALTH AND HOSPICE FIELD EMPLOYEES (VFT/SFT)

**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 (4) weeks per year less any units equating to a full day taken off without pay.

#### **Health insurance, dental, and vision plans**

You will be able to obtain either the Minimum Coverage or Enhanced Minimum Coverage plans shortly after hire. Following 60 days of employment, you will also be offered BAYADA's group health insurance benefits. Group benefits become effective on the 90th day after hire.

#### **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 depending on your job classification.

#### **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 (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.

#### **Tuition reimbursement**

You will be eligible for tuition reimbursement for one 3-credit course per semester as approved by your office director.

#### **Direct deposit**

You will 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 the 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](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**

After 90 days of service, 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

