

## MEDICAL

### CDPHP

#### 1. PPO

- Higher bi-weekly premium, lower out-of-pocket cost at time of care

#### 2. HDHP

- Lower bi-weekly premium, higher out-of-pocket cost at time of care

#### Features:

- Both offer three tiers of coverage both in & out-of-network

## DENTAL

### EmpireBlue

#### 1. High Plan

- \$1,500 annual max PM

#### 2. Middle Plan

- \$1,000 annual max PM

#### 3. Low Plan

- \$500 annual max PM

#### Features:

- In-network preventative care fully covered
- Orthodontia coverage offered on High Plan
- Major services not covered in Low Plan
- Out-of-network coverage available

## VISION

### EmpireBlue

#### 1. High Plan

- \$250 frame allowance (20% off balance) & \$200 contact lens allowance

#### 2. Low Plan

- \$125 frame & contact lens allowance

#### Features:

- Both offer in-network \$10 exam & \$25 lenses co-pay
- Out-of-network reimbursement available for exams, lenses & frames

## PAID TIME OFF

- Combined leave program that allows associates to take time off for vacation, NYS Paid Sick Leave, personal, holidays & preventative cancer screenings
- Eight (8) paid holidays
- Time off varies amongst position, status & longevity

## 403(B) RETIREMENT SAVINGS (TRANSAMERICA)

- Pre-tax payroll contributions to save for retirement. Match contributions of \$0.50 for every dollar contributed up to 6% (3% maximum match)
- St. Mary's contributions are subject to plan vesting period

## Tax Advantaged Spending Accounts

### FLEX SPENDING ACCOUNT

#### Medical

- Contribute up to \$2,700/year to pay for qualified out-of-pocket medical costs. \$500 carryover provision into following plan year
- Funds available day-one of plan year

#### Dependent Care

- Contribute up to \$5,000/year to pay for qualified dependent care

### HEALTH SAVINGS ACCOUNT

- Available to associates enrolled in CDPHP HDHP
- Employer contribution to associates contributing at least \$1/pay period.

## Voluntary Benefits

- Accidental Insurance
- Critical Insurance
- Legal & Identity Theft Protection

St. Mary's provides coverage for these benefits at no cost.

Additional coverage options are available:

- Short & Long Term Disability
- Life Insurance
- Accidental Death & Dismemberment

## Questions?

Contact our team at  
518-841-7157

[smha.org](http://smha.org)