

# Rochester General Benefits: **BENEFITING YOU**



At Rochester Regional Health we're committed to providing access to benefits that can make a real difference for you and your loved ones. The right combination of benefits can help protect you and your family.

ROCHESTER REGIONAL HEALTH BENEFITS ARE AVAILABLE FOR EMPLOYEES  
SCHEDULED TO WORK 20+ HOURS PER WEEK OR OTHERWISE NOTED.  
PER DIEM AND PART-TIME EMPLOYEES MAY NOT BE ELIGIBLE FOR ALL BENEFITS.



ALEX, an online virtual benefits counselor, helps make your benefit decision process a little easier.



ALEX is a smart, friendly benefits expert that walks you through your benefit options, providing easy-to-understand explanations without all the complex insurance jargon. ALEX begins the conversation with a few basic questions about you, your family and your personal situation (all confidential, of course).

Based on your answers, ALEX helps you evaluate your options by showing helpful cost and coverage comparisons. Before you make any benefit elections, be sure to spend a few minutes with ALEX to make sure you choose the benefit plans that are right for you and your family. You can find ALEX at [myROHealth.com/benefits](http://myROHealth.com/benefits).

### Medical

Rochester Regional Health provides two comprehensive medical options through Excellus BlueCross BlueShield: a Copay Plan and a Consumer-Driven Health Plan (CDHP) with a Health Savings Account.

The Copay Plan and CDHP offer different ways to manage your healthcare budget.

- With the Copay Plan, you spend more for your insurance premiums and less for services and prescriptions when you need them.
- CDHP is the opposite of the Copay Plan. You spend more when you need care and save when you don't.

A contribution toward the cost of coverage is provided by Rochester Regional based on your employment status (full-time or part-time). You can cover your spouse or domestic partner, your children and your domestic partner's children up to age 26, provided eligibility requirements are met.



### Vision & Hearing

An optional vision plan is available and provides benefits beyond what is already covered under the medical plans. It includes an annual benefit toward eye exams and eyewear, as well as discounts for LASIK and PRK vision correction. You also have access to hearing care discounts through Amplifon, the world's largest distributor of hearing aids and services. You can cover your spouse or domestic partner, your

children and your domestic partner's children up to age 26, provided eligibility requirements are met.

### Short-Term Disability

Short-Term Disability (STD) coverage provides partial income protection if you are unable to work due to your own medical condition.

After six months of continuous employment, eligible employees are automatically enrolled in the STD benefit at no cost. The benefit provided is 60 percent of your weekly salary up to a maximum of 26 weeks.

### Long-Term Disability

Long-Term Disability (LTD) coverage provides continued income when an extended disability prevents you from working. Rochester Regional provides a core benefit to eligible employees and coverage can be enhanced by enrolling in the optional LTD plan.

#### LTD Eligibility & Coverage

ELIGIBILITY	TYPE	COVERAGE
Vice Presidents and below regularly scheduled to work 30+ hours per week	Core LTD	40% of earnings up to \$1,500 per month
	Optional LTD	60% of earnings up to \$10,000 per month
Physicians and Senior Executives regularly scheduled to work 20+ hours per week	Core LTD	50% of earnings up to \$12,500 per month
	Optional LTD	66.7% of earnings up to \$20,000 per month

### Dental

Rochester Regional provides affordable dental insurance options through Excellus BlueCross BlueShield to encourage you and your family to maintain good oral health.

Two dental plans are available and each covers routine cleanings and exams in full, as well as a portion of the cost of both basic restorative procedures (e.g. cavities and root canals) and major restorative procedures (e.g. crowns and bridges). You can cover your spouse or domestic partner, your children and your domestic partner's children up to age 26, provided eligibility requirements are met.

**VISIT [WWW.MYROHEALTH.COM/BENEFITS](http://WWW.MYROHEALTH.COM/BENEFITS) TO LEARN MORE ABOUT THESE BENEFITS AND ELIGIBILITY.**

## Life Insurance

Employees are automatically enrolled in Core Life Insurance in the amount of 1x annual salary (minimum of \$25,000; maximum of \$1,500,000) at no cost and with no evidence of insurability requirement. Benefits are payable to your beneficiary(ies) in the event of your death while employed by Rochester Regional. This insurance does not provide any cash value during your lifetime.

You can also purchase additional life insurance for yourself, spouse or domestic partner, your children and your domestic partner's children up to age 26, provided eligibility requirements are met.

## Accidental Death & Dismemberment (AD&D)

Employees are automatically enrolled in Core AD&D coverage in the amount of 1x annual salary (minimum of \$25,000; maximum of \$1,500,000) at no cost. Core AD&D coverage is for both work and non-work related accidents that result in death or dismemberment.

If you have an accident that results in death, the coverage amount is payable to your beneficiary(ies).

You can also purchase additional AD&D insurance for yourself, spouse or domestic partner, your children and your domestic partner's children up to age 26, provided eligibility requirements are met.

## Flexible Spending Accounts

Rochester Regional offers Flexible Spending Accounts (FSA), which can be used to pay your out-of-pocket healthcare and dependent care expenses with pre-tax dollars.

- The Healthcare FSA is used to pay for qualified medical, dental, vision, prescription drug, and hearing expenses that are not covered by your health plan. You can contribute up to \$2,600 to the Healthcare FSA annually.
- The Dependent Care FSA is used to pay for day care expenses you incur so you are able to work. The maximum annual amount you can contribute to this plan is \$5,000 (\$2,500 if you are married and file a separate income tax return).

If you regularly pay out-of-pocket healthcare and/or dependent care expenses, a little planning can mean a lot of savings when you enroll in an FSA.



## Health Savings Accounts

Employees who enroll in the Consumer-Driven Health Plan (CDHP) may be eligible to set up a tax-advantaged Health Savings Account (HSA) to pay for qualified medical, dental, vision, prescription drug, and hearing expenses.

An HSA is an interest-earning savings and spending account with no "use it or lose it" rule.

There are several benefits: You own your account, so it stays with you if you leave Rochester Regional, and your balance can be carried over from year to year. Plus, the HSA offers investment options for even greater potential account growth over time.

If you enroll in the CDHP and open an HSA, Rochester Regional will make the following annual contribution to your account:

- Single: \$375
- Two-Person/Employee + Children/Family: \$750

A portion of the annual contribution will be deposited into your HSA each quarter. If you begin employment with Rochester Regional mid-year, the employer contribution will be prorated.

## Vacation and Holidays

Vacation hours are accrued each pay period into a bank of time to be used for vacation or personal time off. This benefit varies based on your position, number of regularly scheduled hours and length of service. Rochester Regional also provides seven (7) paid holidays annually, which includes one floating holiday.

**NOTE:** ED physicians have an alternative time off arrangement.

## Paid Time Off (PTO)

Non-exempt employees will receive a paid time off bank equal to one week's scheduled hours. Employees hired after January receive a prorated bank during their year of hire.

## Legal Services

The optional legal services plan offered through Hyatt Legal provides legal advice and representation for you, your spouse or domestic partner and eligible dependents on a variety of personal legal matters, such as will preparation, real estate matters, traffic offenses and more. With access to a national network of attorneys, you can use the plan as often as you like and you only pay the affordable bi-weekly premium. There are no additional fees, co-payments or deductibles required.

## Continuing Medical Education

Rochester Regional is vested in the advancement of our physicians' clinical careers. Our Continued Medical Education benefit includes both dedicated time off and monetary stipends for our physicians continued growth in their respective areas of expertise.



## Tuition Assistance Program

Employees are encouraged to continue professional development through the tuition assistance program. Coursework must be job-related and lead to an undergraduate or graduate degree. You may be reimbursed up to \$3,000 per year depending upon job status, degree/course approval, final grades and proper documentation.

- Rochester Regional has partnerships with RIT and St. John Fisher College to offer discounted tuition. To be eligible for tuition assistance, you must work 20 or more hours per week and have completed at least six calendar months of continuous employment.

## Defined Benefit Pension Plan

You are automatically enrolled in the pension plan after being employed for one year and completing 1,000 hours during that year.

- Employees will be eligible to receive a monthly pension benefit at the standard retirement age of 65 or a reduced benefit no earlier than age 55, after completing five years of vesting service (defined as 1,000 or more hours worked in each calendar year).

The pension benefit will be based on years of service and highest average earnings.

## Retirement Savings Plans

**403(b) Plan** – The 403(b) Defined Contribution Plan gives employees the opportunity to invest pre-tax dollars into a retirement savings account. New employees will be automatically enrolled in the 403(b) with a contribution of 3% of your compensation, unless you change or opt out of the contribution amount within 60 days of employment.

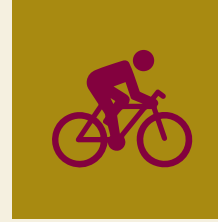
**457(b) Plan** – This is a tax-exempt, self-funded deferred compensation plan offered to full-time practicing physicians and/or employees whose role is classified as a senior director or above leadership position.

## Park Ridge Child Care Center

The Park Ridge Child Care Center is located on the Unity Hospital Campus in the Town of Greece. Both full-time and part-time programs are available for infants, toddlers, preschoolers and school-age children (ages eight weeks to 12 years). The center is open Monday through Friday, 6 a.m. to 6 p.m. As a Rochester Regional employee, your family receives a discount on weekly tuition and vacation days for your child(ren) each year.

## Employee Assistance Program (EAP)

The EAP is a free, confidential service for employees that provides assistance with everyday work and family issues, as well as more challenging personal concerns. The program offers short-term counseling, legal and financial consultations, child and elder care resources, and a personal assistant who can research information you may not have the time to find on your own ranging from airfare for an upcoming trip to landscaping your home.



## Rochester Regional Health Total Sports Experience

Through a partnership with Total Sports Experience (TSE), employees can receive discounts toward memberships and fitness activities such as sports camps and clinics. Employees are also eligible for a one-month free trial at TSE Fitness.

## RARES (Regional Area Recreation & Employee Services) Association

Employees are eligible to receive discounts on many area products and services – from movie tickets and shopping to sporting events and amusement parks.

## TicketsatWork

Employees have access to exclusive discounts, special offers, and preferred tickets to theme parks, Las Vegas and Broadway shows, sporting events, hotels, and much more.

## Wellness Center

The Wellness Center at Riedman Campus is a fully staffed fitness center available for use by all employees and volunteers of Rochester Regional at no cost.

The Wellness Center is equipped with a variety of fitness equipment and offers an assortment of classes daily. Exercise physiologists are available for fitness assessments and coaching.

## LA Fitness

Rochester Regional employees and their family members can join LA Fitness without paying an initiation fee and for only \$24.95 per month, per person. Membership includes access to all area LA Fitness clubs.