

## 2023 Saratoga Hospital Benefit Program Highlights

**PLEASE NOTE:** Additional information is available on each benefit mentioned below, by visiting the hospital's intranet site, SaraNet. Go to Employee Center > Benefits & Pay. Alternatively, you may visit the **For Employees** portal on [www.saratogahospital.org](http://www.saratogahospital.org) for 2023 Benefits Information.

*You should also note that many of these benefits are governed by policies found in the Human Resources ADMIN III Policy Manual, which is available on SaraNet within the Policies menu. All employees are responsible for familiarizing themselves with these policies and conducting themselves accordingly.*

What is it? And when am I eligible?	Do I qualify?	Action Needed?
<b>Health and Prescription Insurance</b>		
<p>Saratoga Hospital's health plans offer an expanded Tier 1 network including providers/facilities from: Saratoga Hospital, Glens Falls Hospital, Albany Medical Center, Columbia Memorial and The Visiting Nurses Association of Albany. The Medical plan is administered by CDPHP and the Rx plan is administered by CVS Caremark. <b>Two plan options are available: Premier Access Plus \$500 or Premier Access \$1000. Refer to plan summaries for further details.</b></p> <p>Coverage is effective the 1<sup>st</sup> of the month following date of hire or following eligible status changes. Coverage is available for dependent children until the end of the month in which they turn age 26.</p> <p>A benefit for diabetic monitoring equipment is included in the plan under 'durable medical equipment'.</p> <p>Co-pays for prescriptions are as follows:</p> <p><b>Premier Access Plus \$500 plan (same copay cost for AMHS Network and CVS Caremark Network).</b></p> <ul style="list-style-type: none"> <li>▪ \$10 generic</li> <li>▪ \$50 preferred brand</li> <li>▪ \$75 non-preferred brand</li> </ul> <p><b>Premier Access \$1000 plan (AMHS Network/CVS Caremark Network)</b></p> <ul style="list-style-type: none"> <li>▪ \$10 generic/\$20 generic</li> <li>▪ \$50 preferred brand/\$100 preferred brand</li> <li>▪ \$75 non-formulary brand/\$150 non-formulary brand</li> </ul> <p>Specialty Drugs covered in full with enrollment in the free PrudentRx copay savings program offered through CVS Caremark.</p> <p>Employees may reduce costs by filling a prescription for a 90-day supply (if applicable), through either the retail or mail order pharmacy. The cost for the 90-day supply is 2.5 times the cost for a 30-day supply.</p> <p>CVS Caremark Copay Calculators may be found on SaraNet (Employee Center &gt; Benefits &amp; Pay OR the Saratoga Hospital Website &gt;&gt; For Employees</p> <p>***Plan provides Domestic Partner benefits</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12-hour employees and 37.5 for all other employees per pay period</p>	<p>Enrollment is completed online. Log in to UltiPro and navigate to Life Events within the Myself menu.</p> <p>Must be done within 31 days of hire, status change or loss of coverage.</p> <p>Enrollment available during annual Open Enrollment.</p>

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<b>Courtesy Discount</b>		
<p><b>Eligible employees and their dependents covered under the Saratoga Hospital insurance plan</b> will receive a 100% discount for copayments, deductibles or coinsurance for all medically necessary services related to an inpatient stay at the hospital and for services provided by employed providers who are in the Albany Med Health System. All eligible persons will also receive a 100% discount for copayments, deductibles or coinsurance for all medically necessary services related to an outpatient visit for services performed at a hospital facility and by an employed provider included in the hospital's domestic network.</p> <p><b>Eligible employees and their dependents with coverage outside the Saratoga Hospital insurance plan</b> will receive up to \$150 per outpatient visit and up to \$1,000 for each inpatient visit. Discounts for those with insurance elsewhere are applicable following payment from their insurance carrier and is based on the employee being benefit eligible. <i>Those with coverage outside the Saratoga Hospital insurance plan are not eligible for discounts through the Albany Med Health System Affiliate Network.</i></p> <p>Domestic partners of employees will also receive the discount provided they are either insured under the hospital's group health benefit or have completed and filed a Domestic Partner Affidavit with Human Resources.</p> <p>Exclusions include but are not limited to certain providers and locations, Emergency Department co-pays, durable medical equipment, services considered not medically necessary or are defined as uncovered services by the hospital plan. Read the entire Courtesy Discount Policy as well as the domestic provider list available on SaraNet.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12-hour employees and 37.5 for all other employees per pay period</p>	<p>Inform registrar taking admission information that you are an employee (or an eligible dependent of an employee) when registering for services.</p> <p>You will find the list of Domestic Network providers on SaraNet. Navigate to Employee Center &gt; Benefits and Pay. Then select Health Insurance Plan and you will see the Domestic Network Providers link on the right side of the page</p> <p>To find a provider within the Affiliate Network, visit <a href="http://findadoc.cdphp.com">findadoc.cdphp.com</a></p> <p>For more information on the Albany Med Health System Affiliate Network, please visit the SaraNet 'Health Ins Plan' page or <a href="https://www.saratogahospital.org">https://www.saratogahospital.org</a>.</p>
<b>Dental Insurance</b>		
<p>Comprehensive dental insurance plan offered through Delta Dental provides cleanings and x-rays twice per year, as well as additional coverage for fillings, extractions, orthodontia, implants, etc.</p> <p>The orthodontia benefit only applies to dependent children, and has a \$1500 lifetime limit.</p> <p>Coverage is effective the 1<sup>st</sup> of the month following date of hire or following eligible status changes.</p> <p>Coverage is available for dependent children until the end of the month in which they turn age 26.</p> <p>***Plan provides Domestic Partner benefits.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Enrollment is completed online. Log in to UltiPro and navigate to Life Events within the Myself menu.</p> <p>Must be done within 31 days of hire, status change or loss of coverage.</p> <p>Enrollment available during annual Open Enrollment.</p>

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<b>Vision Insurance</b>		
<p>Comprehensive vision plan through Davis Vision offers an annual eye exam with a \$10 co-pay, a lens purchase every year, and frame purchase every two years.</p> <p>Coverage is effective the 1<sup>st</sup> of the month following date of hire or following eligible status changes. Coverage is available for dependent children until the end of the month in which they turn age 26.</p> <p>***Plan provides Domestic Partner benefits.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Enrollment is completed online. Log in to UltiPro and navigate to Life Events within the Myself menu.</p> <p>Must be done within 31 days of hire, status change or loss of coverage.</p> <p>Enrollment available during annual Open Enrollment.</p>
<b>Retirement Plan</b>		
<p><b>All employees are automatically enrolled in the 403(b) retirement plan</b> on a pre-tax basis for 2% of their gross compensation, after the first 30 days of employment. Employees have the option to continue on the pre-tax basis, change to Roth contributions, or opt-out entirely.</p> <p>Contribution limits are set by the Internal Revenue Service (IRS), and subject to change each year. In 2023, employees may contribute up to \$22,500, with employees aged 50+ able to make a catch-up contribution of an additional \$7,500 for the year (for a total of \$30,000).</p> <p>When participating in multiple 403(b) or 401(k) plans within a given calendar year, the sum of an employee's own contributions to all of them must abide by the then-current IRS limits.</p> <p>An employee of any employment status who works a minimum of 975 hours during the payroll calendar year may be eligible for a contribution made by the hospital. <b>These employer deposits are discretionary and paid once annually.</b> Currently, the hospital contributes an amount equal to 2.75% of each participant's eligible annual compensation, as well as an additional match amount for those employees who defer into the plan, which is based on the employee's eligible years of service. To maximize the amount an employee receives from the hospital, employees must contribute at least 2% of their pay.</p> <p>Changing bi-weekly contributions, adjusting investment allocations or opting-out of automatic features may be done by registering for an online account at <a href="http://www.transamerica.com/portal/home">www.transamerica.com/portal/home</a> or by calling Transamerica at 1-800-755-5801.</p>	<p>All employees are eligible to contribute, regardless of employment status.</p> <p>To also be eligible for the Employer Contributions, an employee must work a minimum of 975 hours during the payroll calendar Year</p>	<p>All employees are automatically enrolled 30 days after date of hire.</p> <p><b>Employees wishing to change their contribution rate or who prefer not to contribute to the plan must do so via their online retirement account access or by calling Transamerica.</b></p>

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<b>Flexible Spending Accounts (FSA)</b>		
<p>Our FSA, administered through Lifetime Benefits Solutions, offers two account options:</p> <ol style="list-style-type: none"> <li>1. Healthcare account for unreimbursed medical expenses. For 2023, the limit is \$3,050.</li> <li>2. Dependent care account for childcare costs up to \$5,000.</li> </ol> <p>Amounts are withheld on a pretax basis.</p> <p>Coverage is effective the 1<sup>st</sup> of the month following date of hire or following eligible status changes.</p> <p>Plan offers a debit card, (which is good for 3 years) to provide ease of use and less claim paperwork. <b>**Keep your receipts for purchases made with your Flexible Spending debit card.**</b> Plan offers a grace period, allowing expenses incurred between January 1<sup>st</sup> and March 15<sup>th</sup> of the following calendar year, to be paid with prior year funds. Expense reimbursement requests must be submitted by March 31<sup>st</sup> following the conclusion of the plan year. Any remaining/unused funds cannot be rolled over or refunded.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Enrollment is completed online. Log in to UltiPro and navigate to Life Events within the Myself menu.</p> <p>Must be done within 31 days of hire, status change or loss of coverage.</p> <p>Enrollment available during annual Open Enrollment.</p>
<b>Employer Paid Life Insurance</b>		
<p>Term life insurance is purchased by the hospital for each eligible employee, through Hartford Insurance Company, in an amount equal to the employee's base annual salary up to \$200,000.</p> <p>Eligibility waiting period for coverage begins the 1st day of the month coinciding with or next following 3 month(s) of employment.</p>	<p>All FT active employees working at least 36 hours weekly and all FT active Providers who work at least 30 hours weekly (as defined by Employment Agreement)</p>	<p>Benefit is automatic for eligible employees. Must complete beneficiary form.</p>
<b>Employer Paid Long Term Disability Insurance</b>		
<p>Purchased by the hospital through Hartford Insurance Company.</p> <p>This benefit provides 60% of the employee's monthly salary, up to a maximum benefit of \$10,000, following a 90-day elimination period.</p> <p>Eligibility waiting period for coverage begins the 1st day of the month coinciding with or next following date of hire or status change.</p>	<p>All FT active <i>salaried</i> employees working at least 36 hours weekly and active <i>salaried</i> Providers who work at least 18 hours weekly (as defined by Employment Agreement)</p>	<p>Benefit is automatic for eligible employees. No enrollment paperwork necessary.</p>
<b>Employer Paid Employee Assistance Program (EAP)</b>		
<p>EAP is purchased by the hospital to provide employees with 24/7 free and confidential support services. It is designed to help the employee and/or their immediate family with any issues, concerns or problems affecting their lives.</p>	<p>All employees</p>	<p>Contact EAP directly at 518-793-9768. You may also contact Benefits team for more information.</p>
<b>Workers Compensation</b>		
<p>This statutory benefit is coordinated through PMA Insurance and provides a benefit of two-thirds of the employee's average weekly wage up to a maximum of \$1,125.46 per week (7/1/22 - 6/30/23) for absences due to a work related injury.</p>	<p>All employees</p>	<p>Contact the Employee Health Dept. for the necessary paperwork and information to initiate a claim.</p>

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<b>NYS Disability Coverage</b>		
<p>This statutory benefit is coordinated through the Hartford Insurance Company and provides a benefit of 50% of the employee's average weekly wage up to a maximum of \$170 per week (following a one week waiting period) for a period of up to 26 weeks for any non-work related injury or illness (including disability due to pregnancy). Benefits begin on the 8<sup>th</sup> calendar day.</p>	<p>All NY State employees Remote employees living and working in another state are not eligible for NYS disability benefits</p>	<p>Contact benefits@saratogahospital.org for the necessary paperwork and information to initiate a claim.</p>
<b>New York State Paid Family Leave (PFL)</b>		
<p>New York State legislation outlines the details of this statutory benefit, which is administered through the Hartford Life Insurance Company. It provides a benefit of 67% of an employee's weekly wage up to a maximum amount of \$1,131.08. Rates and limits are based on the current NY State average weekly wage which is announced annually. This benefit will provide up to 12 weeks of paid leave for employees. This leave can be used for:</p> <ul style="list-style-type: none"> <li>▪ Bonding with a new child after birth, adoption, foster care placement. Adoption/foster care can be taken before the event if necessary.</li> <li>▪ Care of a family member (does not have to live in NY) with a serious health condition. Family member is defined as sibling, child, parent, grandparent, grandchild, spouse, or domestic partner. Stepchildren, parents and grandparents are also included.</li> <li>▪ Qualifying military exigency.</li> </ul> <p>*** A waiver of this benefit is possible for employees who would not meet the eligibility test. However, should an employee meet the eligibility test, the waiver is void and deductions may go back to original date of hire. Waiver forms are available on SaraNet. Additional information is available on the NYS website <a href="https://paidfamilyleave.ny.gov/">https://paidfamilyleave.ny.gov/</a> or through HR. <b>To waive this benefit, a completed form is required.</b></p>	<p>Covered employees become eligible to take Paid Family Leave once they meet the minimum time-worked requirements:</p> <p><b>NYS FT employees:</b> Employees who work a regular schedule of 20 or more hours per week are eligible after 26 consecutive weeks of employment.</p> <p><b>NYS PT employees:</b> Employees who work a regular schedule of less than 20 hours per week are eligible after working 175 days, which do not need to be consecutive.</p> <p><b>Remote employees living and working in another state are not eligible for NYS PFL benefits</b></p>	<p>Contact benefits@saratogahospital.org for the necessary paperwork. Leave request must be submitted in writing to Manager/Director 30 days in advance of leave start or within a reasonable period for emergent leave needs.</p>

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<b>New York State Paid Sick Leave (PSL)</b>		
<p>Employees may request job-protected leave for specific personal and/or family qualifying events or medical reasons under the NYS PSL program. Payment will be based on employees' regular rate of pay and 1 hour of PSL will be earned for every 30 hours worked, up to a maximum of 56 hours per calendar year.</p> <p>While NYS PSL provides all employees with protected paid time off, there will be no incremental benefit to those employees for whom paid time off is already part of their employment arrangement (i.e. full time and part time benefit eligible employees), since these time off programs allow for the accrual of more than the required 56 hours mandated by the law. Non-benefit eligible employees will see their available PSL balance printed on their pay statement.</p> <p>This leave can be used for:</p> <ul style="list-style-type: none"> <li>• Mental or physical illness, injury, or health condition of an employee or an employee's covered family member. Family member is defined as an employee's child, spouse, domestic partner, parent sibling, grandchild, or grandparent; and the child or parent of an employee's spouse or domestic partner.</li> <li>• For the diagnosis, care or treatment of a mental or physical illness, injury or health condition; or need for medical diagnosis or preventive care.</li> <li>• Absences from work when an employee or eligible family member has been the victim of domestic violence, a family offense, sexual offense, stalking or human trafficking.</li> </ul> <p>Additional information is available on the NYS website <a href="https://www.ny.gov/new-york-paid-sick-leave/new-york-paid-sick-leave">https://www.ny.gov/new-york-paid-sick-leave/new-york-paid-sick-leave</a> or contact <a href="mailto:benefits@saratogahospital.org">benefits@saratogahospital.org</a> for more information.</p>	<p>All employees residing in New York State</p> <p><b>FT and PT benefit eligible employees</b> will earn no additional time off under the law but may designate eligible time as PSL upon calling in.</p> <p><b>Non-benefit eligible employees</b> will earn a minimum of 1 hour of paid sick time for every 30 hours worked, up to a maximum of 56 hours each calendar year.</p>	<p>When calling in, PSL must specifically be mentioned in order for the time off to be protected under the law.</p> <p>Employees are required to use a minimum of 2 hours, but may use up to a full shift/day for each PSL occurrence.</p> <p>Only hours available in an employee's PSL or CLT bank may be used to cover these absences.</p>
<b>Leave of Absence under the Family Medical Leave Act (FMLA)</b>		
<p>Eligible employees can receive up to 12 weeks of leave in a rolling backward twelve-month period for:</p> <ul style="list-style-type: none"> <li>▪ Their own serious health condition that makes them unable to perform their job</li> <li>▪ To care for a spouse, parent or child with a serious health condition</li> <li>▪ To care for the employee's child after birth or placement for adoption or foster care</li> <li>▪ For incapacity due to pregnancy, prenatal care or child birth</li> <li>▪ Because of a qualifying exigency as a result of your spouse, son or daughter, or parents being on active duty, or called to active duty in support of a contingency operation</li> <li>▪ Because you are the spouse, son or daughter, parent or next of kin of a covered service member with a serious injury or illness</li> </ul>	<p>All employees who have worked for the organization for at least 12 months, and who have worked at least 1,250 hours in the immediately preceding 12 months of the need for leave</p>	<p>Contact <a href="mailto:benefits@saratogahospital.org">benefits@saratogahospital.org</a> for the necessary paperwork. Leave request must be submitted in writing to Manager/Director 30 days in advance of leave start or within a reasonable period for emergent leave needs.</p>

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<b>Personal and/or Educational Leave of Absence</b>												
Eligible employees may request a personal leave of absence of up to thirty (30) days.	All employees who have completed their 6-month introductory period	Leave request must be submitted in writing to Manager/Director 30 days in advance of leave start or within a reasonable period for emergent leave needs.										
<b>Paid Time Off (CLT and CAT)</b>												
Eligible employees accrue time each pay period in two separate banks; Combined Leave Time (CLT) and Catastrophic Sick Time (CAT). CLT is used for all vacation, sick, personal and holidays. CAT is used for extended illnesses beyond 3 consecutive days. Time is accrued based on hours worked up to a maximum each pay period. The maximum accrual increases over time based on the employee's length of service.	PT and FT employees budgeted @ a minimum of 36 hours for 12-hour employees and 37.5 for all other employees per pay period	Benefit is automatic for eligible employees.  With limited exceptions, new hires cannot use accrued time during their first six months of employment.										
<b>Bereavement</b>												
Benefit provides up to five days of paid time off within the seven calendar days following the death of certain family members.  ****Plan provides Domestic Partner benefits.	PT and FT employees budgeted @ a minimum of 36 hours for 12-hour employees and 37.5 for all other employees per pay period	Benefit is provided through the payroll process upon notification by the employee to their Manager/Director.										
<b>Holidays</b>												
Saratoga Hospital observes specified national holidays in a manner consistent with the requirements of our 24 hour a day – 7 days a week commitment to our patients. The obligation to work on holidays is shared among the individual department's work force. Some departments are able to close, or reduce staffing, on the recognized holidays as follows:  <ul style="list-style-type: none"> <li>▪ New Year's Day                      ▪ Independence Day                      ▪ Thanksgiving Day</li> <li>▪ President's Day                      ▪ Labor Day                                  ▪ Christmas Day</li> <li>▪ Memorial Day</li> </ul>	Depends on work location and posted department schedule	Requests for time off must be approved by Manager/Director										
<b>Shift Differential</b>												
<p>The hospital pays the following shift differentials:</p> <table style="width: 100%; border: none;"> <tr> <td style="padding: 5px;">Evening Shift*</td> <td style="padding: 5px; text-align: right;">12%</td> </tr> <tr> <td style="padding: 5px;">Night Shift*</td> <td style="padding: 5px; text-align: right;">20%</td> </tr> <tr> <td style="padding: 5px;">Weekend</td> <td style="padding: 5px; text-align: right;">10%</td> </tr> <tr> <td style="padding: 5px;">In Charge</td> <td style="padding: 5px; text-align: right;">\$1.00 per hr</td> </tr> <tr> <td style="padding: 5px;">On Call</td> <td style="padding: 5px; text-align: right;">\$3.00 per hr</td> </tr> </table> <p>*The differential is paid if you work a minimum of 4 hours on an evening or night shift.</p>	Evening Shift*	12%	Night Shift*	20%	Weekend	10%	In Charge	\$1.00 per hr	On Call	\$3.00 per hr	Only certain positions are eligible for this benefit	Contact Human Resources Job Recruiters: recruitment@saratogahospital.org to determine if your position is eligible.
Evening Shift*	12%											
Night Shift*	20%											
Weekend	10%											
In Charge	\$1.00 per hr											
On Call	\$3.00 per hr											

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<b>Voluntary Supplemental Term Life Insurance</b>		
<p>Voluntary benefit offered through Hartford Insurance Company allowing employees to purchase term life insurance up to \$500,000 for themselves and up to \$100,000 for spouses or domestic partners.</p> <p>Eligibility waiting period for coverage begins the 1st day of the month coinciding with or next following 3 month(s) of employment.</p> <p>Portability and conversion options may apply.</p>	<p>All FT and PT active employees who are NOT 12-hour shift employees working at least 18.75 hours weekly AND all FT and PT active employees who ARE 12-hour shift employees working at least 18 hours weekly</p>	<p>If enrolling online within 31 days of date of hire or status change eligibility period, no Evidence of Insurability is required.</p> <p>Can enroll at any time by completing the "Voluntary Life and/or DBL Enrollment" life event within the Ultipro Life Events list.</p> <p>Enrollments are subject to approval by the carrier.</p>
<b>Voluntary Supplemental Whole Life Insurance</b>		
<p>Voluntary benefit offered through New York Life Insurance Company allowing employees to purchase whole life insurance coverage.</p> <p>Portability and conversion options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12-hour employees and 37.5 for all other employees per pay period</p>	<p>Enrollment is done annually during Open Enrollment and scheduled on-site visits.</p>
<b>Voluntary Universal Life with Long Term Care Benefits</b>		
<p>This voluntary universal life coverage is offered through Allstate Insurance and offers a lump-sum cash death benefit between \$10,000 and \$150,000 as well as additional Life Event riders which may be added at additional costs.</p> <p>Portability and conversion options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12-hour employees and 37.5 for all other employees per pay period</p>	<p>Contact broker for enrollment information.</p> <p>For more information, please call Brian Johnson @ 518-371-5522 ext. 154</p>
<b>Voluntary Short Term Disability Insurance</b>		
<p>Voluntary benefit offered through the Hartford Insurance Company providing a weekly payment of 50% of an employee's average weekly wage, following a one week waiting period, up to a maximum benefit of \$3,000 per week (inclusive of what is paid under NYS Disability – not additive).</p> <p>Eligibility waiting period for coverage begins the 1st day of the month coinciding with or next following 3 month(s) of employment.</p>	<p>All FT and PT active employees who are NOT 12-hour shift employees working at least 18.75 hours weekly AND all FT and PT active employees who ARE 12-hour shift employees working at least 18 hours weekly</p> <p>Remote employees working in another state may apply for Voluntary Short Term disability benefits</p>	<p>If enrolling online within 31 days of date of hire or status change eligibility period, no Evidence of Insurability is required.</p> <p>Can enroll at any time by completing the "Voluntary Life and/or DBL Enrollment" life event within the Ultipro Life Events list.</p> <p>Enrollments are subject to approval by the carrier.</p>

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<b>Voluntary Long Term Disability Insurance</b>		
<p>Voluntary benefit offered through the Hartford Insurance Company providing three plan choices for a monthly benefit of 40%, 50% or 60% of an employee's average monthly wage, following a six-month waiting period, of up to a maximum benefit of \$10,000 per month.</p> <p>Eligibility waiting period for coverage begins the 1st day of the month coinciding with or next following 3 month(s) of employment.</p> <p>Salaried employees should take note that this voluntary benefit does <b>not</b> provide additional benefits above the employer-paid long-term disability benefit. Employees moving into a salaried position should stop their Voluntary Long Term Disability benefit.</p>	<p>All FT active non-salaried employees working at least 36 hours weekly AND all FT active non-salaried Providers who work at least 30 hours weekly (as defined by Employment Agreement)</p>	<p>If enrolling online within 31 days of date of hire or status change eligibility period, no Evidence of Insurability is required.</p> <p>Can enroll at any time by completing the "Voluntary Life and/or DBL Enrollment" life event within the Ultipro Life Events list.</p> <p>Enrollments are subject to approval by the carrier.</p>
<b>Voluntary Cancer Indemnity and Critical Care Plan</b>		
<p>This voluntary cancer and critical care protection plan provided through AFLAC Insurance offers two plans providing financial assistance for when a covered person is first diagnosed with cancer or critical illness to help cover costs such as transportation, travel, lodging, household costs and other living expenses.</p> <p>Portability and conversion options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12-hour employees and 37.5 for all other employees per pay period</p>	<p>Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.</p> <p>For more information, please call Warren Weil @ 518-321-1168</p>
<b>Voluntary Accident Indemnity Plan</b>		
<p>This voluntary accident indemnity plan provided through AFLAC Insurance offers payment of benefits to help with expenses incurred due to an injury. The plan is designed to provide cash benefits through the different stages of care, regardless of the severity of the injury. There are no deductibles or copayments, no lifetime limit, no network restrictions and no coordination of benefits regardless of any other insurance.</p> <p>Portability and conversion options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12-hour employees and 37.5 for all other employees per pay period</p>	<p>Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.</p> <p>For more information, please call Warren Weil @ 518-321-1168</p>
<b>Voluntary Hospital Advantage Plan</b>		
<p>This voluntary plan provided through AFLAC Insurance offers multiple plan options providing payments to the employee that help cover associated costs for services provided to the employee and family members including physician visits, medical imaging, hospital admission and stays, ED visits, major diagnostic exams, surgery, ambulance transportation, etc. There are no pre-certification or network requirements. Different levels of coverage are available to suit your needs. <b><u>This plan could be used to help offset expenses for co-pays, deductibles, and emergency room co-pays.</u></b></p> <p>Portability and conversion options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12-hour employees and 37.5 for all other employees per pay period</p>	<p>Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.</p> <p>For more information, please call Warren Weil @ 518-321-1168</p>

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<i>What is it? And when am i eligible?</i>	<i>Do i qualify?</i>	<i>Action Needed?</i>
<b>Voluntary Critical Illness Plan</b>		
<p>This voluntary benefit offered through Allstate Insurance offers a choice of plan benefits that provide financial support if you, or covered family members, are diagnosed with a covered critical illness. Benefits are paid regardless of any other coverage.</p> <p>Portability and conversion options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12-hour employees and 37.5 for all other employees per pay period</p>	<p>Contact Allstate broker for enrollment information.</p> <p>For more information, please call Brian Johnson @ 518-371-5522 ext. 154</p>
<b>Voluntary Legal Plan</b>		
<p>This voluntary benefit through MetLife Legal Plans offers eligible employees an opportunity for affordable legal assistance involving court appearances, document review and preparation, wills, family and real estate matters, identity theft, etc. at a low bi-weekly cost.</p> <p>Once enrolled the employee must remain in the plan for the entire plan (calendar) year and may only opt out (or back in) during Open Enrollment.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12-hour employees and 37.5 for all other employees per pay period</p>	<p>Must enroll within 31 days of date of hire, eligible status changes or during annual Open Enrollment period in November, for coverage beginning January 1st.</p>
<b>Voluntary Pet Insurance</b>		
<p>This voluntary benefit offered through Nationwide Insurance offers coverage for accidents, injuries, common illnesses, x-rays, MRIs, CT scans, meds, etc.</p> <p>Coverage start date is dependent on the date of enrollment.</p> <p>Portability and conversion options may apply.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12-hour employees and 37.5 for all other employees per pay period</p>	<p>Can enroll online at any time through the Nationwide website.</p> <p>Call Nationwide at 877-738-7874 or visit <a href="https://benefits.petinsurance.com/saratoga-hospital">https://benefits.petinsurance.com/saratoga-hospital</a> to receive a quote.</p>
<b>Voluntary Identity Protection</b>		
<p>Experian offers a voluntary benefit that includes Identity Protection and Credit Wellness Tools.</p> <p>2 Plan Options: Individual and Family</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12-hour employees and 37.5 for all other employees per pay period</p>	<p>Can enroll at any time by completing a Life Event enrollment in UltiPro.</p>
<b>Discounted Auto and Homeowners Insurance</b>		
<p>Liberty Mutual Insurance Company offers this voluntary benefit.</p>	<p>All employees</p>	<p>Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.</p> <p>For more information, please call Christin Zorda @ 518-414-5608</p>
<b>YMCA Membership</b>		
<p>The hospital pays \$200 towards the eligible employee's membership cost to one YMCA; Saratoga Regional, Glens Falls, Greater Glenville branch of Capital District YMCA or Southern Saratoga. The employee must be listed on any membership level they elect at the YMCA.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12-hour employees and 37.5 for all other employees per pay period</p>	<p>Contact <a href="mailto:benefits@saratogahospital.org">benefits@saratogahospital.org</a> to obtain the necessary documentation to provide the YMCA to obtain the hospital discount.</p>

## 2023 Saratoga Hospital Benefit Program Highlights

<i>What is it? And when am i eligible?</i>	<i>Do i qualify?</i>	<i>Action Needed?</i>
<b>Tuition Assistance</b>		
<p>This benefit provides advance payment of tuition costs for eligible employees up to specified annual limits based on the employee's status.</p> <p>Part time employees receive up to \$1,500 and full time employees receive up to \$3,000 per school year toward tuition costs only. A higher level of tuition assistance of up to \$5,000 is available to employees seeking a Masters' degree and who have met the required criteria.</p> <p>Employee is obligated to repay tuition assistance if withdraws or fails the course or leaves the organization before the completion of one year of service following the end of the course. Read policy in its entirety for complete information on eligibility and all requirements including grades, loan repayment and collection process.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12-hour employees and 37.5 for all other employees per pay period, following 6 months of employment</p>	<p>Complete tuition assistance request form and submit with copy of invoice reflecting tuition cost to Human Resources.</p>
<b>Empire State College</b>		
<p>Empire State College offers a discount of their orientation fee when the discount code is applied with submission of online admissions application. An additional discount of \$100 will also be applied upon first term enrollment.</p>	<p>All employees</p>	<p>Discount information and code available in the Employee Center on the hospital intranet or through Human Resources.</p>
<b>Excelsior College</b>		
<p>Excelsior College offers reduced tuition and fees to employees who enroll in undergraduate programs – except for the Nursing Program Associate's Degree. Employees who enroll in the graduate programs are eligible for a 15% reduction in tuition costs. The reduced tuition offered also applies to the employee's spouses and domestic partners.</p>	<p>All employees</p>	<p>To receive the tuition reduction employees must enroll through the online portal located in the Employee Center on the hospital intranet</p>
<b>Sage College</b>		
<p>Russell Sage College offers an additional discount of up to 20% off tuition costs for graduate and evening program students.</p>	<p>All employees</p>	<p>The Sage Student Tuition Sponsorship Agreement must be completed and submitted to Human Resources for approval and submission to Sage before end of semester add/drop period.</p>
<b>Utica College</b>		
<p>Utica College offers a 10% tuition reduction and a waived application fee for online Bachelor's, Master's and Doctorate degree programs.</p>	<p>All employees</p>	<p>Additional information is available on SaraNet.</p>
<b>RN Scholarship Program</b>		
<p>Saratoga Hospital provides financial support for selected candidates who are pursuing a bachelors or masters in nursing through an accredited program. Financial support will cover tuition, books, and educational fees. Employees will be required to continue employment (while attending school) in their current position or a similar position (PCA, ER Tech, ICCU Tech, Patient Care Tech, LPN or CNA). Upon graduation, employees who receive scholarship funding will be expected to continue employment for a 3 year period.</p>	<p>PT and FT employees with at least one year of continuous service and performance evaluations in the meets expectations category and above</p>	<p>Application material is provided annually in the spring through Human Resources.</p>

## 2023 Saratoga Hospital Benefit Program Highlights

<i>What is it? And when am i eligible?</i>	<i>Do i qualify?</i>	<i>Action Needed?</i>
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<b>New York's 529 College Savings Program</b>		
<p>New York's 529 (Direct Plan) College Savings Program provides a flexible, convenient, and low-cost way to save for college. The program features a range of investment choices professionally managed by Vanguard, tax-free withdrawals when used for qualified higher education expenses, and contributions that are tax-deductible (up to certain limits) for New York State residents. This may be set up as a direct deposit feature.</p>	All employees	<p>For more information, go to <a href="http://www.nysaves.org">www.nysaves.org</a>.</p> <p>See also information below on setting up a direct deposit.</p>
<b>Direct Deposit</b>		
<p>This voluntary program allows employees to directly deposit their paycheck into one or more accounts at various financial institutions.</p> <p>Employees can view a copy of their pay stub in UltiPro showing all payroll information.</p>	All employees	<p>Complete the required information through the employee's online UltiPro personnel record following the Myself/Pay/Direct Deposit tabs.</p> <p>Allow up to two pay periods for the direct deposit to become effective.</p>
<b>Employee Activities</b>		
<p>The hospital offers a full range of family oriented recreational activities through our Employees Activities Committee including our annual picnic, annual holiday party, and various bus trips to baseball games, concerts and shopping.</p>	All employees and volunteers	<p>Sign up information is distributed via e-mail. Review the list of upcoming events on SaraNet.</p>
<b>Wellness Committee</b>		
<p>The Wellness Committee encourages employees, volunteers and medical staff to improve and maintain a healthy work life balance. The Committee supports employee's efforts by offering a variety of programs on fitness, nutrition and health related education.</p>	All employees	<p>Sign up for various activities and programs when announced by Wellness Committee or by contacting the Employee Health Department for information.</p>
<b>Service Star of the Month</b>		
<p>Each month the organization recognizes an employee who has been nominated by their supervisors, co-workers, patients and/or visitors to the hospital for their outstanding efforts to go above and beyond in providing excellence in customer service and who exemplify the hospital's mission, vision and values. Each month the Service Star committee reviews nominations and selects the Service Star of the month. One Service Star of the Year is selected from those awarded throughout the year and the winner is announced at an annual dinner honoring all the nominees.</p> <p>Those selected as Service Star honorees are presented with a certificate recognizing their achievement at a special ceremony and receive some great gifts and cash!</p>	All employees, medical staff and volunteers who have been with the hospital for at least six months	<p>Nominations are made online through <i>Heartbeat!</i> Click on Award Nominations and choose the Service Star button</p> <p style="text-align: center;">OR</p> <p>Email your nomination to the Service Star Committee using <a href="mailto:ServiceStar@saratogahospital.org">ServiceStar@saratogahospital.org</a></p>
<b>Employee Recognition Dinner</b>		
<p>Each year the hospital recognizes employees for their service to the hospital. The service milestones start at 5 years and continue to the most senior employee.</p>	All employees when achieving service milestones	Benefit is automatic.

## 2023 Saratoga Hospital Benefit Program Highlights

<i>What is it? And when am i eligible?</i>	<i>Do i qualify?</i>	<i>Action Needed?</i>
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<b>Valentine's Day Candy</b>		
Each year in February, the hospital recognizes the commitment of all employees and volunteers to providing outstanding care to our patients through this tasty token of appreciation.	All employees and volunteers	Benefit is automatic.
<b>Hospital Week</b>		
Each year in May, the hospital celebrates the outstanding efforts of all employees and volunteers through a series of department recognition events. Additionally each employee and volunteer receives a complimentary meal.	All employees and volunteers	Benefit is automatic.
<b>Food Co-Op</b>		
Each month employees can purchase bulk foods through one of the hospital's vendors. Delivery is made on a specific date to the hospital and employees must pick up their order by a specified time.	All employees	Complete and return the order form by the required date. The form is available in the hospital cafeteria or by calling the Nutritional Service Office.
<b>Discounted Cell Phone Rates &amp; Computers</b>		
Please visit SaraNet to review the list of current carriers offering a discount.	All employees	Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.
<b>Dell Member Purchase Program Discount</b>		
Discounts and specials offered via the Dell Member Purchase Program.	All employees	Dedicated website and Member ID # may be found on SaraNet > Benefits & Pay > Employee Discounts
<b>Credit Union and Bank Discounts</b>		
Various financial institutions offer discounted service costs, free checking, and other benefits to employees. Currently Sunmark, CapCom and SEFCU offer various products to employees.	All employees	Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.
<b>BJ's Wholesale Club Memberships</b>		
Employees can purchase a discounted membership for BJ's Inner Circle or BJ's Perks Rewards	All employees	Obtain the necessary paperwork from HR or print out from SaraNet Employee Center. Return completed form with payment payable to BJ's to Human Resources.

## 2023 Saratoga Hospital Benefit Program Highlights

**What is it? And when am i eligible?**

**Do i qualify?**

**Action Needed?**

Discounted Movie Tickets		
Employees have the opportunity to purchase discounted movie tickets that can be used at any Regal or AMC movie theater.	All employees	Tickets are purchased through the Human Resources office.
Summer Fun Discounts		
Employees have the opportunity to purchase discounted tickets to The Great Escape and Water Safari in season.	All employees	Tickets are purchased through the Human Resources office.

*Please remember that Saratoga Hospital benefit plans are defined in legal documents such as insurance contracts and summary plan descriptions. If a question arises about the nature and extent of plan benefits, or if there is conflicting language, the formal language of the plan documents govern, not the informal wording provided in this benefit summary. Therefore, none of the language in this summary will be deemed to grant any broader benefits than those stated in official plan documents. Employees may request copies of the summary plan descriptions or other documents from [benefits@saratogahospital.org](mailto:benefits@saratogahospital.org).*

*Please refer to the Human Resources Admin Policy III Manual located on the hospital intranet, SaraNet. All employees are responsible for familiarizing themselves with these policies and conducting themselves accordingly.*

## 2023 Health/Rx, Dental and Vision Rates

<b>Premier Access Plus (\$500)</b>		FULL TIME HOSPITAL CONTRIBUTION	FULL TIME EMPLOYEE CONTRIBUTION	PART TIME HOSPITAL CONTRIBUTION	PART TIME EMPLOYEE CONTRIBUTION
<b>Health Coverage – CDPHP</b>					
<b>Prescription Coverage – CVS Caremark</b>					
	INDIVIDUAL	\$418.19	\$51.70	\$389.55	\$80.34
	2 PERSON	\$707.15	\$232.62	\$610.24	\$329.53
	FAMILY	\$894.22	\$327.48	\$694.19	\$527.51
<b>Premier Access (\$1000)</b>		FULL TIME HOSPITAL CONTRIBUTION	FULL TIME EMPLOYEE CONTRIBUTION	PART TIME HOSPITAL CONTRIBUTION	PART TIME EMPLOYEE CONTRIBUTION
<b>Health Coverage – CDPHP</b>					
<b>Prescription Coverage – CVS Caremark</b>					
	INDIVIDUAL	\$409.96	\$46.53	\$384.18	\$72.31
	2 PERSON	\$703.62	\$209.36	\$616.41	\$296.57
	FAMILY	\$892.13	\$294.73	\$712.11	\$474.75
<b>DENTAL - Delta Dental Comprehensive</b>		FULL TIME HOSPITAL CONTRIBUTION	FULL TIME EMPLOYEE CONTRIBUTION	PART TIME HOSPITAL CONTRIBUTION	PART TIME EMPLOYEE CONTRIBUTION
<b>Health Coverage – Delta Dental</b>					
	INDIVIDUAL	\$16.21	\$5.25	\$11.77	\$9.37
	2 PERSON	\$23.98	\$13.12	\$16.86	\$20.04
	FAMILY	\$34.23	\$18.72	\$24.07	\$28.61
<b>VISION Coverage - Davis Vision</b>		FULL AND PART TIME EMPLOYEE CONTRIBUTION			
<b>Health Coverage – Davis Vision</b>					
	INDIVIDUAL	\$3.32			
	2 PERSON	\$5.98			
	FAMILY	\$9.29			

### **Definitions:**

Full Time is defined as regularly scheduled to work 75 hours or more per pay period (72 hours for 12-hour shift employees).

Part Time is defined as regularly scheduled to work 37.5 hours or more per pay period (36 hours for 12-hour shift employees).

**Employees are automatically enrolled in pre-tax benefit deductions.** Those wishing to have benefit deductions withheld on a post-tax basis would need to complete a **2023 Post Tax Deduction Request form**, available by going to [www.saratogahospital.org](http://www.saratogahospital.org) and clicking on “For Employees”. The form must be completed, signed and returned to Human Resources. Once pre-tax deductions are taken no changes can be made to post-tax deductions.