



## **2018 EMPLOYEE BENEFITS SUMMARY FOR EMPLOYEES TRANSITIONING ON JULY 1, 2018**

Care Design New York is pleased to offer the following benefits package to its employees. This document is intended to provide a brief summary of Employee Benefits, including eligibility requirements and effective dates. Additional information regarding these benefits will be available in the Employee Handbook.

### **Definitions:**

Full-time – Scheduled for and working 35-40 hours per week (exclusive of lunch). Note: Full-time for health insurance benefit is defined at 30 hours or more per week.

Part-time with benefits – Scheduled for and working between 20 and 34 hours per week.

Part-time, non-benefit eligible – Scheduled for and working 19 hours or less per week; employees are eligible only for those benefits required by law, as well as those benefits universally available through Care Design New York, as outlined.

Pro-rated time-off benefits – For purposes of time off accruals, 40 hours per week is full time. Employees working less than 40 hours (but at least 20) will accrue time-off on a pro-rated basis. For example, an employee who works 35 hours per week will accrue 35 hours for each week of time-off and 7 hours for each holiday.

# Health and Wellness

## **Health Insurance**

Choice of plans with Empire Blue Cross and Blue Shield. The effective date of insurance for benefit eligible employees is July 1, 2018; employee's portion of the premium will be deducted on a pre-tax basis (Premium Only Plan) through Section 125 Plan regulations. Care Design NY is providing a significant payment toward the plans offered. In addition to individual coverage, we are offering employee + spouse, employee + child(ren), and family coverage levels. Payroll deduction costs and the details of benefits for each of the plans and coverage levels are provided with the documents on our website at [www.caredesignny.org/job-descriptions](http://www.caredesignny.org/job-descriptions), password: CDNY.

There are added benefits included in each of the Empire Blue Cross and Blue Shield health insurance plans such as the telemedicine benefit - "Live Health Online" and the "Blue Card", which provides access to their national network of providers.

## **Vision Insurance**

Care Design NY offers Vision Insurance through Blue View Vision and pays 100% of the premium for whatever coverage level suits your needs.

## **Dental Insurance**

Provided through Delta Dental; available to both full time and part-time-with-benefits employees on July 1, 2018; three plan levels are available – gold, silver and bronze. The employee payroll deduction for dental insurance is deducted on a pre-tax basis (Premium Only Plan) through Section 125 plan regulations. Payroll deduction costs and the details of benefits for each of the plans and coverage levels are provided on our website at [www.caredesignny.org/job-descriptions](http://www.caredesignny.org/job-descriptions), password: CDNY.

## **Employee Assistance Program (EAP)**

ESI Total Care provides employee assistance in the form of 24-hour telephone consultation, up to three face-to-face counseling appointments for employee or immediate family; training for employees and supervisors; and assistance with financial, legal matters, family work and life issues, etc. 100% of the premium is paid by Care Design NY.

## **Life Insurance**

\$50,000 of basic life and accidental death and dismemberment insurance coverage is provided through First Reliance Standard Life Insurance Company; benefit eligible employees working 30 hours or more per week are eligible on date of hire. Care Design NY pays 100% of the group life, AD&D premium. Coverage reductions occur beginning at age 65. This group term coverage terminates when employment ends or upon retirement, whichever occurs first.

## **Supplemental and Dependent Life Insurance**

Life Insurance coverage is also available on a voluntary basis; benefit eligible employees working 30 hours or more per week are eligible on date of hire. Employees have the option of \$10,000 to \$500,000 in increments of \$10,000. The guaranteed issue amount is \$50,000 for employees under age 70. The employee's spouse has the option of \$10,000 to \$500,000 in increments of \$10,000 and a guaranteed issue amount of \$10,000. Dependent Children can be covered by increments of \$1,000 up to age 6 months and \$5,000 or \$10,000 for ages 6 months up to age 26. These voluntary benefits also have coverage reductions that begin at age 76. This coverage terminates when employment ends or upon

retirement, whichever occurs first. Evidence of insurability must be completed and is subject to review and approval by First Reliance Insurance for amounts over the guarantee issue amount.

### **New York State Short Term Disability Insurance (NYS STD)**

Provides benefit of 50% of average weekly wages up to a maximum of \$170/week for up to 26 weeks; Employees are eligible following 30 days of employment.

### **Long-Term Disability**

Provided through First Reliance Standard Life Insurance Company; equal to 60% of salary for full-time and part-time-with-benefits employees (maximum salary of \$135,000) to age 65; eligible as of 7/1/2018; 100% of premium paid by Care Design New York.

### **NYS Paid Family Leave (PFL)**

Provides a benefit of 50% of average weekly wages up to a maximum of \$652.96/week for up to 8 weeks of leave during a rolling 12-month period in accordance with NYS Paid Family Leave Act. Employee pays 100% of premium as established by New York State. Employees who work a regular schedule of 20 or more hours per week are eligible after 26 consecutive weeks of employment. Employees who work less than 20 hours per week are eligible after working 175 days, which do not have to be consecutive.

## **Retirement and Financial Benefits**

### **401k Retirement Plan**

Care Design NY will offer a 401k Retirement Plan to employees who work 20 hours or more per week. Eligibility for employees transitioning as of July 1, 2018 is immediate. There is no waiting period to begin participating. CDNY will make a non-contributory contribution (employee does not have to contribute to receive this employer contribution) equal to 3% of an employee's salary. In addition, CDNY will provide a 50% match on employee contributions of up to 4%. So, all eligible employees will receive a 3% contribution made by CDNY and employees who contribute 4% of their compensation will receive an additional 2% in employer contributions, for a total contribution to retirement of 7%. Employees may make additional contributions to the plan, up to the IRS limits. Details on the plan will be forthcoming.

### **Flexible Spending Account (FSA) (DCB)**

A Flexible Spending Account is a great way to pay for out of pocket medical, dental and dependent care expenses with your tax-free income. Available to benefit eligible employees for qualifying Medical, Dental (FSA) or Dependent Care (DCB) costs. Salary Reduction Agreements are required upon hire date and annually during open enrollment. This benefit is funded by employees through payroll deduction. The maximum amount allowed for use for medical and dental expenses is \$2,650 and the maximum for dependent care expenses is \$5,000. Deductions are made on a pre-tax basis. Confidential claims administration is handled by Rose and Kiernan Insurance.

### **Tuition Reimbursement**

Care Design NY will offer tuition reimbursement. The details of this benefit are not yet formalized and will be announced at a later date. A tuition reimbursement program will be in place by July 1, 2018.

# Time Off

## Holidays

Care Design NY provides 15 holidays to employees who work at least 20 hours per week. We recognize the religious and personal preferences of our employees and that there is variation within each work location of whether the office is open or closed on certain days. As such, some holidays will be fixed, in that CDNY will not have any expectation that an employee work on that day. They are as follows:

New Year's Day  
Martin Luther King Day  
Memorial Day  
4<sup>th</sup> of July  
Labor Day  
Thanksgiving Day  
Christmas Day

The remaining eight holidays will be floating holidays and are able to be used for any reason. Two floating holidays are earned as of the first day of each quarter (January 1, April 1, July 1, October 1). There is no waiting period for the holidays designated above. Also, as an employee who is transitioning, two floating holidays are available immediately upon hire date of July 1, 2018.

Pro-rating: Employees who work 40 hours per week earn 8 hours per holiday. Employees who work less than 40 hours, but at least 20 hours per week earn holiday time on a pro-rated basis. For example, an employee who works 30 hours per week will earn 6 hours for each holiday. (30 hours is 75% of 40 hours; 8 hours x 75% = 6 hours)

## Paid Time Off (PTO)

Employees of Care Design NY who work 20 or more hours per week are eligible to accrue time off. Please note that the accruals will be pro-rated for schedules which fall in between full time (40 hours) and half time (20 hours). As a transitioning employee, you will accrue time according to the schedule below, using your ORIGINAL HIRE DATE WITH YOUR CURRENT AGENCY to determine "years of service".

PTO is available to be used for all types of eligible absences including vacation, sick time, funeral leave, personal leave, etc.

- Accrues bi-weekly and is earned after the pay period is ended.
- Rate of accrual increases with seniority, up to the maximum.
- PTO may be used to supplement the employee's work week due to absence. PTO time requested cannot cause the total hours paid for the week to exceed the employee's agreed-upon hours.
- Accrual cap is 240 hours for 40 hour employees (pro-rated for part-time).

### **PTO ACCRUAL RATES**

Based on a 40 hour week / 26 pay periods per year

<b>Years of Service</b>	<b>PTO Earning Rate</b>
Up to 1 year	6.15 hours
After 1 year	6.54 hours

After 2 years	6.92 hours
After 3 years	7.31 hours
After 4 years	7.69 hours
After 5 years	8.46 hours
After 6 years	9.23 hours

In addition to the accelerated PTO accrual, by giving credit using original agency hire date, employees who are transitioning employment to CDNY as of July 1, 2018 will receive an amount of time-off in their PTO bank that is based on years of service with the agency from which they are transitioning as follows:

Length of Service	Date of hire with original agency	Number of hours PTO given (pro-rated for part-time)
Up to 3 years	7-1-2015 – 6-30-2018	40 hours
3 years but less than 10 years	7-1-2008 – 6-30-2015	50 hours
10 years of service or more	6-30-2008 or before	60 hours

### **Sick/Safe Leave – New York City Employees Only**

Employees who work in New York City are covered by the Earned Safe and Sick Time Act. This law provides a specific bank of time for employees to use for sick time and/or Employees accrue sick/safe leave at the rate of one hour for every 30 hours worked, up to a maximum of 40 hours of sick leave per calendar year.

### **Jury Duty**

Employees are granted paid time off at base pay, however, employees are required to reimburse Care Design NY any amount received for jury duty exclusive of meal allowance and mileage. The jury subpoena or notice must be given to your supervisor. Employees are expected to report for work if the jury service is less than a full-day.

### **Military Leave**

Leave is provided under the Uniformed Services Employment and Reemployment Act of 1994; benefit time does not accrue; PTO time may be used.

## **Miscellaneous**

### **Workers' Compensation Insurance**

Care Design NY provides workers' compensation insurance for all work related injuries and accidents. This coverage would apply for lost work time in excess of seven calendar days and/or medical payments for injuries that occur on the job, including motor vehicle accidents that occur while working.

### **Employment Practice Liability Insurance**

Employment practice liability insurance coverage is provided for all employees; this insurance does not cover consultants or independent contractors.

### **Professional Development**

Paid leave may be granted to attend conferences and seminars and requires prior supervisory approval. If attending under the sponsorship of Care Design NY, legitimate expenses will be paid for that conference.

In some cases, Care Design NY may not be able to sponsor attendance of employee but may allow an employee to use paid leave. Employees are responsible for all costs related to the conference, travel, etc.

### **Payroll Distribution**

Bi-Weekly every other Friday. First payday for transitioning employees is July 12, 2018. This is a paycheck for one week (July 1 – July 7).

### **Direct Deposit**

Available with any bank or credit union.

This document is intended to provide a brief summary of Employee Benefits offered by Care Design New York. Employees with questions regarding these benefits may speak with Human Resources or email questions to [transition@caredesignny.org](mailto:transition@caredesignny.org) or visit our website at [www.caredesignny.org/job-descriptions](http://www.caredesignny.org/job-descriptions), password: CDNY for additional details.

.

