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# Benefits at a Glance - Provider Level Benefits

Effective January 1, 2018 - December 31, 2018

**\*Provider** = Behavioral Health Manager, Clerical Supervisor, Practice Leader, Billing/Coding Manager, Administrator, Human Resources Manager, Nurse Practitioner, Psychiatrist, Physician, Dentist, Advanced Practice Registered Nurse or Physician Assistant of CHCRR and regularly working at least 20 hours each week. Does not include Per Diem or Temporary Status Employees.

## Benefit/Coverage

## Carrier

### **Health Insurance (employee pays portion)**

**CIGNA/GW**

Employees may pay their monthly contributions on a pre-tax basis. The plan design is an HSA model. Preventative care benefits are covered at 100% and all other services go toward the calendar year deductible. You must use the CIGNA/GW Healthcare Network of Providers to receive the highest level of benefits.

### **Vision Insurance (included with health plan only)**

**VSP**

Only employees enrolled in the health insurance plan are eligible to be on the vision plan.

### **Dental Insurance (employee pays a portion of either plan)**

**Northeast Delta Dental**

Employees may pay their monthly contributions on a pre-tax basis. There are two plan designs to choose from, a preventative only plan design and a comprehensive plan design, which covers diagnostic and restorative services.

### **Group Life/AD&D Insurance (100% employer paid)**

**The Standard Insurance Company**

3 X Annual Earnings with a maximum benefit of \$500,000

### **Short Term Disability**

**CHCRR**

Elimination period before benefit starts for disability due to accident - 1day; sickness - 7 days. Benefit period maximum to 26 weeks. Benefit equal to 100% of weekly salary.

### **Long Term Disability (100% employer paid)**

**The Standard Insurance Company**

Benefit waiting period is 180 days (covered by Short Term Disability)  
Benefit period up to normal social security retirement age. Benefit equal to 70% of pre-disability earnings up to \$14,286 for a maximum monthly benefit up to \$10,000 per month.

### **Additional Life Insurance (100% employee paid)**

**The Standard Insurance Company**

Employees may elect to purchase additional life insurance for themselves as well as for their spouse and children. Employees may pay the premiums on the voluntary life insurance on a pre-tax basis.

### **Accident Insurance (100% employee paid)**

**Security Mutual Life of NY**

Employees may pay the premium on the accident insurance on a pre-tax basis. Accident Insurance provides added financial protection for accidents both on and off the job. Accident insurance can be purchased for the entire family.

### **Long Term Care Insurance**

**UNUM**

#### **(Base plan for employee is 100% employer paid)**

The base plan includes a 3 year benefit, \$1000 per month, with no inflation. Employees may elect to increase this coverage at their expense. Employees may also elect to cover additional family members at their expense. These contributions may be paid on a pre-tax basis.

### **Critical Illness Insurance (100% employee paid)**

**UNUM**

Employees may pay the premium on the critical illness insurance on a pre-tax basis. Critical Illness Insurance provides added financial protection for a number of critical medical conditions. Coverage is also available for your spouse. Children are automatically covered for 25% of the employee coverage.

### **Retirement - 403(b)**

**MassMutual**

Employee may arrange to contribute after 30 days of employment. Contribution limits for 2015 are \$18,000; with additional \$6,000 as "catch-up" for age 50 and over. ER match equals 25% of employee contribution for year up to 6% benefit compensation. After employee's first full year of service they will receive a 4% Employer Contribution.

### **SAGE Tuition Rewards**

**National-Life Group**

An additional benefit offered through your 403(b) plan, **AT NO CHARGE TO YOU**, which allows for accumulation of tuition points to use toward the cost of college tuition at participating colleges.