

2023

# EMPLOYEE BENEFITS OVERVIEW

St. Mary's Healthcare offers a comprehensive array of employee benefits to our associates. This document was prepared to provide a basic overview of the employee benefits available to Associates of St. Mary's Healthcare.

Benefit Eligible Associates are hired into a position that has an FTE of .5 or greater, 20 hours or greater per week. Full time benefit eligible associates are in positions of .8 FTE or greater (32 to 40 hours per week). Part time benefit eligible associates are in positions of .5-.79 FTE (between 20-31.99 hours per week). Per Diem (PRN) associates, temporary associates, and those in positions with less than a .5 FTE are not eligible to participate in most benefits. Associates may elect coverage for themselves, their spouse, and their dependent children. Additionally, associates may enroll a Legally Domiciled Beneficiary (LDB) in certain benefits.

## Health and Welfare Benefits

### MEDICAL INSURANCE

St. Mary's Healthcare offers two medical plans to choose from, a PPO plan and a High Deductible Health plan (HDHP). Both plans provide for 3 network tiers of coverage, with preventative care covered in full at a preferred network or CDPHP in network provider. The Preferred network includes St. Mary's Healthcare providers and services. Not only will you receive exceptional, compassionate care when you receive your healthcare services at St. Mary's, but you will also benefit from a reduction in your out-of-pocket expenses under the St. Mary's Health plan.

Depending on your base salary and the health insurance plan that you choose, St. Mary's Healthcare pays between 70–90% of the individual premium cost with contributions beginning at \$36.62 for individual coverage under the high deductible plan, and up to 77% of the cost for coverages that include your family members, providing affordable health insurance options for you and your family.

### DENTAL INSURANCE

We offer three dental plan options to choose from with rates beginning at \$7.56 per pay period for individual coverage, and family coverage that includes orthodontia for dependent children. Like the medical plans, your diagnostic and preventative care under all three plans is covered in full when you use an in-network provider.

### VISION INSURANCE

The Vision plan offerings include two plan options to choose from with different reimbursement levels for frames and contacts, with the basic plan starting at \$3.72 for individual coverage.

## Tax Advantaged Spending Accounts

Flexible Spending Accounts provide associates with an opportunity to pay for

out-of-pocket expenses related to health care or dependent care with pre-tax dollars.

A Health Savings Account (HSA) is savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. You may contribute to an HSA only if you have a HDHP. If you contribute each pay period to an HSA, St. Mary's will also provide funds to this account.

## Income and Survivor Protection Benefits

### SHORT-TERM AND LONG-TERM DISABILITY COVERAGE

Full and part time benefit eligible associates are provided with a 50% short-term disability plan which is paid for by St. Mary's. Associates may purchase additional voluntary coverage to provide up to 66% income replacement in the event that you are unable to work due to your own illness or disability. St. Mary's also provides a 50% employer paid long term disability benefit for our full-time associates. Associates may increase their benefit level to up to 66% through voluntary coverage, and part time associates may purchase this benefit.

### LIFE INSURANCE AND & ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

St. Mary's Healthcare provides a basic life insurance and basic AD&D policy for our full and part time benefit eligible associates at 1x your base annual salary. Associates may purchase additional coverage for self, spouse, and dependent children up to age 26.

### OTHER VOLUNTARY OFFERINGS

You may also purchase voluntary accident, critical illness, and legal protection insurance plans at reasonable rates for individual and family coverage.

## Retirement Savings Plan

St. Mary's Healthcare provides a 403(b) Retirement Savings Plan with a 50% employer match on your contributions up to a 3% match.

## Paid Time Off (PTO) Benefits

The PTO program is a combined leave program that allows benefit eligible associates to take

time off for vacation, personal or sick time. Newly hired associates begin accruing PTO at a rate of .0692% (approximately 18 days per year). The PTO accrual percentage increases periodically with longevity. Associates on accrual plans may also sell back PTO time periodically during the year.

### **PAID HOLIDAYS**

St. Mary's Healthcare recognizes 8 holidays each year. Benefit eligible associates will receive a deposit in their PTO bank for each of the eight holidays which is in addition to their PTO accrual. Two of these holidays are floating holidays. On the holidays noted with an \* offices and services are limited to those required for patient care.

Hours worked on a \* designated holiday are subject to holiday differential.

\*New Year's Day – Memorial Day – Independence Day – Labor Day – Thanksgiving – Christmas Day

Martin Luther King Day and Good Friday are floating holidays.

### **CANCER SCREENING PAID TIME OFF**

St. Mary's Healthcare is proud to be the first healthcare system in New York State to offer a Paid Time Off benefit for Cancer Screening. The benefit may be used when you have a preventative cancer screening exam performed by a St. Mary's Healthcare provider.

## **Other Benefits of Working at St. Mary's Healthcare**

### **CAREER DEVELOPMENT**

#### **On site and on line education and training**

– For programs such as BLS and ACLS as well as other clinical training programs and a wide variety of online courses and opportunities.

**Tuition Reimbursement** – Full-time benefit eligible associates may be eligible to receive tuition reimbursement of up to \$5,000 per year (pro-rated for part time associates).

#### **Foundation Grants and Scholarships** –

Educational assistance funds to assist associates seeking to further their professional

practice. Nursing Shared Governance – Our councils create a great forum for collective wisdom to flourish and elevate our professional nursing practice.

**Nurse Residency** – The Nurse Residency program focuses on new entry-level nurses as they transition into the professional practice environment.

**Clinical Ladder** – Designed to promote professional excellence, autonomy, and accountability.

**Community Service** – Associates are encouraged to participate in departmental Mission goals and organizational Mission Integration opportunities.

### **REWARDS AND RECOGNITION**

**SMARTies** – A group of associates from throughout the organization that work collaboratively to provide recognition, community and celebratory events to the amazing associates of St. Mary's!

**Associate Service Awards Ceremony** – Each year we honor our associates celebrating a milestone anniversary of 5–55 years of service.

**National Healthcare Week** – All associates are honored in a weeklong celebration of the wonderful care that our St. Mary's Associates provide.

**VIP Award Program** – Presented to associates who exemplify each of our Core Values.

**Referral Bonus** – St. Mary's is pleased to recognize our associates who assist in filling positions that have been designated as hard to fill with a referral bonus award.



## Assistance, Services and Resources

- **Employee Assistance Program** – Confidential assessment, referral, and counseling services
- **Employee Health Services** – For health-related concerns, vaccinations, and first aid.
- **Provider/Associate Care Team (PACT)** – A form of 'emotional first aid' specifically designed to provide crisis support and stress management interventions for work events that are emotionally challenging and stressful.
- **Code Lavender** – An intervention when challenging situations threaten unit stability, personal emotional equanimity or professional functioning.
- **St. Joseph's Fund** – Financial assistance and resources for associates with an unexpected emergency. Clinical Resource Nurse – support to bedside caregivers to manage change of conditions, be a resource for procedures and policy inquiries and guide application of evidence-based practices.
- **Minimal Lift Equipment** – Providing safe care for our patients, residents and associates.
- **Chapels** – St. Mary's has three chapels that are available for private prayer and meditation.
- **Gift Shops** – The hospital gift shops are located in the main lobbies of the main hospital and Memorial buildings.
- **Free Parking** – Associates are provided free parking at all of the St. Mary's healthcare locations.

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## Contact Information

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