

# 2019 Benefits-At-A-Glance



CARING FOR THE  
whole you 

# Caring for the whole you



At MRMC and MRPG, our benefit programs are designed to take care of the whole you. That's why we encourage you to carefully review your benefit options so that you can make the best choices for you and your family.

## Benefits eligibility

If you occupy a position budgeted for 24 hours a week or more, your benefits coverage is effective on the first day of the month following your date of hire or transfer to a benefits-eligible position.

## Enrollment

Please take the time to review this brochure so that you understand the benefits that are available to you and your family—then be sure to take action. You have 30 days from the date of becoming benefits eligible to enroll in the following benefits:

- Medical
- Dental
- Vision
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Short-Term Disability
- Long-Term Disability
- Supplemental Life Insurance
- Accident Insurance
- Critical Illness Insurance
- HIV Insurance

## Benefit contacts

Benefit	Provider	Contact
Medical Plans	Blue Cross Blue Shield	accounts. bluecrossma.com/ mrmc-mrpg/ 800-832-3871
Pharmacy	CVS Caremark	caremark.com 866-341-8560
Dental	MetLife	metLife.com/ mybenefits 800-438-6388
Vision	Vision Service Plan	vsp.com 800-877-7195
HSA/HRA	Sentinel Benefits	sentinelgroup.com/ home 888-762-6088
FSA	Sentinel Benefits	sentinelgroup.com/ home 888-762-6088
Life, Supplemental Life, and AD&D	Cigna	cigna.com 800-732-1603
Critical Illness and Accident Insurance	MetLife	mybenefits. metlife.com 855-564-6638
Short-Term and Long-Term Disability	Cigna	cigna.com 800-362-4462
HIV Insurance	Unum	800-421-0344
Employee Assistance Program	e4health	helloe4.com Username: milford regional Password: guest 800-227-2195





## Medical Plans

Choose from two options:

- **Blue Cross Blue Shield HDHP Plus Health Savings Account (HSA):** The High Deductible Health Plan (HDHP) offers lower premiums in exchange for a higher deductible. You can see out-of-network providers in addition to in-network providers. To help you pay your deductible, MRMC/MRPG makes a \$500/employee or \$1,000/family contribution to your HSA each year (\$250/employee or \$500/family if you enroll after June 30).
- **Blue Cross Blue Shield HMO:** With a Health Maintenance Organization (HMO), you pay higher premiums in exchange for a copay or small coinsurance at the time of service, depending on the type of service. You must select a primary care physician (PCP), who will coordinate your care and can provide you with referrals to in-network specialists. Out-of-network care is not covered except in certain emergency situations.

	Blue Cross Blue Shield HDHP Plus HSA		Blue Cross Blue Shield HMO	
	WEEKLY RATES			
FULL-TIME (40 HOURS)	Smoker	Nonsmoker	Smoker	Nonsmoker
Employee	\$12.88	\$10.96	\$33.69	\$31.77
Employee + Spouse	\$35.11	\$33.19	\$93.31	\$91.39
Employee + Child(ren)	\$32.49	\$30.57	\$86.30	\$84.38
Employee + Family	\$41.65	\$39.73	\$110.85	\$108.93
PART-TIME (24–39 HOURS)				
Employee	\$24.47	\$22.55	\$48.98	\$47.06
Employee + Spouse	\$79.12	\$77.20	\$133.60	\$131.68
Employee + Child(ren)	\$73.24	\$71.32	\$123.65	\$121.73
Employee + Family	\$93.80	\$91.88	\$158.49	\$156.57

## Health Savings Account (HSA)

Employees under age 65 who enroll in the HDHP can open an HSA. An HSA is a bank account that allows you to put aside pretax dollars to pay for current and future healthcare expenses for you and your dependents. You and MRMC/MRPG can make contributions to your account. The money in your HSA rolls over from year to year, allowing you to save for future healthcare expenses on a pretax basis. If you have an HSA, you and your spouse are not eligible to contribute to a healthcare FSA. Additionally, if you use your HSA for nonqualified expenses, keep in mind that you will owe taxes on the withdrawals.

Employee Contributions	MRMC/MRPG Contributions
Employee: \$3,000	Employee: \$500
Family: \$6,000	Family: \$1,000
If you're turning age 55 or older this calendar year, you may contribute an additional \$1,000 per year.	If you enroll after June 30 of any calendar year, the MRMC/MRPG contributions will be Employee: \$250 / Family: \$500.

## Health Reimbursement Account (HRA)

Employees who are enrolled in Medicare and enroll in the HDHP will automatically get an HRA. This is funded by MRMC/MRPG to use toward your deductible. If you have an HRA, you are eligible to contribute to an FSA.



# Dental, vision, and prescriptions



## Dental

Both dental plans cover preventive, basic restorative, and major restorative services.

- **High plan:** This plan has higher premiums in exchange for orthodontia coverage (\$2,000 lifetime maximum) and a higher calendar year maximum (\$5,000). This plan also includes up to four preventive cleanings a year.
- **Low plan:** This plan offers lower premiums, but does not cover orthodontia and has a \$1,000 calendar year maximum.

Weekly rates	High plan	Low plan
Employee	\$8.91	\$5.47
Employee + Spouse	\$17.82	\$10.93
Employee + Child(ren)	\$19.60	\$12.03
Employee + Family	\$28.50	\$17.48

## Vision

Coverage includes an annual eye exam and an allowance toward eyeglass lenses or contact lenses every 12 months, and eyeglass frames every 24 months.

Weekly rates	
Employee	\$2.02
Employee + Spouse	\$4.14
Employee + Child(ren)	\$4.43
Employee + Family	\$7.08

## Prescriptions

MRMC/MRPG partners with CVS Caremark to provide prescription drug coverage. This partnership makes it easy for you to order prescription refills, check drug costs and coverage, and find ways to save on your medications. You will automatically receive a prescription card if you enroll in one of the medical plans. As an added benefit, you will also receive an ExtraCare Health Card from CVS Caremark. With this card, you'll receive a 20% discount on more than 1,300 CVS/pharmacy brand, FSA-eligible health-related items, including allergy remedies, eye and ear care, cold remedies, pain relievers, and much more.



# Voluntary benefits



## Flexible Spending Accounts (FSAs)

You can contribute to your FSA with pretax dollars withheld from your paycheck, thus decreasing your taxable income. With a convenient FSA debit card, you can quickly pay for eligible expenses. Please note that up to \$500 of unused funds will roll over to the next year.

- **Health Care FSA:** Used to pay for eligible out-of-pocket medical, dental, and vision care expenses for yourself and your eligible dependent(s). Note: Participants enrolled in the HDHP Plus HSA are not eligible.
- **Dependent Care FSA:** Used to pay for eligible expenses for the care of a dependent child under age 13 or a dependent adult. Some qualifying expenses include eligible preschool, before- and after-school programs, and child or elder day care. Please note that dependent health care expenses are not eligible for reimbursement with this account; those expenses may be covered with a Health Care FSA.

	Health Care FSA	Dependent Care FSA
Employee and Family (2019 plan maximum)	\$2,650	\$5,000 (\$2,500 if you're married and file separately)

## Life and Accidental Death and Dismemberment (AD&D)

MRMC/MRPG provides group term life and AD&D insurance equal to your base earnings, up to \$250,000, at no cost to you—this is 100% paid by MRMC and MRPG.

## Supplemental Life

You can purchase additional term life insurance for yourself. If you purchase insurance for yourself, you can also purchase insurance for your spouse and/or for your dependent children. Please note that Evidence of Insurability (EOI) will be required if you enroll after you are first eligible (see Benedetails for more information).

- **Employee:** 1x - 5x times your annual salary (rounded to the nearest \$1,000 of coverage), up to \$1,000,000. You can enroll for up to \$250,000 with no EOI.
- **Spouse:** \$10,000 increments to \$250,000 or 100% of employee's coverage amount, whichever is less. You can enroll for up to \$100,000 with no EOI.
- **Dependent children (birth to age 26):** \$5,000 or \$10,000 with no EOI.

## Short-Term Disability (STD)

Because income replacement is critical if you need to be out of work in the event of the birth of a child or an accident or illness that is not work-related, MRMC/MRPG provides you the option to buy STD insurance through Cigna. If your claim is approved, your weekly benefit amount will be 60% of your weekly pay (based on hourly rate and scheduled hours, exclusive of shift differentials and overtime), up to a maximum of \$1,500 per week. You may choose from a 13-week or 26-week benefit plan.

## Long-Term Disability (LTD)

- **LTD paid by MRMC/MRPG:** MRMC/MRPG provides LTD coverage through Cigna that replaces 60% of your base monthly earnings after a 180-day waiting period, up to a maximum benefit of \$2,500 a month.
- **LTD voluntary buy-up option:** You have the option to buy-up voluntary LTD coverage through Cigna that replaces 60% of your base monthly earnings after a 90-day waiting period, up to a maximum benefit of \$10,000 a month.



# Voluntary benefits



## Accident Insurance

Accident insurance is a simple and cost-effective way to provide you with added protection in the event of a covered accident. Accident insurance supplements your primary medical plan by providing cash benefits in cases of accidental injuries. Offered through MetLife, this coverage can be used to help pay for uncovered medical expenses, such as your deductible or coinsurance, or for ongoing living expenses, such as your mortgage or rent.

## Critical Illness Insurance

When a serious illness strikes, critical illness insurance can provide financial support to help you through a difficult time. It protects against the financial impact of certain serious illnesses. Offered through MetLife, it pays a lump-sum benefit payment upon diagnosis of each covered illness. You can use the money to cover out-of-pocket expenses for your treatment that are not covered by your medical plan or to take care of your everyday living expenses, such as housekeeping services, special transportation services, and day care. Critical illness insurance rates are based on your age and smoking status.

Coverage	Weekly Cost
\$25,000	\$.46
\$50,000	\$.91
\$100,000	\$1.82
\$150,000	\$2.73
\$200,000	\$4.56

## HIV Insurance

Offered through Unum, this plan provides you with a benefit if you become HIV infected, regardless of where the exposure occurs. Testing is required in order to qualify for this coverage.

## Identity Theft/Legal Plan

The identity theft plan includes credit report, credit scores/analysis, monitoring/activity alerts, and complete identity recovery services. LegalShield provides a 25% discount on legal advice and assistance with contracts, document review, preparation of living wills and health care proxies, traffic violations, and IRS audits. To enroll, please contact LegalShield at 978-658-4235.

## Pet Insurance

Pet insurance, offered by Nationwide, protects you in the event that your pet becomes injured or ill. You will be reimbursed for eligible veterinary expenses related to surgeries, hospitalization, X-rays, prescription drugs, and more. To enroll, please contact Nationwide at 877-738-7874.



## **Earned Time (ET)**

Employees who work at least 24 hours a week will earn ET on up to 40 hours a week. Upon approval, ET may be used for holidays, vacations, sick days, and personal days. Accruals range from 124.8 to 328 hours per year based on your position, your years of service, and the number of hours you have worked. Part-time employees can carry over up to 225 hours and full-time employees can carry over up to 280 hours. For more details, please see MRMC or MRPG policies.

## **Extended Illness Bank (EIB)**

Employees who work at least 24 hours a week will accrue EIB hours based on hours worked, ranging from 33.6 to 56 hours per year. After the gatekeeper requirement is fulfilled and proper approval is attained, EIB can be used for extended illness. Full-time employees may accrue up to 1,040 hours and part-time employees may accrue up to 624 hours. You may use up to 12 weeks of EIB in a calendar year. For more details, please see MRMC or MRPG policies.

## **Earned Sick Time (EST)**

After 90 days of employment, part-time employees who are regularly scheduled to work less than 24 hours a week and per diem employees will accrue one hour of EST for every 30 hours worked. EST may be used for up to 40 hours of sick time in a calendar year. For more details, please see MRMC or MRPG policies.

## **Holiday Pay and Differentials**

MRMC and MRPG observe 10 holidays each year. Eligible employees use ET if they take a holiday off or earn a differential if they work on a holiday. A differential is extra pay for time worked on weekends, holidays, and off-shifts. To learn more about differentials, please see MRMC or MRPG policies or speak with an HR representative.

## **Bereavement Pay**

Employees who are regularly scheduled to work 24 hours a week or more are generally eligible for bereavement pay when a family member passes away. Please see the MRMC or MRPG bereavement policy for details.

## **Jury Duty**

You will be paid your regular wage, including shift differential, for work hours missed due to jury duty service. All employees are eligible for jury duty pay. Please see the jury duty policy for more details.



# Other benefits



## **Workers' Compensation**

If your claim is approved by the Workers' Compensation insurance company, you will be paid for your medical expenses and a percentage of your salary in the event of a work-related illness or injury. All work-related incidents must be reported to your supervisor within 24 hours of the incident, and an incident report must be completed as soon as possible and forwarded to Employee Health.

## **403(b) Partnership (Retirement) Plan**

You may save for retirement by contributing a percentage of your pay on a pretax basis to the 403(b) plan, up to the IRS limits (\$19,000 in 2019, or \$25,000 if you are age 50 or older). To be eligible for the employer match, you must have worked 1,000 hours in each of the prior two years and contributed at least 2% of your pay. After 10 years, the employer match increases to 3% (match is discretionary). You can enroll and manage your account by visiting [my.trsuretire.com](http://my.trsuretire.com); downloading the mobile app, My TRSRetire; or calling 800-755-5801.

## **Tuition Reimbursement**

MRMC and MRPG will reimburse eligible employees for tuition and related fees for successfully completing job-related courses taken at a college, university, or technical school for credit. Full-time employees who work 40 hours a week may receive 100% of eligible expenses, up to \$2,000 per fiscal year (October–September). Part-time employees who work 24–39 hours a week may receive 100% of eligible expenses, up to \$1,500 per fiscal year (October–September).

## **Education Program**

At MRMC and MRPG, continuing education is central to our mission—ensuring that we have qualified caregivers. All employees are eligible for required vocational in-services. Optional learning opportunities are also available via the Staff Education Department. In some instances, external programs may also be recommended.

## **Employee Assistance Program (EAP)**

The EAP helps with personal problems such as alcohol and drug abuse, stress at home and at work, and family and relationship issues. All employees, spouses, and household members have access to three free sessions per year. For services, please contact e4health at 800-227-2175.

## **Employee Health Services**

Employee Health Services offers preplacement physical exams, immunization evaluation (MMR, hepatitis B, TB, and flu), treatment and prevention of work-related issues, and health promotion activities.

## **Adoption Benefit**

Eligible employees may be reimbursed up to \$3,000 per adoption per calendar year for eligible expenses related to a finalized adoption. Please refer to the HR website or the HR Department for a copy of the policy.

