

What is it? And when do I get it?	Am I eligible?	How do I get it?
Health and Prescription Insurance		
<p>Saratoga Hospital's medical plans are an Exclusive Provider Organization (EPO) providing benefits through a domestic network of hospital facilities and providers and a non-domestic local and national network. Refer to the Courtesy Discount Policy in the Admin. III Manual Policy # 6.5 for a current list of providers in the domestic network. The plan is administered by CDPHP. Two plan options available: \$250 or \$500 deductible. Refer to plan summaries. The health plan includes a benefit for diabetic monitoring equipment under durable medical equipment.</p> <p>Coverage is effective the 1st of the month following date of hire. Coverage is available for dependent children to the end of the month in which they turn 26.</p> <p>Co-pay structure is as follows:</p> <ul style="list-style-type: none"> • \$10 generic • \$40 brand • \$55 non-formulary brand • Specialty drug (Tier 4) is 25% coinsurance after deductible (max of \$150 for 30 day supply) • Specialty drug (Tier 5) is 37.5% coinsurance after deductible (max of \$150 for 30 day supply) <p>The mail order option through CVS Caremark for a 90 day supply for a co-pay of 2.5 times the 30 day co-pay cost providing some additional savings.</p> <p>CDPHP also provides a program called <i>Rx for Less</i> that provides significant savings on certain medications with a cost of only \$1.00 per script. More information is available at CDPHP.com and the Employee Center on the hospital intranet.</p> <p>***Plan provides Domestic Partner Benefits.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr. employees and 37.5 for all other employees per pay period</p>	<p>Complete online enrollment found in the employee's online personnel record in UltiPro within 31 days of hire or status change.</p>
Dental Insurance		
<p>Comprehensive dental insurance plan offered through Delta Dental provides cleanings and x-rays once every six months as well as additional coverage for fillings, extractions, orthodontia, implants, etc.</p> <p>Coverage is effective the 1st of the month following date of hire.</p> <p>Coverage is available for dependent children to the end of the month in which they turn 26.</p> <p>***Plan provides Domestic Partner benefits.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Complete online enrollment found in the employee's online personnel record in UltiPro within 31 days of hire or status change.</p>
Vision Insurance		
<p>Comprehensive vision plan through Davis Vision offers annual eye exam @ \$10 co-pay, lens purchase every year, frame purchase every two years.</p> <p>Coverage is effective the 1st of the month following date of hire.</p> <p>Coverage is available for dependent children to the end of the month in which they turn 26.</p> <p>***Plan allows coverage for domestic partners.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Complete online enrollment found in the employee's online personnel record in UltiPro within 31 days of hire or status change.</p>

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Flexible Spending Accounts (FSA)		
<p>Our FSA, administered through Lifetime Benefits Solutions offers two accounts options:</p> <ol style="list-style-type: none"> 1. Healthcare account for unreimbursed medical expenses up to \$2,650. 2. Dependent care account for childcare costs up to \$5,000. <p>Amounts are withheld on a pretax basis.</p> <p>Plan offers a "debit" card to provide more ease of use and less claim paperwork.</p> <p>Plan offers a grace period allowing expenses incurred between January 1st and March 15th of the following calendar year to be paid with prior year funds.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Complete online enrollment found in the employee's online personnel record in UltiPro within 31 days of hire or status change.</p>
Company Paid Life Insurance		
<p>Term life insurance purchased by the hospital through Unum Insurance Co. equal to one times the employee's base annual salary up to \$200,000 for hospital employees. Benefit begins the 1st of the month following 3 months of employment.</p>	<p>FT employees only budgeted @ 72 hours or more per pay period</p>	<p>No enrollment paperwork required. Benefit is automatic. Must complete beneficiary form.</p>
Company Paid Long Term Disability Insurance		
<p>Purchased by the hospital through Unum Insurance Company.</p> <p>This benefit provides 60% of the employee's monthly salary up to a maximum benefit of \$10,000 following a 90 day wait period.</p>	<p>FT salaried employees and eligible PT salaried providers</p>	<p>Benefit is automatic for eligible employees.</p>
Employee Assistance Program (EAP)		
<p>EAP is paid for by the hospital to provide employees with 24/7 free and confidential support service designed to help the employee and/or their immediate family with any issues, concerns or problems affecting their lives.</p>	<p>All employees</p>	<p>Contact the EAP directly. The telephone number is 793-9768 OR contact Human Resources for more information.</p>
Personal and/or Educational Leave of Absence		
<p>Eligible employees may request a personal leave of absence of up to thirty (30) days.</p>	<p>All employees who have completed their 6 month introductory period</p>	<p>Leave request must be submitted in writing to Manager/Director 30 days in advance or within a reasonable period for emergent leave needs.</p>
Leave of Absence under the Family Medical Leave Act (FMLA)		
<p>Eligible employees can receive up to 12 weeks of leave in a rolling backward twelve month period for:</p> <ul style="list-style-type: none"> ▪ Their own serious health condition that makes them unable to perform their job ▪ To care for a spouse, parent or child with a serious health condition ▪ To care for the employee's child after birth or placement for adoption or foster care ▪ For incapacity due to pregnancy, prenatal care or child birth ▪ Because of a qualifying exigency as a result of your spouse, son or daughter or parents are on active duty or call to active duty in support of a contingency operation ▪ Because you are the spouse, son or daughter, parent or next of kin of a covered service member with a serious injury or illness 	<p>All employees who have worked for the organization for at least 12 months and who have worked at least 1,250 hours in the immediately preceding 12 months of the need for leave</p>	<p>Contact Human Resources for the necessary paperwork. Leave request must be submitted in writing to Manager/Director 30 days in advance of leave start or within a reasonable period for emergent leave needs.</p>

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NYS Disability		
This statutory benefit is coordinated through the Unum Insurance Co. and provides a benefit of 50% of the employee's average weekly wage up to a maximum of \$170 per week for a period of up to 26 weeks for any non-work related injury or illness including disability due to pregnancy. Benefits begin on the 8 th day.	All employees	Contact Human Resources for the necessary paperwork and information to initiate a claim.
Workers Compensation		
This statutory benefit is coordinated through PMA Insurance and provides a benefit of two-thirds of the employee's average weekly wage up to a maximum of \$870.61 per week (7/01/17 – 6/30/18) for absences due to a work related injury.	All employees	Contact the Employee Health Dept. for the necessary paperwork and information to initiate a claim.
New York Paid Family Leave starting Jan. 1, 2018		
<p>This statutory benefit is administered through the Unum Insurance Co. and provides a benefit of 50% which is based on the current NY State average weekly wage which is announced annually. For 2018 this benefit will provide up to 8 weeks of paid leave for employees who meet the statutory eligibility test of 26 consecutive weeks worked for full time employees and 175 days for part time employees based on a rolling backward calendar determination. A waiver of this benefit is possible for employees who would not meet the eligibility test however once an employee meets the test the waiver is void. Contact Human Resources for more information on the waiver. This leave can be used for:</p> <ul style="list-style-type: none"> ▪ Bond with a new child after birth, adoption, foster care placement. Adoption/foster care can be taken before the event if necessary. ▪ To care for a family member living in close physical proximity with a serious health condition. Family member is defined as child, parent, grandparent, grandchild, spouse, domestic partner. Step children, parents and grandparents are also included. ▪ Qualifying military exigency. <p>*** A waiver of this benefit is possible for employees who would not meet the eligibility test however should an employee meet the eligibility test the waiver is void and deductions may go back to original date of hire. Contact Human Resources for more information.</p>	All employees	Contact Human Resources for the necessary paperwork. Leave request must be submitted in writing to Manager/Director 30 days in advance of leave start or within a reasonable period for emergent leave needs.
Paid Time Off CLT and CAT		
Each eligible employee accrues time each pay period in two separate banks; Combined Leave Time (CLT) and Catastrophic Sick Time (CAT). CLT is used for all vacation, sick, personal and holidays. CAT is used for extended illnesses beyond 3 consecutive days. Time is accrued based on hours worked up to a maximum each pay period. The maximum accrual increases over time based on the employee's length of service. Employees are offered quarterly options to cash in or deposit into their retirement account some of their accrued CLT.	PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period	Benefit is automatic for eligible employees. New hires cannot use accrued time during their first six months of employment.
Bereavement		
Bereavement time is a benefit providing paid time off for up to five consecutive days following the death of certain family members.	PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period	Benefit is provided through the payroll process upon notification by the employee to their Manager/Director.

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Holidays												
<p>Saratoga Hospital observes specified national holidays in a manner consistent with the requirements of our 24 hour a day – 7 days a week commitment to our patients. The obligation to work on holidays is shared among the individual department’s work force. Some departments are able to close, or reduce staffing, on the recognized holidays as follows:</p>												
<ul style="list-style-type: none"> ▪ New Year’s Day ▪ President’s Day ▪ Memorial Day 	<ul style="list-style-type: none"> ▪ Independence Day ▪ Labor Day 	<ul style="list-style-type: none"> ▪ Thanksgiving Day ▪ Christmas Day 										
Shift Differential												
<p>The hospital pays the following shift differentials:</p> <table border="0" style="margin-left: 20px;"> <tr> <td>Evening Shift*</td> <td style="text-align: right;">12%</td> </tr> <tr> <td>Night Shift*</td> <td style="text-align: right;">20%</td> </tr> <tr> <td>Weekend</td> <td style="text-align: right;">10%</td> </tr> <tr> <td>In Charge</td> <td style="text-align: right;">\$1.00 per hr</td> </tr> <tr> <td>On Call</td> <td style="text-align: right;">\$2.50 per hr</td> </tr> </table> <p>*The differential is paid if you work a minimum of 4 hours on an evening or night shift.</p>	Evening Shift*	12%	Night Shift*	20%	Weekend	10%	In Charge	\$1.00 per hr	On Call	\$2.50 per hr	<p>Certain positions are eligible for this benefit</p>	<p>Contact Human Resources to determine if your position is eligible.</p>
Evening Shift*	12%											
Night Shift*	20%											
Weekend	10%											
In Charge	\$1.00 per hr											
On Call	\$2.50 per hr											
Retirement Plan												
<p>All employees are automatically enrolled in our 403 (b) retirement plan for 2% of their gross compensation after the first 30 days of employment. Employees can contribute up to \$18,500 each year into their 403(b) account. Employees age 50 and over can contribute an additional \$6,000 annually.</p> <p>The hospital contributes an amount equal to 2.75% of each eligible employee’s annual compensation into their account as well as contributing a match amount which is based on the employee’s years of plan service for those employees deferring at least 2% into the plan.</p> <p>Employees also have an option to contribute to their retirement account on a post-tax basis to a Roth account.</p> <p>Changes to bi-weekly contributions or account allocations can be done by calling Transamerica Retirement Services at 1-800-755-5801 or by going online at saratogahospital.trsetire.com (in-house) or www.trsetire.com.</p>	<p>The employee must have reached age 21 during the plan year and must have worked a minimum of 975 hours during the plan year to receive the employer match</p>	<p>Employees are automatically enrolled 30 days after their date of hire.</p> <p>Employees not wishing to contribute to the plan must call Transamerica or opt out online.</p>										
Voluntary Supplemental Term Life Insurance												
<p>Voluntary benefit offered through Unum Insurance Co. allowing employees to purchase additional term insurance up to \$300,000 for themselves and \$100,000 for spouses or domestic partners.</p> <p>Benefit begins the 1st of the month following 3 months of employment OR following company underwriting approval.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Can enroll at any time by completing enrollment paperwork and personal health application.</p> <p>If enroll within 31 days of date of hire or status change eligibility period no personal health application required.</p>										

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Voluntary Supplemental Whole Life Insurance		
<p>Voluntary benefit offered through New York Life Insurance Co. allowing employees to purchase whole life insurance coverage.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Enrollment is done annually in November only.</p>
Indexed Universal Life Insurance		
<p>This plan provides portable life insurance coverage through Penn Mutual for employees and their spouses. The interest earned on the cash value of the policy is based on the Standard and Poor's 500 index using both an upside and downside cap. The plan provides the option for a monthly retirement income stream through the use of the loans option drawn against the policy death benefits.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.</p>
Voluntary Short Term Disability Insurance		
<p>Voluntary benefit offered through the Unum Insurance Co. providing a weekly payment of 50% of an employee's average weekly wage, following a one week waiting period, up to a maximum benefit of \$2,000 (including what is paid under NYS Disability).</p> <p>Benefit begins the 1st of the month following 3 months of employment OR following company underwriting approval.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Can enroll at any time by completing enrollment paperwork and personal health application.</p> <p>If enroll within 31 days of date of hire or status change eligibility period no personal health application required.</p> <p>Enrollments are subject to approval by the carrier.</p>
Voluntary Long Term Disability Insurance		
<p>Voluntary benefit offered through the Unum Insurance Co. providing three plan choices for a monthly benefit of 40%, 50% or 60% of an employee's average monthly wage, following a six month waiting period, of up to a maximum benefit of \$10,000.</p> <p>Benefit begins the 1st of the month following 3 months of employment. OR following company underwriting approval.</p> <p>Salaried employees should take note that this voluntary benefit does not provide additional benefits above the employer paid long term disability benefit also provided through UNUM Insurance Co.</p>	<p>FT employees budgeted @ 72 hours or more per pay period</p>	<p>If enroll within 31 days of date of hire or status change eligibility period no personal health application required.</p> <p>After eligibility period has ended can only enroll during annual open enrollment period in November.</p> <p>Enrollments are subject to approval by the carrier.</p>
Voluntary Cancer Indemnity and Critical Care Plan		
<p>This voluntary cancer and critical care protection plan provided through AFLAC Insurance offers two plans providing financial assistance for when a covered person is first diagnosed with cancer or critical illness to help cover costs such as transportation, travel, lodging, household costs and other living expenses.</p>	<p>PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period</p>	<p>Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.</p>

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Voluntary Accident Indemnity Plan		
This voluntary accident indemnity plan provided through AFLAC Insurance offers payment of benefits to you for help with expenses incurred due to an injury. The plan is designed to provide cash benefits through the different stages of care, regardless of the severity of the injury. There are no deductibles or copayments, no lifetime limit, no network restrictions and no coordination of benefits regardless of any other insurance.	PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period	Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.
Voluntary Hospital Advantage Plan		
This voluntary plan provided through AFLAC Insurance offers multiple plan options providing payments to the employee that help cover associated costs for services provided to the employee and family members including physician visits, medical imaging, hospital admission and stays, ED visits, major diagnostic exams, surgery, ambulance transportation, etc. There is no precertification or network requirements. Different levels of coverage to suit your needs and budget guaranteed-renewable options and one rate for all ages. <u>This plan could be used to help offset expenses for co-pays, deductibles, and emergency room co-pays.</u>	PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period	Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.
Voluntary Legal Plan		
This voluntary benefit through MetLaw and Hyatt Legal Plans offers eligible employees an opportunity for affordable legal assistance involving court appearances, document review and preparation, wills, family and real estate matters, identity theft, etc. at a low bi-weekly cost. Once enrolled the employee must remain in the plan for the entire plan (calendar) year.	PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period	Must enroll within 31 days of date of hire or status change or during annual open enrollment period in November for coverage beginning January 1st.
Voluntary Pet Insurance		
This voluntary benefit offered through Nationwide Insurance offers the opportunity to enroll in one of two plans to cover your pets. One plan offers coverage for accidents, injuries, common illnesses, x-rays, MRIs, CT scans, meds, etc. The second plan offers those same benefits plus wellness exams, dental cleaning, vaccinations, etc. Both plans have a \$250 deductible and a \$7,500 maximum annual benefit. Review details and enroll online at PetsNationwide.com .	PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period	Can enroll online at any time.
Voluntary Universal Life with Long Term Care Benefits		
This voluntary universal life plan offered through Allstate Insurance offers a lump-sum cash death benefit between \$10,000 and \$150,000 as well as additional Life Event riders that provide additional benefits, at additional costs, if you become disabled, long term care, terminal illness or condition, etc.	PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period	Contact broker for enrollment information.

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Voluntary Critical Illness Plan		
This voluntary benefit offered through Allstate Insurance offers a choice of plan benefits that provide financial support if you, or covered family members, are diagnosed with a covered critical illness. Benefits are paid regardless of any other coverage. Benefits can be portable should you leave the hospital.	PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period	Contact broker for enrollment information.
YMCA Membership		
The hospital pays \$200 towards the eligible employee's membership cost to one YMCA; Saratoga Regional, Glens Falls, Greater Glenville branch of Capital District YMCA or Southern Saratoga. The employee must be listed on any membership level they elect at the YMCA.	PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period	Contact Human Resources to obtain the necessary documentation to provide the YMCA to obtain the hospital discount.
Tuition Assistance		
<p>This benefit provides advance payment of tuition costs for eligible employees to specified annual limits based on the employee's status.</p> <p>Part time employees receive up to \$1,500 and full time employees receive up to \$3,000 per school year toward tuition costs only.</p> <p>Employee is obligated to repay tuition assistance if withdraws or fails the course or leaves the organization before the completion of one year of service following the end of the course. Read policy in its entirety for complete information on eligibility and all requirements including grades, loan repayment and collection process.</p>	PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period following 6 months of employment	Complete tuition assistance request form and submit with copy of invoice reflecting tuition cost to Human Resources.
Empire State College		
Empire State College offers a discount of their orientation fee when the discount code is applied with submission of online admissions application. An additional discount of \$100 will also be applied upon first term enrollment.	All employees	Discount information and code available in the Employee Center on the hospital intranet or through Human Resources.
Excelsior College		
Excelsior College offers reduced tuition and fees to employees who enroll in undergraduate programs – except for the Nursing Program Associate's Degree. Employees who enroll in the graduate programs are eligible for a 15% reduction in tuition costs. The reduced tuition offered also applies to the employee's spouses and domestic partners.	All employees	To receive the tuition reduction employees <u>must</u> enroll through the online portal located in the Employee Center on the hospital intranet.
Sage College		
Russell Sage College offers an additional discount of up to 20% off tuition costs for graduate and evening program students.	All employees	The Sage Student Tuition Sponsorship Agreement must be completed and submitted to Human Resources for approval and submission to Sage before end of semester add/drop period.

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Utica College		
Utica College offers a 10% tuition reduction and a waived application fee for online Bachelor's, Master's and Doctorate degree programs.	All employees	Discount information available in the Employee Center on the hospital intranet or through Human Resources.
New England College of Business		
New England College of Business offers a 25% tuition savings to employees and their immediate families for Associate's Bachelor's and Master's degrees in a variety of concentrations. They also provide an evaluation opportunity to earn credit for prior learning and/or experience.	All employees	
RN Scholarship Program		
Saratoga Hospital provides financial support for selected candidates who are pursuing a bachelors, masters, or associate degree in nursing through an accredited program. Financial support will cover tuition, books, and educational fees. Employees will be required to continue employment (while attending school) in their current position or a similar position (PCA, ER Tech, ICCU Tech, Patient Care Tech, LPN or CNA). Upon graduation, employees who receive scholarship funding will be expected to continue employment for a 3 year period.	PT and FT employees with at least one year of continuous service and performance evaluations in the meets expectations category and above	Application material is provided annually in the spring through Human Resources.
Voluntary 529 college Savings Program		
New York's 529 College Savings Program Direct Plan provides a flexible, convenient, and low-cost way to save for college. The program features a wide range of investment choices, tax-free withdrawals when used for qualified higher education expenses, and contributions that are tax-deductible (up to certain limits) for New York State residents. This may be set up as a direct deposit feature.	All employees	For more information go to www.nysaves.org .
Courtesy Discount		
Eligible employees and their dependents receive 100% courtesy discount after 90 days of employment on medically necessary outpatient treatments up to \$150 per visit and up to \$1,000 for each inpatient visit. Domestic partners of employees will also receive the discount provided they are either insured under the hospital's group health benefit or have completed and filed a Domestic Partner Affidavit with Human Resources. Discounts for those with insurance elsewhere are applicable following payment from the insurance carrier. Exclusions include but are not limited to certain providers and locations, Emergency Department copays, durable medical equipment, services considered not medically necessary or are defined as uncovered services by the hospital plan. Read the entire courtesy discount policy as well as the domestic provider list available on the hospital intranet.	PT and FT employees budgeted @ a minimum of 36 hours for 12 hr employees and 37.5 for all other employees per pay period	Inform registrar taking admission information that you are an employee or an eligible dependent of an employee when registering for services. Review the complete Courtesy Discount policy and Domestic Provider list on the hospital intranet or through Human Resources.

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Direct Deposit		
<p>This voluntary program allows employees to directly deposit their paycheck into one or more accounts at various financial institutions.</p> <p>Employees can view a copy of their pay stub in UltiPro showing all payroll information.</p>	All employees	<p>Complete the required information through the employee's online UltiPro personnel record following the Myself/Pay/Direct Deposit tabs.</p> <p>Allow up to two pay periods for the direct deposit to become effective.</p>
Christmas Club		
<p>This voluntary program is set up through direct deposit to The Adirondack Trust Co. A check is issued to the employee in October. Employees who contribute for the entire year receive a one week match from the bank.</p>	All employees	Can enroll at any time. Complete Christmas Club application form.
Wellness Committee		
<p>The Wellness Committee encourages employees, volunteers and medical staff to improve and maintain a healthy work life balance. The Committee supports employee's efforts by offering a variety of programs on fitness, nutrition and health related education.</p> <p>CDPHP has partnered with the hospital to assist our wellness mission through their Life Points program. This program rewards participating Life Points' employees with incentives when they participate in healthy behaviors. If you participate in a CDPHP Medical Plan through the hospital or your spouse's employer, you are eligible to participate in Life Points. By participating in Life Points, employees can earn an additional \$365 dollars towards purchases of their choice.</p>	All employees	<p>Sign up for various activities and programs when announced by Wellness Committee or by contacting the Employee Health Department for information.</p> <p>Enroll in Life Points program by going online to www.cdphp.com</p>
Employee Activities		
<p>The hospital offers a full range of family oriented recreational activities through our Employees Activities Committee including our annual picnic, annual holiday party, and various bus trips to baseball games, concerts and shopping.</p>	All employees and volunteers	Sign up information is distributed by Human Resources or through the Volunteer Dept.
Service Star of the Month		
<p>Each month the organization recognizes an employee who has been nominated by their supervisors, co-workers, patients and/or visitors to the hospital for their outstanding efforts to go above and beyond in providing excellence in customer service and who exemplify the hospital's mission, vision and values. Each month the Service Star committee reviews nominations and selects the Service Star of the month. One Service Star of the Year is selected from those awarded throughout the year and the winner is announced at an annual dinner honoring all the nominees.</p> <p>Those selected as Service Star honorees are presented with a certificate recognizing their achievement at a special ceremony and receive some great gifts and cash!</p>	All employees, medical staff and volunteers who have been with the hospital for at least six months	<p>Nominations are made online through <i>Heartbeat!</i> Click on Award Nominations and choose the Service Star button</p> <p>OR</p> <p>Email your nomination to the Service Star Committee using ServiceStar@saratogahospital.org</p>

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Employee Recognition Dinner		
Each year the hospital recognizes employees for their service to the hospital. The service milestones start at 5 years and continue to the most senior employee.	All employees when achieving service milestones	Benefit is automatic.
Valentine's Day Candy		
Each year in February, the hospital recognizes the commitment of all employees and volunteers to providing outstanding care to our patients through this tasty token of appreciation.	All employees and volunteers	Benefit is automatic.
Hospital Week		
Each year in May, the hospital celebrates the outstanding efforts of all employees and volunteers through a series of department recognition events. Additionally each employee and volunteer receives a complimentary meal.	All employees and volunteers	Benefit is automatic.
Food Co-Op		
Each month employees can purchase bulk foods through one of the hospital's vendors. Delivery is made on a specific date to the hospital and employees must pick up their order by a specified time.	All employees	Complete and return the order form by the required date. The form is available in the hospital cafeteria or by calling the Nutritional Service Office.
Discounted Auto and Homeowners Insurance		
This voluntary benefit is offered by Liberty Mutual Insurance Company.	All employees	Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.
Discounted Cell Phone Rates		
This voluntary benefit is offered by Verizon, Sprint and CRWireless (Cingular/AT&T).	All employees	Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.
Credit Union and Bank Discounts		
Various financial institutions offer discounted service costs, free checking, and other benefits to employees. Currently Sunmark FCU, SEFCU and Hudson River Credit Union offer various products to employees.	All Employees	Can enroll at any time by contacting the plan representative and completing the necessary enrollment paperwork.

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BJ's Wholesale Club Memberships		
Employees can purchase a discounted 13 month membership for two people for \$37.45 per year (BJ's Inner Circle Membership) or \$80.25 per year (BJ's Perks Rewards Membership)	All employees	Obtain the necessary paperwork from HR or print out from SaraNet Employee Center. Return completed form with payment payable to BJ's to Human Resources.
Discounted Movie Tickets		
Employees have the opportunity to purchase discounted movie tickets that can be used at any Regal for \$8.50 or Bow Tie movie theater for \$7.00.	All employees	Tickets are purchased through the Human Resources office.
Summer Fun Discounts		
Employees have the opportunity to purchase discounted tickets to The Great Escape and Water Safari in season.	All employees	Tickets are purchased through the Human Resources office.
Downtown Business Association Discounts		
Employees have the opportunity to receive discounts on goods and services through the Downtown Business Association of which the hospital is a member.	All employees	Discount information available in the Employee Center on the hospital intranet or through Human Resources.

Please remember that Saratoga Hospital benefit plans are defined in legal documents such as insurance contracts and summary plan descriptions. If a question arises about the nature and extent of plan benefits or if there is conflicting language, the formal language of the plan documents govern, not the informal wording provided in this benefit summary. Therefore, none of the language in this summary will be deemed to grant any broader benefits than those stated in official plan documents. Employees may request copies of the summary plan descriptions or other documents from Human Resources.

Updated: 11/2017

Saratoga Hospital Bi-Weekly Benefit Rates Effective January 1, 2018 – December 31, 2018

Health and Rx Insurance Plan - EPO \$500 deductible , 20% coinsurance, Out of Pocket Annual Max: \$3,000 individual, \$6,000 2 person and family		FULL TIME HOSPITAL CONTRIBUTION	FULL TIME EMPLOYEE CONTRIBUTION	PART TIME HOSPITAL CONTRIBUTION	PART TIME EMPLOYEE CONTRIBUTION
EPO PLAN OPTION # 1	INDIVIDUAL	\$279.99	\$44.77	\$266.57	\$58.19
	2 PERSON	\$480.77	\$168.92	\$410.70	\$238.99
	FAMILY	\$610.39	\$237.37	\$465.51	\$382.25

Health and Rx Insurance Plan - EPO \$250 deductible , 20% coinsurance, \$150 medical imaging copay (non-domestic) Out of Pocket Annual Max: \$2,000 individual, \$4,000 2 person and family		FULL TIME HOSPITAL CONTRIBUTION	FULL TIME EMPLOYEE CONTRIBUTION	PART TIME HOSPITAL CONTRIBUTION	PART TIME EMPLOYEE CONTRIBUTION
EPO PLAN OPTION # 2	INDIVIDUAL	\$276.66	\$55.34	\$256.87	\$75.12
	2 PERSON	\$469.56	\$194.61	\$392.70	\$271.47
	FAMILY	\$595.44	\$271.15	\$440.42	\$426.17

DENTAL INSURANCE RATES *		FULL TIME HOSPITAL CONTRIBUTION	FULL TIME EMPLOYEE CONTRIBUTION	PART TIME HOSPITAL CONTRIBUTION	PART TIME EMPLOYEE CONTRIBUTION
Comprehensive	INDIVIDUAL	\$14.58	\$4.86	\$10.62	\$8.63
	2 PERSON	\$21.61	\$11.76	\$15.08	\$18.29
	FAMILY	\$30.86	\$16.78	\$21.53	\$26.11

** The hospital no longer offers a preventive dental plan option to new enrollees. Those currently enrolled can stay in the preventive plan, decline coverage or change to the comprehensive plan.*

VISION INSURANCE RATES	FULL AND PART TIME EMPLOYEE CONTRIBUTION
INDIVIDUAL	\$3.16
2 PERSON	\$5.69
FAMILY	\$8.84

Definitions:

Full Time is defined as regularly scheduled to work 75 hours or more per pay period (72 hours for 12 hour shift employees).

Part Time is defined as regularly scheduled to work 37.5 hours or more per pay period (36 hours for 12 hour shift employees).

Employees are automatically enrolled in a pre-tax benefit. Those wishing to have benefit deductions withheld on a post-tax basis would need to complete a **Post Tax Deduction Request form, available on SaraNet or in Human Resources. Submit the completed form to Human Resources. Once pre-tax deductions are taken no changes can be made to post tax.**