



2012

Employee Benefits Guide



Blythedale Children's Hospital offers you and your eligible family members a comprehensive and valuable benefits program. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family. In this challenging economic environment Blythedale Children's Hospital is committed to providing a comprehensive and affordable employee benefit program that helps our employees stay healthy, feel secure, and maintain a work/life balance.

PLAN YEAR | **2012**



MEDICAL – EMPIRE BC/BS

Empire Blue Cross is our medical carrier for 2012.

A few things to note about the benefits:

The EPO I and II plans are **In-Network only** plans. The EPO I plan includes an annual deductible. The POS plan has in and out of network benefits.

Note – dependent children are now eligible to be covered up to the age of 26 as a dependent under the employee, regardless if they are enrolled as a fulltime student, single or married, or residing in the same state. The New York dependent coverage to the age of 29 is still available for those dependents between the ages of 26 and 29.

Listed below is a highlight of the benefits for the 3 plan designs.

	EPO I PLAN	EPO II PLAN	POS PLAN	
Services	IN NETWORK ONLY	IN NETWORK ONLY	IN NETWORK	OUT OF NETWORK
Deductible	\$250 / \$625	\$0	\$0	\$1500 / \$3750
Coinsurance	90%	100%	100%	70%
Out of Pocket Maximum	\$1250 / \$3125	N/A	N/A	\$6000 / \$15000
Physician Visit	\$20 Co-Pay	\$30 Co-Pay	\$30 Co-Pay	Ded / Coin
Specialist	\$20 Co-Pay	\$30 Co-Pay	\$50 Co-Pay	Ded / Coin
Emergency Room	\$75 Co-Pay	\$75 Co-Pay	\$75 Co-Pay	\$75 Co-Pay
Hospitalization	90%	100%	100%	Ded / Coin
Out Patient Surgery	90%	100%	100%	Ded / Coin
Preventative Care	100% No Co-pay	100% - No Co-Pay	100% No Co-pay	Ded / Coin
X-Ray & Lab – Includes Complex Imaging	90%	100%	100% No Co-pay	Ded / Coin
Prescription Deductible	\$100	\$100	\$100	No coverage
Retail RX Co-Pays	\$10/\$35/\$70	\$10/\$35/\$70	\$10/\$35/\$70	No coverage
Mail Order RX Co-Pays	\$20/\$70/\$140	\$20/\$70/\$140	\$20/\$70/\$140	No coverage



Your Medical Cost in 2012

Blythedale Children's Hospital will continue to pay for the majority of the medical insurance premium costs

Employee bi-weekly co-pays are as follows:

TIER	EPO I	EPO II	POS
Employee	\$35	\$60	\$100
Employee +1	\$90	\$130	\$215
Family	\$150	\$220	\$325

Dental – Guardian

Guardian is our dental carrier for 2012.



PPO DENTAL - The PPO plan continues with the co-insurance arrangement as follows:

- \$50 Annual Individual Deductible / \$150 Annual Family Deductible
- Calendar Year Maximum of \$1500
- Orthodontic Lifetime Maximum of \$1000
- **In Network Benefits:**
 - Preventative Services covered at 100% with deductible waived
 - Basic Dental Services covered at 80%
 - Major Dental Services covered at 50%
- **Out of Network Benefits:**
 - Preventative Services covered at 80% with deductible waived
 - Basic Dental Services covered at 70%
 - Major Dental Services covered at 40%



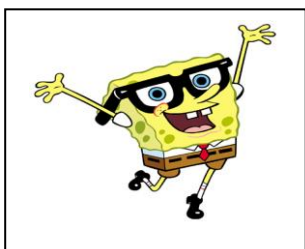
Your Dental Cost in 2012

Blythedale Children's Hospital will continue to pay for the majority of the dental care premium costs.

Employee bi-weekly co-pays are as follows:

Employee	\$6.00
Family	\$22.00

Voluntary Vision Benefit



Blythedale offers you and your family a voluntary vision benefit through Eye Med Vision Care. This voluntary vision program provides you and your family with an annual eye exam for a \$10 copay, contact lense or eye glass lense replacements on an annual basis for a \$25 copay and frame replacement every 24 months. A benefit summary will be available at the Benefits Fair or in the Human Resources Department.



Flexible Spending Health Account –

eFlex administers our Flexible Spending Account. By participating in the FSA benefit, employees are able to pay for approved health related expenses and dependent care on a pre-tax basis. The maximum contribution on the Health Care account is \$7500. The maximum contribution on the Dependent Care account is \$5000.

PLEASE NOTE - YOU MUST RE-ENROLL IN THE FLEXIBLE SPENDING PLAN EVERY YEAR, EVEN IF YOU ARE PREVIOUSLY PARTICIPATING IN THE FSA PLAN.



Allstate at Work Voluntary Benefits

Through Allstate you are able to elect any of the following voluntary benefits:

- Short Term Disability
- Critical Illness Insurance
- Accidental Injury Insurance
- Supplemental Life Insurance
- Supplemental Universal Life Insurance

For additional information concerning any of these plans above please contact Human Resources

Life Insurance - Guardian

Blythedale Children’s Hospital provides **at no cost** to all benefited employees a group life and accidental death and dismemberment (AD&D) insurance policy for the amount of 1.25 of annual salary up to a maximum of \$150,000.

Disability Income Benefits - Zurich New York State Insurance Sun Life Financial Insurance

In the event you become disabled from a non work-related injury or sickness Blythedale Children’s Hospital provides **at no cost** to all benefited employees disability income benefits. You are not eligible to receive short-term disability benefits if you are receiving workers’ compensation benefits.

	Zurich New York State Short-Term Disability	Additional Short Term Disability through Sun Life Financial
Benefits Begin	8th day after disability	8th day after disability
% of Income Replaced	50%	50%
Maximum Benefit	\$170 weekly maximum	After the first \$170 an additional amount up to \$1,000 weekly maximum
Benefit Duration	Up to 26 weeks	Up to 26 weeks



PLANNING FOR YOUR RETIREMENT

Defined Benefit Retirement Plan

Defined Contribution Retirement Plan

403(b) Tax Deferred Annuity

After one year of employment, all benefitted employees who were hired on or before 12/31/10 are automatically included in the Hospital's Defined Benefit Retirement Plan.

There is also a 403(b) plan available for benefitted employees. The annual employee contribution limit is \$17,000. For those who are 50 and over, there is a \$5,500 Catch Up feature for a total dollar contribution limit of \$22,500. **Employees utilizing the Catch Up feature must fill out new contribution paper work every year.** Please contact Human Resources for additional information.

There is a Defined Contribution Retirement Plan for all benefitted employees hired on or after 01/01/11. The following provides a brief overview of the Defined Contribution Plan:

- Blythedale will withhold 2% of compensation for investment in the employee's retirement account. The Hospital will contribute an additional annual minimum investment of 4% to the employee's retirement account by matching the 2% employee contribution and by making an additional 2% base contribution of the employee's salary.
- For employees who make more than the Social Security Covered Compensation (\$110,100 in 2012) an additional employer contribution of 4% will be made for compensation in excess of that amount up to the statutory pay limit (\$250,000 in 2012).

IMPORTANT NOTICE: The majority of the benefit programs listed above commence on the first day of the month that follows or coincides with the first 60 days of employment. To discuss any benefit questions that you may have regarding this overview please contact the Hospital's Employment Coordinator, Darlene Dosing, at 914-592-7138 ext. 71490 or darlened@blythedale.org