

Welcome to your benefits

2021



Open Enrollment starts November 9th and ends November 20th!



UR
MEDICINE

ST. JAMES
HOSPITAL

Important Notice

2021

If you do not make changes to your coverage within the enrollment time period, your current coverage will continue. **However**, if you want to participate in any of the following benefits in 2021, you must actively enroll in them during Open Enrollment:

- Health Care Flexible Spending Account (FSA)
 - Limited Purpose Health Care FSA
 - Dependent Care FSA
 - Health Savings Account (HSA)



Agenda – Today you'll learn about:

- Benefits eligibility
- Benefits changes
- Your benefit options
- Health plan costs
- How to enroll
- Questions & answers



Benefits eligibility – Who can enroll


- Full-time St. James Hospital employees scheduled to work 30 or more hours per week.
 - Immediately eligible to enroll; coverage becomes effective the first of the month following your date of hire.
- If you are benefits-eligible, you may also elect coverage for your:
 - Spouse:
 - This includes domestic partners of both the same and opposite gender.*
 - Children up to age 26:
 - This includes natural, adopted, foster, and/or stepchildren of yours or your spouse/domestic partner.
 - Unmarried disabled children:
 - Of any age, as long as they became disabled before age 19.

* Please note that if you elect coverage for a domestic partner, the deduction will be taken on a post tax basis.

Benefit Changes

- St. James Hospital worked with Mercer to create the 2021 Benefits Program
- In a year where there has been so much uncertainty, St. James Hospital has made every effort to make minimal changes to your benefit options and premiums in order to provide stability for you and your families
- The only change in 2021 will be a slight increase in your medical plan contributions. St. James Hospital cares for all of our employees and will be absorbing the majority of the increased premium cost. We continue to be committed to providing you with a competitive and affordable benefits package.


Medical – Comparing the plans

	Your in-network costs:		
	Signature Deductible \$3,000	Signature Deductible \$1,500	Simply Blue 30- \$1,000
Payroll contribution	Lower	Moderate	Higher
Annual deductible (single/family)	\$3,000 \$6,000	\$1,500 \$3,000	\$1,000 \$3,000
Plan coinsurance	20%	20%	20%
Preventive care	Covered in full	Covered in full	Covered in full
Doctor's office visits	Subject to deductible; then 20% coinsurance	Subject to deductible; then 20% coinsurance	\$30 copay
Emergency room	Subject to deductible; then 20% coinsurance	Subject to deductible; then 20% coinsurance	\$150 copay
Annual out-of-pocket maximum (single/family)	\$6,000 \$12,000	\$3,000 \$6,000	\$3,000 \$9,000
St. James Hospital Health Savings Account (HSA) contribution (single/family)	\$250 for employee only coverage \$500 if you cover dependents	None	None

Preventive care is covered at 100% in-network

Once you reach the out-of-pocket maximum, eligible expenses are covered at 100%

Medical – Prescription drug coverage included

	Your costs:		
	Signature Deductible \$3,000	Signature Deductible \$1,500	Simply Blue 30- \$1,000
Retail prescription drugs (30-day supply)			
Generic Brand Formulary Nonformulary	Subject to deductible; then: \$5 copay \$35 copay \$70 copay	Subject to deductible; then: \$5 copay \$35 copay \$70 copay	\$10 copay \$25 copay \$40 copay *\$0 Generics for kids under 19
Mail-order prescription drugs (90-day supply)			
Generic Brand Formulary Nonformulary	Subject to deductible; then: \$10 copay \$70 copay \$140 copay	Subject to deductible; then: \$10 copay \$70 copay \$140 copay	\$20 copay \$50 copay \$80 copay

Medical – A closer look at the HDHP and HSA

- What is a “high deductible health plan”?
 - A low-premium, high-deductible medical plan that comes with a tax-free Health Savings Account (HSA).
- What is a “Health Savings Account”?
 - Tax-free savings account (HSA) that you own.
 - Triple tax advantage.
 - Fully portable.
- Receive a one time annual contributions from St. James Hospital if you enroll on the Signature Deductible \$3,000 plan:
 - \$250 individual/\$500 family.
- Contribute money from your paycheck – total contributions in 2021 can't exceed:
 - \$3,600 individual/\$7,200 family if under age 55.
 - \$4,600 individual/\$8,200 family if you're 55+.
- HSA balance rolls over year after year.



Medical – How the HDHP and HSA work together

FREE PREVENTIVE CARE

You pay nothing for in-network preventive care.

DEDUCTIBLE

You pay your medical expenses up to the annual deductible amount. Use your HSA to plan ahead for these costs and save money by paying with tax-free dollars.

COINSURANCE

After meeting your deductible, the plan starts to pay coinsurance. You'll only pay a percentage of each bill.

OUT-OF-POCKET MAXIMUM

You're protected by an annual limit on costs. The plan starts to pay 100% once you've paid this amount during the year.

Any nonqualified purchases will be taxed at your regular rate in addition to a 20% tax penalty on the withdrawn amount. See IRS Publications 502 and 969 available at www.irs.gov for a complete listing of HSA qualified expenses.

Flexible Spending Accounts (FSAs)


- Health Care FSA
 - Contribute up to \$2,750.
 - Use for plan deductibles, copays, and other medical expenses.
- Limited Purpose Health Care FSA
 - Contribute up to \$2,750.
 - Can be used with an HSA.
 - Use for dental and vision expenses only.
- Dependent Care FSA
 - Contribute up to \$5,000.
 - Use for child and elder day care and related expenses.

You have the ability to roll over \$500 from your FSA Funds from the 2020 plan year. There is a 90-day run out period from the end of service date that allows for you to submit claims. Any amount over \$500 remaining in your account as of December 31st, 2020 will be forfeited.




FSAs are
“use-it-or-
lose-it”
accounts.


Dental – Comparing the plans


 MetLife	Your in-network costs: MetLife Dental Plan
Annual deductible	\$50 individual \$150 family
Annual benefit maximum	\$1,000 per person
Preventive care	0%
Basic care	20% after deductible
Major care	50% after deductible
Orthodontia (Children up to age 19)	50% after deductible; \$1,000 lifetime maximum

Vision – Overview of coverage

	In-network		Out-of-network
	You pay	Plan pays	Reimbursement
Annual eye exam (once every 12 months)	\$10 copay	100% after copay	Up to \$45
Lenses (once every 12 months) <ul style="list-style-type: none"> • Single • Lined bifocal • Lined trifocal • Lined lenticular 	\$25 copay	100% after copay	<ul style="list-style-type: none"> • Up to \$30 • Up to \$50 • Up to \$65 • Up to \$100
Lens options <ul style="list-style-type: none"> • Standard progressive • Premium progressive • Custom progressive 	<ul style="list-style-type: none"> • \$55 copay • \$95–\$105 copay • \$150–\$175 copay 	100% after copay	Up to \$50
Frames (once every 12 months)	\$0 copay	100% up to \$160	Up to \$70
Contact lenses (once every 12 months)	Maximum copay of \$60 for contact fitting and evaluation \$160 allowance for elective contact lenses		Up to \$105

Health plan costs – 2021 per-paycheck contributions*

	Medical		
	Signature Deductible \$3,000	Signature Deductible \$1,500	Simply Blue 30-\$1,000
Employee only	\$22.24	\$64.55	\$98.94
Employee plus 1	\$61.08	\$145.69	\$214.50
Family	\$76.17	\$200.18	\$295.10

	Dental and Vision	
	Dental	Vision
Employee only	\$4.60	\$4.14
Employee plus 1	\$8.74	\$7.78
Family	\$15.60	\$11.07

*Deductions represented are based on 26 pay periods

Wellness

- Employee assistance program (EAP).
St. James Hospital offers you access to an EAP through ESI, Employer Services, which offers up to 3 free professional Assessment sessions per occurrence, per member.
 - Examples of situations EAP can help with:
 - Stress
 - Financial Counseling
 - Estate Planning
 - Education
 - Work/Life Balance
 - Depression
 - Confidential help with family, personal, legal, and financial issues.
 - **800-252-4555**
- Preventive care.
 - Get routine physical, dental cleanings, and eye exams.



Watch your mail for information about wellness at St. James Hospital.

Financial security – Life and AD&D insurance

Employer Paid Basic Life/AD&D:

1x annual base pay up to \$350,000.

- St. James Hospital automatically provides Basic Life/AD&D insurance at no cost to you.

Certain coverage requires evidence of insurability (EOI):

– You will be notified if this applies to you.

Employee Paid Supplemental Life

- Employee: Up to 5x annual base pay (\$500,000 maximum).
 - During Open Enrollment, employees can elect up to 2 increments without being required to submit an Evidence of Insurability.
- Dependents:
 - Spouse/domestic partner: \$5,000 increments up to 2.5x employee's annual salary – not to exceed \$100,000.
 - Child(ren): \$10,000 for children up to age 26.

Financial security – Disability insurance

- St. James Hospital automatically provides short-term disability (STD) insurance at no cost to you.
- All claims must be submitted to Lincoln, the administrator, and approved for payment to begin.



Financial security – 401(k) savings plan

- Invest in your future through easy payroll deductions.
- Choose from a diverse lineup of investment options.
- Visit www.paylocity.com to learn more and enroll.



For every \$1
you contribute

+



The company
contributes \$1

=



And \$2 goes
into your account!

NYS Sick Leave/PTO

- Effective January 1st, 2021 SJH will be providing employees with sick leave coverage under the new NYS sick leave law, regardless of industry, occupation, part-time status, overtime exempt status, and per diem status. The law requires employers with more than 100 employees to provide up to 56 hours of sick leave per calendar year.
- Employees will accrue 1 hour of sick leave for every thirty hours worked. Not to exceed 56 hours per calendar year.
- This leave can be used for a variety of events: mental or physical illness, injury or health condition (does not require medical diagnosis or care) for an employee or family member, domestic violence, counseling, legal proceedings, relocation, etc.
- The current PTO policy includes 3 sick days (24 hours), along with vacation and observed holidays. The included 3 sick days (24 hours) will be transferred from the employee's PTO bank into the sick leave bank, at an accrued rate. The remaining 32 hours will be an additional accrued time added to the sick bank.
- Accrued sick leave hours will be available for employees to use beginning 01/01/21. Employees will also be allowed to carry over sick leave from the prior calendar year, with a capped usage of 56 hours annually.

PTO/Sick Accrual Chart

Current, Hourly Staff, PTO Breakdown

Length of Employment	Maximum Accrual (Hrs)	Maximum Accrual (Days)
0-5 Years	176	22
6-10 Years	200	25
11-15 Years	216	27
16-20 Years	232	29
21 + Years	248	31

New, Hourly Staff, PTO/Sick Combined Hrs.

Length of Employment	Maximum Accrual (Hrs)	Maximum Accrual (Days)
0-5 Years	208	26
6-10 Years	232	29
11-15 Years	248	31
16-20 Years	264	33
21 + Years	280	35

Current, Salaried Staff, PTO Breakdown

Length of Employment	Maximum Accrual (Hrs)	Maximum Accrual (Days)
0-5 Years	208	26
6-10 Years	232	29
11 + Years	248	31

New, Salaried Staff, PTO/Sick Combined Hrs.

Length of Employment	Maximum Accrual (Hrs)	Maximum Accrual (Days)
0-5 Years	240	30
6-10 Years	264	33
11 + Years	280	35

*Hours will be maintained in separate banks (PTO & Sick)

Additional benefits



Accident insurance



Cash benefits paid to you in cases of accidental injuries to help cover medical expenses or living expenses

Hospital indemnity insurance

Cash you can use to pay expenses that your major medical plan doesn't cover for hospital stays



Critical illness insurance



Financial support to help cover out-of-pocket expenses for critical illnesses, such as a heart attack or cancer

Enrolling in your benefits – How to enroll

- Enroll in your benefits online:
 - www.sjh.bswift.com

Open Enrollment starts November 9th
and ends November 20th at 4pm

If you don't enroll by the deadline



- If you do not make changes to your coverage within the enrollment time period, your current coverage will continue. However, if you want to participate in any of the following benefits in 2021, you must actively enroll in them during Open Enrollment:
 - Health Care Flexible Spending Account (FSA).
 - Limited Purpose Health Care FSA.
 - Dependent Care FSA.
 - Health Savings Account (HSA).
- Your next chance to change your benefits will be the next Open Enrollment unless you experience a qualifying life event.

Questions & answers

If you have additional questions
you can contact the HR team at:

– 607-385-3965

– sjhr@urmc.rochester.edu

Benefit Summaries and plan
Documents can be found on
the Intranet in the benefits
Section.

