

FLEXIBLE SPENDING ACCOUNTS

After 90 days of employment and once a year at Open Enrollment, benefit eligible employees can elect to establish a flexible spending account (FSA). Employees electing to do so can use pre-tax earnings to pay for qualified un-reimbursed medical and/or dependent care expenses.

When an employee elects to establish a flexible spending account, they agree to reduce their wages by a set amount. This money is not taxed (unlike normal wages which would be) and is put into a special account. An employee may set aside up to \$2,500 per calendar year for un-reimbursed medical expenses and up to \$5,000 (\$2,500 for marrieds filing singly) for dependant care expenses. When the employee incurs an eligible expense, they submit a receipt and our flexible spending account administrator cuts the employee a check for this amount.

Dependent care expenses can only be reimbursed to the extent that sufficient funds exist in the FSA account.

Flexible spending accounts are great ways to pay for medical and dependent care costs and can result in significant savings to an employee.

Up to maximum of \$500 can be rolled over from one benefit year to the next. This will not affect the maximum allowable set aside for each new benefit year.

DEBIT CARDS

Debit cards are available to employees who have elected to set aside their own money in a Medical FSA. Using a debit card is convenient and does not require an employee to pay out of their own pocket and then seek reimbursement for a covered expense. While convenient, staff using cards will need to retain receipts for covered expenses and to comply with all other requirements for the plans in which they are enrolled. If you would like a debit card, please contact anyone in Human Resources for assistance. *Debit Cards are not required to access the Flexible Spending Accounts.*

SHORT-TERM DISABILITY INSURANCE

All employees are covered by NYS mandated short-term disability insurance. Employees contribute \$1.20 per pay period toward this coverage and NHR pays the remainder.

At Open Enrollment and when initially benefit eligible (after working 90 days), benefit eligible employees can purchase additional short-term disability insurance coverage through payroll deduction.

DENTAL INSURANCE

After 90 days of employment, benefit eligible employees are eligible for dental insurance for themselves, their spouse (or domestic partner) and children. *Imputed income will be calculated for employees covering domestic partners.*

	Delta Dental of NY Bi-Weekly		
FT: Standard	\$ 6.00 Employee	\$12.00 Family	
Premier	\$ 9.00 Employee	\$17.00 Family	
Platinum	\$11.00 Employee	\$21.00 Family	
PT: Standard	\$ 8.49 Employee	\$22.54 Family	
Premier	\$12.66 Employee	\$33.61 Family	
Platinum	\$14.67 Employee	\$37.57 Family	

Group # 18143 / Deltadentalins.com / 800-932-0783

VISION CARE INSURANCE

After 90 days of employment, benefit employees are eligible for vision care insurance for themselves, their spouse (or domestic partner) and children. *Imputed income will be assessed to employees covering domestic partners.* This insurance covers vision exams every 12 months and provides coverage for glasses and/or contacts every 24 months.

Guardian Vision
Bi-Weekly

FT/PT: Employee \$1.65 or Family \$3.54

Group # 299097 Guardian Anytime.com

LONG-TERM DISABILITY INSURANCE

After 90 days of employment, benefit eligible employees will be provided with long-term disability insurance. This coverage will provide a benefit of 50% of the employee's pre-disability income from NHR (up to \$7,000 per month). NHR will pay the entire cost of this premium.

At Open Enrollment, benefit eligible employees may elect to purchase additional insurance to bring their total coverage to 66.66% of the employee's pre-disability income from NHR (up to \$7,000 per month). The employee will pay for this coverage via convenient payroll deduction. This insurance is convertible should the employee leave NHR.

ACCIDENT INSURANCE

At Open Enrollment, held once a year, benefit eligible employees can purchase an accident insurance policy for themselves, spouse/domestic partner and/or children at group rates. The premium will be paid by convenient payroll deduction on a pre-tax basis. This insurance is portable at group rates should the employee leave NHR.

LIFE INSURANCE

After 90 days of employment, benefit eligible employees are enrolled in group term life insurance. The coverage is equal to 100% of the employee's annual salary/wages (up to \$150,000). *NHR pays 100% of the premium for this coverage.* This insurance is convertible should the employee leave NHR.

At Open Enrollment, benefit eligible employees can elect to purchase additional life insurance for themselves, spouse/domestic partner and/or children at group rates. The premium will be paid by payroll deduction. This insurance is portable at group rates should the employee leave NHR.

AUTO/RENTERS/HOMEOWNERS INSURANCE

Benefit eligible employees can purchase automobile, renters or homeowners, and umbrella liability insurance for themselves and spouse/domestic partner at group rates through a payroll deduction.

Employees can elect this coverage at any time during the benefit year and can obtain a free quote from Travelers by calling Donna Betts from Hickey-Finn & Co., Inc. at (845) 471-6200 x18 or e-mailing her at bettsdo@cs.com. Employees can also obtain a free quote by calling Stephan Fantini at Liberty Mutual at (845) 471-6500 or e-mailing him at stephan.fantini@libertymutual.com. When calling, please identify yourself as an NHR employee.

CANCER INSURANCE

At Open Enrollment, held once a year, benefit eligible employees can purchase cancer insurance themselves, spouse/domestic partner and/or children at group rates. The premium will be paid by payroll deduction on a pre-tax basis. This insurance is portable at group rates should the employee leave NHR.

BANKING

NHR has established Citizens Bank for the benefit of NHR employees and their families. Please contact Aretha Thompson or email aretha.l.thompson@citizensbank.com for info regarding Free Checking.

PAID TIME OFF- PTO

PTO can be used for any purpose if requested/approved at least 72 hours in advance (though requests should be made with as much advance notice as possible). For illness of employee or family member or for other personal emergency, PTO balances can be accessed with less than 72 hours notice (though normal call-in rules apply). Time used in this manner will be considered an unscheduled absence.

PTO can be used when an employee completes their 90 day probationary period (unless probation is extended). If an employee in good standing gives two weeks (4 weeks for exempt employees) written notice of resignation, 50% (depending on length of service) of their unused PTO leave balance is paid on separation of employment.

At the end of each calendar year, up to 120 hours (FT) or 60 hours (PT) PTO carries over to the following year's PTO balance. The remainder can be sold as part of PTO Cash-In (if applicable) or rolled over into a Personal Sick Bank.

PTO CASH-IN

Full-time employees will be given the opportunity to sell back up to 120 hours (FT) or 60 hours (PT) of unused PTO which they have accumulated in the prior .

Employees will receive 80% of the amount obtained by multiplying the number of PTO hours sold by the employee's hourly wage rate then multiplied by 80%. This amount is returned over the course of the following calendar year (in 26 installments with each paycheck). However much time an employee sells, they must begin the new calendar year with at least 120 hours (FT) or 60 hours (PT) PTO.

VERIZON WIRELESS

All Employees can receive a discount on their Verizon Wireless bill of up to 22%. Once hired the employee should go to: www.verizonwireless.com/discounts and provide your NHR email address. A confirmation email will be sent back to the work email address. Click on the link enclosed in the email within 72 hours to complete validation.

If you have questions or want additional information about your benefits, please call the NHR Human Resources Department at (845) 473-3000. Ask to speak to Amanda McDonald (Ext. 1339), Linda Milroy (Ext. 1330) or Alice M. Dickey (1338)

PERSONAL SICK BANK (PSB)

A personal sick bank will be established for each employee. Excess PTO from the preceding calendar year will accumulate in the personal sick bank which can be accessed for the illness of the employee or a family member when the employee's PTO balance is less than 25 days (FT: 200 hours, PT: 100 hours). There is no cap to the personal sick bank and the leave does not expire. There is no payout of the unused balance should the employee leave NHR.

CIIB BANK

NHR employees have established a Catastrophic Illness and Injury Bank that allows employees to voluntarily contribute PTO or PSB hours to a bank of paid leave which can be accessed by a benefit eligible member when they or their family members experience a significant illness or injury which keeps them out of work for three weeks or more. Using CIIB, employees can continue their wages and benefits by as much as twelve additional weeks beyond the time their own paid leave would be exhausted. See the CIIB Guidelines in the CBA for more details.

TUITION REIMBURSEMENT AND TRAINING OPPORTUNITIES

Benefit eligible employees may request reimbursement of up to \$500.00 per semester (FT) or up to \$250.00 per semester (PT) for undergraduate or graduate study in *any* discipline at any accredited educational institution. Reimbursement will be tax free to an employee.

NHR will liberally approve (and pay for) employees to attend work-related workshops and seminars. In addition, NHR will underwrite the entire cost (tuition, books, fees) of completing the credit bearing courses leading to a Direct Care Certificate I & II at Ulster and Dutchess County Community Colleges and the National Direct Support Professional Certification.

PLUM BENEFITS

Plum Benefits offers discounts to NHR employees of up to 50% off tickets and up to 60% off hotels, with access to preferred seating and special offers for top shows, attractions, theme parks, sporting events, movie tickets, hotels and much more. When registering use your NHR email address and create your own password. Go to: <https://www.plumbenefits.com/index.php>

VOLUNTARY RETIREMENT SAVINGS PLAN

NHR has established a 403(b) plan (GSRA) administered by TIAA-CREF which allows full-time employees to save for their retirement through convenient payroll deductions. The contributions are made using pre-tax dollars. Employees can start/modify/stop contributions to a GSRA at any time during the benefit year. For 2016, employees 49 and younger can contribute as much as \$18,000.00, and those who will be 50 and older can contribute as much as \$24,000.00. Call TIAA-CREF at (800) 842-2776 for more information or visit their website at www.tiaa-cref.org.

EMPLOYEE ASSISTANCE PROGRAM

EAP provides full-time employees (and family members residing with them) with free confidential motivational counseling, information, and referral services for themselves and family members experiencing difficulties that adversely affect their lives. You can call for help with the following:

Legal Referrals

EAP is offered through The WorkPlace at (845) 485-3710. The 24 hour EAP crisis line is (800) 724-0917.

Family Relationship Issues	Stress (Personal/Work)
Substance Dependency	Financial Issues
Elder Care Issues	Work-Related Issues
Emotional Issues	You Need Someone to Listen

EMPLOYEE REFERRALS

NHR values the expertise of our existing employees in knowing what qualities a person needs to succeed at NHR. Accordingly, for each employee-referred candidate that NHR hires and successfully completes their 90-Probationary period of employment, NHR will provide an Employee Referral.

- ◆ Employee Receives \$500 for a FT Referral
New Hire Receives \$250
- ◆ Employee Receives \$250 for a PT Referral
New Hire Receives \$125
- ◆ Employee Receives \$100 for a Relief or Per Diem Referral



Employee Benefits Guide for Benefit Year 12/01/15-11/30/16

New Horizons Resources, Inc.

123 West Road
Pleasant Valley, NY 12569
(845) 473-3000

www.nhrny.org

This leaflet is available online at http://www.nhrny.org/employee_info.html

This leaflet is intended to be an easy to use guide to your benefits as an NHR employee. If there is a disagreement between the information provided in this guide and the NHR Personnel Practices Manual, and/or Collective Bargaining Agreement and/or underlying plan documents, the terms contained in the NHR Personnel Practices Manual, Collective Bargaining Agreement and/or underlying plan documents shall prevail.

HEALTH INSURANCE

After 90-days of employment, benefit eligible employees can elect to enroll in the NHR-sponsored group health insurance plan.

An employee can elect coverage for themselves, their spouse (or domestic partner) and/or children. The employee's contribution (if any) toward the cost of coverage is taken out of each paycheck using pre-tax dollars. As required by law, imputed income will be assigned to employees covering domestic partners.

	Single	EE/Child(ren)	EE/Spouse/Partner/Family
Biweekly: Full Time	\$30.00	\$ 40.00	\$ 60.00**
Biweekly: Part Time	\$65.00	\$100.00	\$160.00**

** This amount does not include a \$50 per pay period surcharge for spousal/domestic partner coverage and family coverage. The employee must provide documentation acceptable to NHR that establishes that their spouse does NOT have other non-governmental health insurance options available to them.

** This amount includes a \$10 per pay period wellness discount for employee/spousal/domestic for those who have provided the needed documentation as part of the wellness program.

HEALTH CARE BUYOUT

After 90 days of employment, benefit eligible employees who submit documentation to NHR showing that they have health insurance coverage can elect to receive a health care buyout in lieu of participating in an NHR-sponsored group health insurance plan.

The buyout consists of \$60.00 added to a full-time employee's earnings every pay period. That amounts to \$1,560.00 per year. Employees who are part-time will receive \$25 per pay period. That amounts to \$650.00 per year. Employees can elect the buyout when initially eligible for health insurance at NHR, annually at Open Enrollment, or if there is a qualifying mid-year status change.

In addition, benefit eligible employees who participate in NHR's wellness program will receive an additional \$10.00 off their bi-weekly premium. Spouses must participate if covered through an NHR employee.

EMPLOYEE DISCOUNTS

Several local businesses currently offer NHR employees discounts on the cost of goods and services (discounted cell phone service, for example). Look for information on discounts in the monthly employee newsletter, *Inside NHR* or through email communications from HR or by calling the HR Department for more information.

ROYAL CARTING

\$20 Discount off your bill w/proof of NHR employment