



OUR MISSION

Routed in the loving, healing ministry of Jesus and inspired by the legacy of the Sisters of St. Joseph of Carondelet, we serve all with compassion and excellence.

OUR CORE VALUES

Care for poor and vulnerable persons: special attention to persons living in poverty.

Reverence: holistic and gentle care that respects the sacredness of every individual.

Joyful service: inspired service by a flourishing community of associates.

Integrity: truthful and humble servant leadership and stewardship.

Advocacy: Acting and speaking to promote human dignity and justice.

Creativity: leading with vision and courageous innovation.

2023 BENEFITS OVERVIEW

Welcome to St. Mary's Healthcare! We are pleased to offer a comprehensive array of employee benefits for your health and welfare, income and survivor protection, tax advantaged spending and retirement savings accounts, as well as benefits to enrich yourself.

The following information was designed to provide an overview of your benefits and answer some of the basic questions you may have.

OVERVIEW OF THE 2023 BENEFITS PLANS

Health and Welfare Benefits

MEDICAL PLANS

St. Mary's Healthcare offers two medical plans through CDPHP to choose from, a PPO plan and a High Deductible Health plan which includes the option for a Health Savings Account. Both plans provide for 3 tiers of

network coverage. The Tier 1 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. The Tier 2 benefits include a vast network of providers. You will also receive coverage if your provider is out of the CDPHP network under the Tier 3 benefits. You can search participating providers at cdphp.com.

Attached please find highlights of the CDPHP health plans.

Also note that depending upon your family's income and household size, you and/or your family may be eligible to enroll in Medicaid, the Essential Plan or Child Health Plus through the New York State of Health Marketplace. Coverage is free or low cost. For more information about these health insurance programs, please contact Gayle Grajewski, Enrollment Specialist, at 518-841-3895 or grajewskig@nysmha.org.

DENTAL PLANS

There are three dental plan options through Empire BlueCross to choose from, providing options to best meet the needs of each associate and their family members. The High plan provides the highest level of coverage and includes an orthodontia benefit for dependents under age 18. Diagnostic and preventative care under all three plans is covered in full when you use an in-network provider. You can search for in network dental providers at www.empireblue.com. An overview of the plans and the associate contributions is attached.

VISION PLANS

We offer two vision plans through Empire Blue View Vision. The plans offer a mix of private practice and retail chain providers. You may search in network vision providers at www.empireblue.com. An overview of the plans and the associate contributions is attached.



Tax Advantaged Spending Accounts

Flexible Spending Accounts (FSA) 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 another type of tax advantaged account that can be used to pay for out-of-pocket medical related expenses. Associates who enroll in a high deductible health plan may also enroll in an HSA in accordance with IRS regulations. Additionally, if you contribute at least \$1 per pay to your HSA account, St. Mary's Healthcare will contribute \$23.08 per pay period (\$600 annually) for a single plan or \$46.15 per pay period (\$1,200 annually) for a family plan into your HSA account.

American Benefits Group (ABG) is the plan administrator the HSA and FSA accounts.

Benefits to Provide Income and Survivor Protection

SHORT-TERM AND LONG-TERM DISABILITY COVERAGE

New York State Disability and Paid Family Leave are state mandated programs that are administered through MetLife. In addition to these statutory benefits, St. Mary's Healthcare provides short-term and long-term disability plans. Full and part-time benefits eligible associates are provided with a short-term disability plan that, combined with your statutory benefit, provides 50% income replacement in the event that you are unable to work due to your own illness or disability. Associates may purchase additional short term disability coverage. Short term disability provides coverage for up to 26 weeks.

St. Mary's also provides an employer paid long term disability benefit for our full time associates that will provide 50% income replacement if you remain out of work for more than 180 days due to your illness or injury. Full time associates may purchase an additional buy up on this coverage and part time associates may purchase long term disability coverage at 50% or 66.67%.

MetLife administers our short-term and long-term disability programs.

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

St. Mary's Healthcare provides full and part time benefit eligible associates with basic term life insurance and basic AD&D insurance coverage in the amount of 1 times your base

pay. You may purchase additional coverage for yourself, your spouse, and your dependent children up to age 26. Evidence of insurability may be required for coverage above the guarantee issued amount. These benefits are administered by MetLife.

OTHER VOLUNTARY OFFERINGS

Accident Insurance – An accident insurance plan provides a financial cushion for life's unexpected events by providing a lump sum payment when you or a covered family member experience an accident or covered event. This benefit can help you pay for everyday living expenses or your out-of-pocket medical expenses. A voluntary Accident Insurance plan with two coverage options is offered through MetLife.

Critical Illness Insurance – A critical illness insurance policy can help with daily living expenses as well as unexpected expenses that may occur in the event of a critical illness diagnosis. Critical illness insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment when you or your covered family member is diagnosed with a condition covered under the plan. A voluntary Critical Illness plan with three levels of coverage is offered through MetLife.

Pre-paid Legal and Identity Theft Protection – You also have the option to enroll in a Family Protection Plan through the Legal Club of America.

Retirement Savings Plan

St. Mary's Healthcare provides a 403(b) Retirement Savings Plan that is administered by Transamerica for pretax retirement savings contributions. St. Mary's will match 50 cents for each dollar you contribute, up your first 6% contribution (3% maximum match) in your 403(b) account.

You may also consider combining your retirement accounts, including plans with previous employers, into one account.

Employer contributions are subject to plan vesting requirements. Descriptions of plan features and benefits are subject to the plan document, which will govern in case of any inconsistencies.

Paid Time Off Benefits

PTO TIME OFF

The PTO program is a combined leave program that allows benefit eligible associates to take paid time off for vacation, personal, sick time, or holidays. PTO time is also used to supplement time off while on a leave of absence and may be used to true-up a timecard to the associate's FTE if needed to get an associate a full paycheck. Associates on accrual PTO plans may accrue time up to a cap of 240 hours. Associates on accrual plans are given the opportunity to sell back PTO time periodically during the year as well. Check with your manager on scheduling time off within your department and see HR policy 401 for more details.

The New York State paid sick leave is a component of the Paid Time Off bank and provides associates with paid medical leave if they meet specific criteria. Associates who have a PTO bank are not granted any additional hours as the amount provided pursuant to the Paid Time Off policy exceeds any leave that the associate would otherwise be entitled to under the NYPSL Law, however for recordkeeping purposes, Kronos will track hours separately as a subset of the total PTO bank.

PRN, Temporary and non benefit eligible associates will accrue one hour of paid sick leave for hours worked and may use up to a maximum of 56 hours of NYPSL per calendar year. For more information on the NYS Paid Sick Leave policy, please refer to HR policy 310.

PAID HOLIDAYS

St. Mary's Healthcare recognizes 8 holidays each year, two of which are floating holidays. Holiday time will be added to benefit eligible associates' PTO balance to use for each of the eight holidays. With the exception of the floating holidays, offices and services are limited on designated holidays to those required for patient care.

- New Year's Day
- Martin Luther King Day (Floating Holiday)
- Good Friday (Floating Holiday)

- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

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. Your health is important to us. Screenings can find cancers early when they may be easier to treat. The benefit may be used when you have a preventative cancer screening exam performed by a St. Mary's Healthcare provider. The benefit does not carry over from year to year, so reduce your risks and take time for your preventative screenings.

Associates of St. Mary's Healthcare enjoy the following other benefits of working at St. Mary's Healthcare

ASSISTANCE, SERVICES AND RESOURCES

Employee Assistance Program – EAP provides confidential assessment, referral, brief counseling, and crisis intervention services to associates and their immediate family. EAP services are free of charge.

Employee Health Services – The Employee Health Service is available as a confidential resource to our associates for health-related concerns, vaccinations, and first aid.

Provider/Associate Care Team (PACT) – This team provides a form of 'emotional first aid' specifically designed to provide crisis support and stress management interventions for health care events that are emotionally challenging and stressful.

Code Lavender – Code Lavender is an intervention when challenging situations threaten unit stability, personal emotional equanimity, or professional functioning; providing a purposeful presence, individual or team support, debriefing and follow up, complementary therapies, prayer, and other affectively based interventions.

St. Joseph's Fund – This fund has been established to provide financial assistance and resources to associates of St. Mary's Healthcare in time of extraordinary need or emergency.

Clinical Resource Nurse – RNs from our Education Department participate with our Rapid Response Team to support bedside caregivers manage change of conditions, be a resource for procedures and policy inquiries and guide application of evidence-based practices.

Minimal Lift Equipment – St. Mary's has invested in minimal lift equipment to provide a safe care environment for our patients, residents, and associates.

Chapels – St. Mary's has three chapels that are available for religious services, private prayer, and meditation.

Gift Shops – The hospital gift shops, operated by the St. Mary's Auxiliary, are located in the main lobbies of the main hospital and Memorial buildings.

Free Parking – Associates are provided free parking at all the St. Mary's healthcare locations.

CAREER DEVELOPMENT RESOURCES AND OPPORTUNITIES

- Education and training
- Tuition Reimbursement
- Foundation Grants and Scholarships
- Nursing Shared Governance
- Nurse Residency
- Clinical Ladder
- Community Service

REWARDS AND RECOGNITION

SMARTies – St. Mary's Award and Recognition Team is 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 – We are honored to recognize our associates celebrating a milestone anniversary of 5–55 years of service at an annual event.

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 – The Values In Practice Award is presented to associates who have been nominated by their peers. It is measured by how the associate exemplifies each of our Core Values. Annual awards are presented at the annual Foundation dinner and reception.



Key Terms

St. Mary's Associate: An associate employed by St. Mary's Healthcare.

FTE: This is a term that refers to the Full Time Equivalent of your position. The FTE is determined by the budgeted hours associated with our position. Your position's full time equivalent is based off of a standard 40 hour work week. If your position is budgeted at 40 hours per week, it equates to a 1.0 FTE. Positions budgeted at other standard hours per week will be a fraction of 40.

Benefit Eligible Associate: Associates are benefit eligible if they are hired into a position that has an FTE of .5 or greater. A .5 FTE is a 20 hour per week position.

- 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 the most benefits.

Base Salary: Using your base hourly rate and your standard budgeted hours, your base salary is calculated for a 52 week projection to determine your benefits. For example if your base rate is \$15.00 per hour and your position is budgeted for 40 hours per week, your base salary would be calculated to be \$31,200 (\$15 x 40 hours/week x 52 weeks).

Initial Eligibility and Benefit Enrollment Period: A newly employed associate of St. Mary's Healthcare must enroll in benefits within the first 30 days of employment. Your benefits will be effective on the first day of the month following your date of hire. If your date of hire happens to be the first day of the month, your benefits will be effective on your date of hire. The benefits that you select will be effective for 2023. It is important that you enroll in your benefits during your initial eligibility and enrollment period. Your next opportunity to change your benefits will be during open enrollment in the fall for your 2024 benefits. Changes to your benefits are not permissible outside of these time frames unless you experience a qualifying event.

While it is possible that you may enroll in your benefits within 30 days of your hire date, and that date is after your benefit effective date, the benefits will still be effective on the 1st of the month following (or coinciding with) your date of hire. It is also important to note that the initial payroll deductions may need to be adjusted in situations where the benefits were selected after the payroll has been processed that would have included the initial deductions.

Current associates who experience a job change into a position that is benefits eligible may also have the opportunity to enroll in benefits through an initial eligibility and benefit enrollment period. Please check with Human Resources if you have any questions.

Qualifying event: A qualifying event is a change in your life situation such as getting married, having a baby, or losing other health insurance coverage, that may provide you with an opportunity to enroll in or change your benefits outside of the annual open enrollment period.

Open Enrollment: An annual opportunity to enroll in or change your benefits for the upcoming calendar year.

RKSolution: St. Mary's Healthcare associates enroll in benefits through an online benefit enrollment portal called "RK Solution." This portal, provided by NFP/Rose & Kiernan, our local insurance broker, includes informational materials and links to the carriers' websites for additional information about your benefits.

Watch your St. Mary's email for a welcome message from **Employee Navigator** to access this benefits enrollment portal.

Beneficiary: Associates have the opportunity to designate a beneficiary for their life insurance plans. The beneficiary is the person(s) that will receive a payment in the event of your death. You may designate primary and contingent beneficiaries. It is important to update this information as you experience life events.

Dependent: A dependent is your legally married spouse or your child(ren) that may be covered under your benefits plans. Dependent children may be covered up to age 26 on your medical, dental, and vision plans.

Legally Domiciled Beneficiary (LDB): An individual who is an adult member of your household for at least 6 months and who does not meet the dependent definition above may be covered under your health insurance as a legally domiciled beneficiary. You may provide coverage for an LDB if you are not providing coverage for a spouse. Note that LDB benefits may not be pre-tax.

Co-pay: A fixed dollar amount that you pay for services.

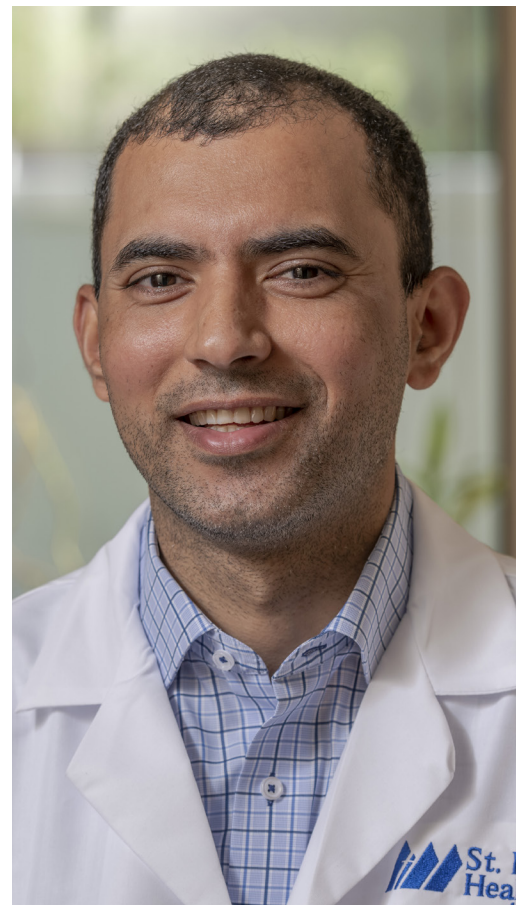
Deductible: This is the amount that you pay each year before coinsurance starts. It is satisfied by payments that you make toward your services, excluding co-pays.

Coinsurance: After satisfying the deductible, you and the plan pay a percentage of the cost of services up to the annual out of pocket maximum.

Out of Pocket Maximum (OOP): After coinsurance reaches the out of pocket maximum, the plan pays 100% for the rest of the calendar year (except as applicable i.e. co-pays).

Health Savings Account (HSA): A 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 High Deductible Health Plan (HDHP). If you elect the HDHP and contribute each pay period to an HSA, St. Mary's will also provide funds to this account. Note that you cannot receive the St. Mary's contributions unless you are also contributing to this account.

Flexible Spending Account (FSA): An account that you may contribute pre-tax dollars into each pay period that may be used to pay for qualified out of pocket expenses. Associates may elect to set up a Medical and/or Dependent Care Flexible Spending Account.



New Associate Benefit Enrollment Process

As a new associate, you will receive a welcome email from Employee Navigator at noreply@employeenavigator.com with a link to create an account on the RKSolution system. This is the system that you will use to process through and elect your benefits. It also contains additional information on each of your benefits. It is important to process through all new hire offerings on the RKSolution and enroll in or decline each of the benefits.

To enroll in the retirement savings programs with Transamerica, you will enroll directly on their website. We hope that you find this information helpful and welcome any additional questions that you may have, and wish you a successful career at St. Mary's Healthcare!

Contact Information

HUMAN RESOURCES MAIN OFFICE

Phone: 518-841-7157

Fax: 518-841-7158

Email: HumanResourcesAll@nysmha.org

RKSOLUTION CALL CENTER

The RKSolution call center is open 8:30 to 4:30
Monday through Friday at:

Phone: 518-244-4323

Email: rkxchangesupport@rkinsurance.com

TRANSAMERICA

Phone: 1-844-622-2133

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Phone: 518-843-0503 or 1-800-477-4143

