



Benefits Overview - 2019



Fellowship Health Resources, Inc. (FHR) provides an array of benefits to meet the diverse needs of our staff. Employees regularly scheduled to work 30 hours per week or more are eligible for **benefits and paid-time off** the first of the month following one (1) month of active employment in a regularly scheduled position.

❖ **100% Company Paid Benefits:**

- ✓ Life Insurance: One times annual salary to a maximum of \$100,000
- ✓ Long-term Disability: 60% of monthly salary to a maximum of \$5,000 after 6 months of disability.
- ✓ Employee Assistance Program: Confidential source for employees and their family members facing a wide variety of personal concerns such as grief, anger, legal issues, childcare/eldercare, financial worries, etc. Experienced, compassionate consultants are available 24 hours a day, 365 days a year to provide immediate support as well as referral and follow-up services.

❖ **Blue Cross Blue Shield Medical:** Employees may choose between 3-4 plans. Each plan has an extensive network of healthcare providers offering comprehensive coverage for preventative healthcare services, specialist programs, and prescription coverage. Employees may choose Individual, 2-Person, Family, or Domestic Partner coverage. FHR offers 2 PPO Plans and an HSA Plan to All Employees, and additionally an HMO-like Plan to New England Only.



	PPO 3000	PPO 2000	HMO 2500	H S A
			<i>NE Only</i>	<i>\$1st Dollar Employee Responsibility</i>
Deductible applies to?	Hospital & Major Machine Tests Only	Hospital & Major Machine Tests Only	Hospital & Physical/Speech/Occ Therapy	Everything
Ind. Deductible (<i>How much you must kick in for above care first, before your insurer pays anything on above services</i>)	\$3,000	\$2,000	\$2,500	\$3,000
Doctor Visits	\$30 co-pay	\$30 co-pay	\$25-copay	Total cost of visit until you pay Full Deductible
Prescription Drugs	\$15/50/100	\$15/50/100	\$15/50/100 with an special \$2 rx list	Total cost of Rx until you pay Full Deductible
Coinsurance	20% after Deductible for Hospital and Major Machine Tests Only	20% after Deductible for Hospital and Major Machine Tests Only	20% after Deductible for Hospital and Phys/Speech/Occ Therapy	No coinsurance
Ind. Out of Pocket Max (<i>the absolute max you'll pay annually</i>)	\$6,850	\$6,000	\$7,150	\$6,000
Ind. Monthly Premium (<i>Regular Rate</i>)	\$265	\$300	\$238	\$236

❖ **Delta Dental:** Employees may choose between Standard and High-Option plans. Delta provides the largest national network of participating dentists. Delta's carry-over provision allows unused portions of your annual maximum to be carry dover to following plan year, provided you use your preventative care benefits. You are eligible to carry over up to \$350* annually of the unused portion of your annual max. Employees may choose Individual, Family (2 enrollees=Family coverage), or Domestic Partner coverage.

❖ **Vision Service Plan:** Eyecare and eyewear discounts are available through this supplemental plan.

❖ **Short-term Disability:** (*excludes RI employees*) 60% of weekly salary to a maximum of \$500 after 7 days on injury/illness.

- ❖ **Flex Spending Accounts:** Convenient debit card available to pay for eligible out-of-pocket health care and dependent care through pre-tax deductions. Cannot elect with HSA Plan.
- ❖ **403(b) Ascensus Retirement Plan:** Opportunity to save for retirement thorough an array of investment vehicles with investment advice from a Merrill Lynch Advisor. Employees are eligible to join date of hire, or the first of any month thereafter.
- ❖ **Additional Benefits:**
 - ✓ Tuition Reimbursement: With one year of service, 75% of eligible expenses may be paid up to \$1500 per fiscal year.
 - ✓ Referral Bonus: \$300 for qualified candidates
 - ✓ Auto & Home Insurance discounts through Liberty Mutual and Pet Insurance through VPI
 - ✓ Voluntary benefits such as Supplemental Life, Accident and Critical Illness through Lincoln Financial Group
 - ✓ TicketsatWork offers exclusive discounts, special offers and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels and much more.
- ❖ Paid-Time Off & Extended Sick Leave Accruals (ESL) are as follows. Additional details available upon hire.

Level	Non ELT	PTO Accrual	PTO Max	ESL Accrual	ESL Max
1	0 to end of 4 th year benefit eligibility	15.34	147	4	200
2	5 th year to end of 9 th year benefit eligibility	18.67	179	4	200
3	After 10 th year benefit eligibility	22.67	218	4	200

Holidays: All benefit eligible employees will be immediately entitled to receive Holiday pay for the following 6 major holidays: New Year’s Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving, Christmas. Employees and managers working in 24 /7 programs, providing direct care and scheduled to work the holiday will receive Holiday pay **and** straight time for all hours worked.

