



PART OF THE SHEPPARD PRATT HEALTH SYSTEM:



Family Services, Inc.

BENEFITS SUMMARY (10/1/18 to 9/30/19)

Benefits for new hires begin on the first of the month following 30 days of employment.

MEDICAL INSURANCE (available to employees working 30 hours or more per week)

Option 1: Kaiser Permanente Signature High Deductible HMO Plan

Through the Signature High Deductible HMO plan through Kaiser Permanente, members will be able to receive care at Kaiser medical centers which offers many types of medical care all in one location. Family Services covers a portion of the deductible expenses for each employee through the use of a pre-funded debit card that is administered by Group Benefit Services (GBS.) The debit card can be used for medical and prescription expenses that are subject to the deductible. The deductible for single coverage is \$1,200 per plan year and the deductible for employee-plus dependent coverage is \$2,500 per plan year.

The Kaiser Signature High Deductible HMO plan automatically enrolls employees in the Health Reimbursement Arrangement (HRA). Family Services will fund each HRA with \$1,000 for employee-only or \$2,000 for employee-plus dependent coverage. However, it can *ONLY* be used on *eligible medical expenses* that are approved by the IRS (including dental and vision, which may not apply to the Kaiser deductible).

Option 2: Kaiser Permanente Flexible choice Plan

The second medical option is the Flexible Choice plan through Kaiser Permanente. The Flexible Choice plan offers three options within itself which allow employees to choose to receive different level of benefits depending on where care is received.

FLEXIBLE SPENDING ACCOUNTS

Medical Reimbursement FSA

This program allows employees to pay for certain IRS-approved medical care expenses not covered by the insurance plan using pre-tax dollars, up to a maximum of \$2,600.

Dependent Care FSA The Dependent Care FSA allows employees to use pre-tax dollars towards qualified dependent care, such as caring for children under the age of 13 or caring for elders. The annual maximum amount you may contribute is \$5,000 per calendar year.

DENTAL INSURANCE

Employees may purchase one of two plans through United Healthcare. The Discount Plan runs on a set fee schedule for each procedure, and requires members to seek coverage at In-Network providers only. The Incentive PPO plan allows coverage both in and out of the network; however, members will receive greater discounts on services when seeing an in-network dentist. Orthodontic coverage is available through an OrthoSelect discount program.

VISION INSURANCE

Employees may purchase vision coverage through the HumanaVision VCP plan, which provides access to one of the largest vision networks in the U.S., including national retail location, and provides benefits for both in and out of network services.

BASIC LIFE AND AD&D

All Family Services employees working 20 hours or more per week are provided with a benefit amount of \$40,000 in term insurance through MetLife at **no cost** to the employee.

Eligible employees have the option to purchase additional life insurance to supplement the basic life insurance benefit amount that is provided by Family Services and AD&D coverage. Voluntary life insurance can be purchased for employees, spouses, and children through convenient payroll deduction.

INDIVIDUAL SHORT TERM DISABILITY INSURANCE

Employees may purchase short term disability insurance through Colonial with a benefit amount of 60% of weekly earnings to a maximum of \$5,000 per month with a choice of a 7 or 14 day elimination period for accident and sickness.

VOLUNTARY LONG TERM DISABILITY

Employees may purchase voluntary long term disability coverage with a 90-day elimination period through MetLife. Rates are based on age and income. Benefit is 60% of monthly earnings to a maximum of \$6,000 per month.

VOLUNTARY ACCIDENT INSURANCE

Employees can purchase accident, critical illness and/or whole life policies through Colonial. These policies are portable and can be taken with an employee when leaving FSI.

EMPLOYEE ASSISTANCE PROGRAM

FSI provides all staff access to a free, confidential employee assistance program available 24 hours a day, 365 days per year at no cost to employees and their household members through BHS. Benefits include up to 8 face-to-face counseling sessions (which include assessment, follow-up and referral services) per plan year and assistance with issues regarding work-life balance, referrals to services such as child care, elder care, attorneys, social workers, etc.

403(b) RETIREMENT PLAN

Family Services offers a 403(b) Retirement Plan provided by Mutual of America. Options of selecting pre-tax or after-tax (Roth) contributions are available. After working with Family Services for one year and having worked over 1000 hours, employees are eligible for an employer base contribution (currently an amount equal to 2% of employee's salary). Previous employment in the non-profit or social service field within the past three years will count as service for purposes of eligibility if you worked at least 1,000 hours in any of those years.

TYPES OF LEAVE

Family Services' offers annual leave starting at 10 days (80 hours) per year, sick leave at 12 days per year, 7 paid holidays and 3 personal days. Part-time employees designated as part-time 50% to 90% working a regular schedule are eligible for leave benefits on a pro-rated basis.

TUITION REIMBURSEMENT

Full time employees are eligible for up to \$500 per year in tuition reimbursement after six months of employment.

GYM MEMBERSHIP DISCOUNT

A gym membership discount for employees with [acac](#), a fitness and wellness center, is offering reduced rates to all Sheppard Pratt Health System employees: (other discounts apply to acac locations in Timonium and Hunt Valley).

ACAC GERMANTOWN

- Enrollment rate: \$49.50 (regularly \$99)
- Corporate rate for employees: \$69 (regularly \$76)
- Includes 2 FREE personal training sessions