Health Insurance

Medical
You can elect the Montefiore Health Plan for Registered Nurses or, depending on where you reside, one of three HMO’s. The Montefiore Health Plan for Registered Nurses covers eligible medical services in full if provided by a Montefiore Medical Group primary care physician at a Medical Group facility or a salaried Montefiore specialist at a Montefiore facility. Services received outside of Montefiore are subject to a deductible and coinsurance except for inpatient hospital services which are covered at 100% regardless of whether the care is received at Montefiore or elsewhere.

Prescription Drugs
Prescription drug benefits are included in your medical coverage. If you elect the Montefiore Health Plan for Registered Nurses or an HMO:

- Montefiore’s in-house pharmacies and the Medco By Mail Program provide prescription drug benefits (up to a 90-day supply) at no cost to you or your family members.
- Medco prescription drug benefits pay 100% after a $3 copay through Medco participating retail pharmacies – up to a 30-day supply of each prescription. If you do not use a participating pharmacy, the Plan pays 75% of the cost.

Eligibility
If you are a regular full-time or eligible part-time RN, you are eligible for medical coverage on the first day of the month coincident with or following your date of employment.

Cost
If you are a regular full-time RN, Montefiore pays the full cost of medical coverage for you and your eligible dependents. Eligible part-time nurses are required to contribute toward the cost of coverage on a pro rata basis based on the number of hours worked.
Dental
You can elect the Montefiore's Registered Nurses Dental Plan or the Aetna DMO.

Eligibility
If you are a regular full-time or eligible part-time RN, you are eligible for dental coverage on the first day of the month after you complete three consecutive months of employment.

Cost
If you are a regular full-time RN, Montefiore pays the full cost of the Aetna DMO or Montefiore’s Registered Nurses Dental Plan for you and your eligible family members. Eligible part-time nurses are required to contribute toward the cost of coverage on a pro rata basis based on the number of hours worked.

Vision
If you are covered under the Montefiore Health Plan for Registered Nurses, you are eligible to participate in the Davis Vision Affinity Discount Program. The program covers routine eye examinations, prescription lenses, frames and contact lenses. If you are covered under an HMO, then vision benefits, if any, are provided through the HMO.

Flexible Spending Accounts
You can establish a Flexible Spending Account (FSA) to pay out-of-pocket health and/or dependent care expenses for you and your family members with dollars that are never taxed. Your contributions are deducted from each bi-weekly paycheck before taxes are calculated and withheld, lowering your taxable income.

• The Health Care Account is used to pay out-of-pocket health care expenses for you and anyone you claim as a dependent on your federal income tax return – they don’t have to be enrolled in Montefiore’s medical and/or dental plans. You can contribute up to $2,000 each year to this account.

• The Dependent Care Account is used to pay an individual or facility to provide day care for children under age 13 and/or an incapacitated adult you claim as a dependent on your federal income tax return. The care must be necessary so that you (and your spouse if you are married) can work. You can contribute up to $5,000 each year to this account.

Life and Accident Insurance
Life insurance pays a benefit to your beneficiary if you die while coverage is in effect. The benefit provides protection all during your active career with Montefiore, as long as you remain eligible.

• Basic Non-contributory Life Insurance – Montefiore provides Basic Non-contributory Life Insurance – based on your annual base salary (maximum $60,000) – at no cost to you.

• Additional Contributory Life Insurance – You can elect Additional Contributory Life Insurance of 25%, 50%, 75% or 100% of your Basic Non-contributory Life Insurance. You pay the cost of any additional contributory coverage based on the amount of coverage you choose and your age.

Accidental Death & Dismemberment (AD&D) Insurance pays full benefits in the event of your death; partial benefits if you lose hearing, sight or limb as the result of an accident. Montefiore automatically provides $60,000 of AD&D Insurance to you.
Business Travel Accident (BTA) Insurance
In addition to your Life and Accident Insurance, this plan pays benefits in case of your death or dismemberment as the result of an accident while traveling on Montefiore business. Montefiore provides BTA Insurance equal to four times your annual base salary (minimum benefit $100,000/maximum benefit $1,000,000) at no cost to you.

Disability
Disability benefits provide you with partial or full pay if you are ill or injured and unable to work. Benefits are provided under the following programs: Short Term Disability (includes Paid Sick Leave, New York State Disability, and Supplementary Sick Pay), Intermediate Term Disability, and Basic Long Term Disability (LTD). You have the option of purchasing additional LTD coverage.

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<tr>
<th>For</th>
<th>Benefits begin</th>
<th>Plan benefits equal</th>
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<tbody>
<tr>
<td>Short Term Disability</td>
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<tr>
<td>• Paid Sick Leave</td>
<td>On your first day of absence</td>
<td>100% of your base salary</td>
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<td>You accrue 7½ hours for each calendar month worked (900 hours maximum)</td>
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<td>• New York State Disability</td>
<td>On the 8th calendar day of absence</td>
<td>50% of base salary; maximum benefit $170/week</td>
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<td>(26 week maximum in a 52-week period)</td>
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<td>• Supplementary Sick Pay</td>
<td>After your Paid Sick Leave is exhausted, while you receive New York State Disability</td>
<td>maximum combined benefit $280/week ($110 plus $170 NY State Statutory Disability benefits) (26 week maximum)</td>
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<tr>
<td>Intermediate Term Disability</td>
<td>After 180 days when short term disability benefits stop</td>
<td>maximum benefit $170/week (26 week maximum)</td>
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<tr>
<td>Long Term Disability</td>
<td>After 365 days of disability (when intermediate benefits stop)</td>
<td>50% of predisability earnings (maximum benefit $430/month)</td>
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Retirement
Montefiore makes contributions to the NYSNA Pension Plan on your behalf in accordance with the terms of the Collective Bargaining Agreement.
Montefiore also offers the Voluntary Tax Deferred Annuity 403(b) Plan. Your before-tax contributions are deducted from your paycheck and accumulate earnings on a tax-deferred basis. The maximum dollar limit for contributions is determined by the IRS and is adjusted annually. If you are age 50 or older you can make an additional “catch-up” contribution.
You make your own investment decisions based on your investment strategy and the level of risk you are willing to accept. You can change your allocations and transfer amounts among investment options. You may be eligible to borrow from your accounts and under certain circumstances you may make a withdrawal. The Voluntary Tax Deferred Annuity 403(b) Plan is administered by The Principal Financial Group.

Paid Time-Off
• **Vacation** – 20 days per year; 25 days after 5 years of employment
• **Holidays**
  - 8 specified
  - 4 personal

Probationary Period
Regular full time RN is 4 months. Regular part-time is 6 months.

Weekends
24 **complete** weekends per year.
Additional Benefit Opportunities

Montefiore also offers:

- Long Term Care insurance coverage for a range of services generally not paid by other insurance, including nursing home care, home care, adult day care and respite care. Contributions for coverage are based on the option elected and the individual’s age on the date of application. You pay the cost of this coverage through regular, after-tax payroll deductions.

- Universal Life Insurance combines life insurance protection with tax-deferred cash value growth.

- Commuter Benefits Program – a tax-effective way to pay some or all of your costs for parking and/or mass transit expenses. Contributions come out of your pay before-taxes.

- Tuition Reimbursement Program – Montefiore Medical Center reimburses 100% of your tuition, up to 18 credits each academic year (September 1 through August 31), for job-related courses leading to an undergraduate or graduate degree at an accredited institution.

- PerksCard offers you and your family discounts on products and services from nationally recognized merchants as well as local businesses who have agreed to participate in the program. There are no fees to register and you pay nothing to use the card.

- Purchasing Power allows you to purchase new, brand-name computers, electronics and home appliances through the ease and efficiency of payroll deduction. Shop Purchasing Power’s secure, easy-to-use website and enjoy the convenience of home delivery direct from the manufacturer.

- Pet Insurance – Hartville Pet Health Insurance offers a choice of plans with different levels of coverage. Monthly premiums will vary based on the type of plan you elect and the breed, age, and location of your cat or dog.

- Credit Union – Savings accounts, ATMs and loans at favorable rates plus a holiday club and a travel club. RNs may participate by payroll deduction.

- Home Mortgage – You may obtain below market origination fees and competitive rates for financing a home.

This benefit summary presents selected highlights of MMC’s Registered Nurse Benefits Program for full time regular Registered Nurses. It does not take the place of the legal plan documents, which govern in case of conflict between summary presented here and the information contained in the plan documents. Although it is the current intention of MMC to continue these programs, MMC reserves the right to modify or discontinue these programs, as well as change contributions subject to Collective Bargaining Agreement with NYSNA.