

The Arc Mid-Hudson 2020 Benefit Summary

For Putnam County region employees

The Arc Mid Hudson is pleased to be able to provide our employees with one of the most comprehensive benefit packages available in the area. Medical benefits apply to full-time employees regularly scheduled to work 30 or more hours per week and will become effective following 90 days of continuous full-time employment.

Dental, Long Term Disability, Voluntary Short Term Disability and Life Insurance benefits apply to full time employees regularly scheduled to work 35 or more hours a week and will become effective following 90 days of continuous full time employment. This is a summary of benefits; for more specific information please refer to plan booklets and your Employee Handbook.



Level of Coverage	AETNA EPO per paycheck deduction	Guardian Dental per paycheck deduction	Guardian Vision Not Enrolled in Medical per paycheck deduction
Single	54.63	7.25	2.00
EE+Sp/DP with out access to other coverage	163.66	10.85	5.63
EE+Sp/DP with access to other coverage	388.66	10.85	5.63
EE+1 Child	106.98	10.85	5.63
EE+Children	127.98	10.85	5.63
Family sp/dp with out access to other coverage	230.57	10.85	5.63
Family sp/dp with access to other coverage	455.57	10.85	5.63

Achieve with us.

*with or with out access means spouse/domestic partners 's access to his or her employer's insurance plan

Employees Enrolled in Medical

Applies to Regularly Scheduled Employees working at least 30 hours weekly and enrolled in Medical

\$500 in-Patient Hospital Co-Pay Reimbursement Account -

This account reimburses for qualified \$500 in-patient hospital co-pay expenses for you and enrolled dependents. Requests for reimbursement are made through Flexible Benefits Systems, Inc.-Excludes domestic partner.

Employer Funded Specialist Reimbursement Account -

This account reimburses for Specialist co-pay up to \$300 (per family) annually after the HRA and FSA funds have been exhausted for you and enrolled dependents. Excludes domestic partner.

Chronic Care Reimbursement Account - This account will reimburse you for co-pays related to prescribed medications and supplies (maximum of 90 day supply) for treatment of Diabetes, Asthma, high blood pressure and high cholesterol. The maximum available from this account is \$500 (per family) annually for you and enrolled dependents. Excludes domestic partner.

Advanced Imaging Reimbursement Account— This account will reimburse you for qualified Advanced Imaging expenses for amounts over \$50 up to \$250 for you and enrolled dependents. Excludes domestic partner.

Insurance Benefits

Applies to regularly scheduled employees working at least 35 hours weekly.

Dental Insurance: We offer dental coverage through Guardian. Enrollees can go in or out of network. This covers 100% of preventive services, and 80% of basic services. Maximum benefit of \$1,500/person per year. Major and Orthodontic services are covered at 50% after 1 year of full-time service. Reimbursements are based on reasonable and customary fees. There is a \$50. deductible per person. If enrollees go to an in-network provider services are covered at a 10% greater reimbursement rate for basic and major services.

Life Insurance: The Arc Mid-Hudson provides you with one times your annual salary in term life insurance, to a maximum of \$50,000 annual salary through Aetna. You may purchase supplemental life insurance through payroll deduction.

Long Term Disability: Long term disability coverage is provided to all employees enrolled in the medical plan, or through a payroll deduction if opting out of medical coverage. Up to 60% wage continuation after 6 months of disability.

Voluntary Short Term Disability: Additional short term disability benefits offered through Lincoln. Can be purchased through payroll deduction. Up to 40% wage continuation for up to 6 months.in addition to state DBL

Benefits

Applies to all Employees

Family Medical Leave: Employees may apply for up to 12 to 24 weeks time off under our Family Medical Leave Policy. Refer to the Employee Handbook for guidelines and restrictions. Employees must have at least 12 months of service & worked 1250 hrs during the previous 12 months to qualify for Family Medical Leave of Absence. A limited medical leave is also available. Refer to the Employee Handbook for details. Leave of absence may also be granted for other reasons or for other circumstances.

Paid Family Leave: Paid Family Leave coverage is provided to employees who have worked a minimum of at least 20 hours a week or 175 days within the last 6 months to care for an immediate family member with a serious health condition.

Disability Coverage: Mandatory Short term disability coverage is provided to all employees. Full time employees may also enroll in long-term disability coverage.

Worker's Compensation Coverage: This coverage is provided to all employees. Should you become unable to work due to a work-related injury this coverage provides payment for medical bills and also partial wage continuation benefits.