

2022 NYP Hospital Graduate Staff Benefits Overview

NewYork-Presbyterian Hospital offers a comprehensive and competitive Total Rewards package designed to support employees in every life stage, family circumstance, and aspect of their life. The benefits program is one important component of NYP's Total Rewards. Following is a summary of 2022 benefits.

ELIGIBILITY	
Who is eligible?	<ul style="list-style-type: none"> • Full-time or part-time employees scheduled to work at least 17.5 hours per week are eligible to enroll in NYP benefit plans. You are eligible starting from your date of hire. • Your Spouse or Domestic Partner: If you and your spouse/domestic partner are both NYP benefit-eligible employees, the spouse/domestic partner earning the higher salary must enroll in medical coverage. • Children: Benefits are available for your biological, adopted, step-children, children for whom you are legal guardian and any child(ren) you or your spouse/domestic partner are required to provide coverage for pursuant to a qualified medical child support order. <i>For Medical Insurance:</i> Coverage is effective until the end of the year the dependent turns age 26. <i>For Dental Insurance:</i> Coverage is effective until the end of the year the dependent turns age 19, or until the end of the year the dependent turns age 23 if enrolled as a full-time student. Regardless of age, disabled, unmarried dependent children are eligible for medical and dental coverage. <p>An employee cannot have dual coverage under the NYP medical and/or dental plans. If an NYP employee is an eligible dependent (age 26 for medical, and 19 or 23 for dental) of a parent who is also an NYP employee, they must enroll either as an employee or as the dependent of their parent.</p>
MEDICAL, DENTAL AND FLEXIBLE SPENDING ACCOUNTS	
Medical Plans	<ul style="list-style-type: none"> • You have the choice of two medical plans: Aetna EPO (in-network services only) or Aetna POS (in- and out-of-network services). You automatically receive prescription drug coverage through CVS Caremark with either medical plan. • You automatically receive vision coverage through Aetna Vision Preferred with either medical plan.
Hinge Health	<p>To treat an acute or chronic condition Hinge Health offers a customized care plan which includes a personal health coach or physical therapist, and app-guided therapy.</p> <p>This program is offered at no additional cost to employees (and their dependents) enrolled in a NYP Aetna medical plan.</p>
Dental Plans	<ul style="list-style-type: none"> • There is a choice of two dental plans: Aetna DMO and Aetna PPO Plan. The plans provide preventive, basic, and major services (including implants). <p>Orthodontia care is provided for children up to age 19, or age 23 if enrolled as a full-time student, in both plans. Adult orthodontia is covered under the Aetna DMO.</p>
Flexible Spending Accounts (FSAs)	<p>Flexible Spending Accounts allow you to reduce your taxable income and pay for eligible Health Care and Dependent Care expenses with pre-tax dollars up to annual IRS limits.</p> <ul style="list-style-type: none"> • Health Care FSA: Contribute up to the allowable maximum (currently \$2,850 per year) on a pre-tax basis for eligible, out-of-pocket health care expenses, including copays and deductibles. • Dependent Care FSA: Contribute up to the allowable maximum (currently \$5,000 per household per year) on a pre-tax basis for eligible dependent care expenses, including elder care.

LIFE, ACCIDENT & DISABILITY INSURANCE	
Life Insurance Plans	<ul style="list-style-type: none"> • Group Life Insurance: 100% Hospital-paid in the amount of \$100,000. • Supplemental Life Insurance: You may purchase Supplemental Life Insurance for yourself as a complement to your Basic Life Insurance. • Accidental Death & Dismemberment (AD&D) Insurance: This coverage provides you with benefits if the injury results in your accidental death or dismemberment. • Spouse/Domestic Partner Life Insurance: This plan provides you with the ability to insure your legally married spouse or domestic partner in coverage amounts from \$20,000 up to \$100,000. • Child Life Insurance: Child life insurance is available until the end of the month the dependent child turns age 23. You can insure your/your domestic partner's unmarried dependent child(ren) for coverage from \$2,000 up to \$10,000.
Long-term Disability (LTD)	This is 100% Hospital paid. The insurance provides you with a benefit equal to 66% of your pre-disability monthly earnings to a maximum of \$10,000. Benefit payments commence after being disabled for 180 consecutive days.
ADDITIONAL BENEFITS	
Commuter Program	<ul style="list-style-type: none"> • Mass Transit FSA*: Contribute up to the allowable maximum (currently \$280 per month) on a pre-tax basis for work-related public transit. • Commuter Parking FSA*: Contribute up to the allowable maximum (currently \$280 per month) on a pre-tax basis for work-related parking. <p>* You can enroll for Commuter benefits at any time through HealthEquity, the plan administrator. Select "NewYork-Presbyterian Hospital" when identifying yourself.</p>
Legal Plan	The MetLife Legal Plan can assist you with concerns such as debt collection defense, estate planning, family law, immigration law, real estate, wills, divorce, traffic, and criminal matters. Your spouse/domestic partner and dependent children are also covered.
FAMILY-FRIENDLY BENEFITS	
Adoption Assistance	Reimbursement of up to \$15,000 per adoption for eligible employees.
Back-up Child and Adult/Elder Care	Access to up to 15 days of back-up care for both your children and adult/elder family members during a lapse or breakdown in normal care arrangements at subsidized rates: Center-Based Care for \$15/child or \$25 for two or more children, and In-Home Care for \$6/hour. Ten additional days of back-up care are available to use during your child's first year of life.
Enhanced Elder Care Support	Elder care from Bright Horizons provides personalized guidance and expert referrals in local markets to help employees find a full range of care, transportation, and other critical services.
Home-based Child Care Support	At no cost to you, WeeCare will explore their network of more than 3,000 of providers nationwide, and a dedicated WeeCare Care Manager will match you with a childcare provider that best meets your preferences, schedule, and budget.
Parental Leave	Parental leave benefits, which include six weeks of paid leave for the primary parent and two weeks of paid leave for the secondary parent, are available to eligible employees with at least one year of service.
Special Needs Support	Bright Horizons Special Needs provides assistance for employees with concerns regarding their child's development, including interactive webinars and 10 sessions of 1:1 expert coaching annually.
Surrogacy Assistance	Reimbursement of up to \$15,000 per birth event for eligible employees.

WELLBEING BENEFITS	
NYPBeHealthy: Employee Health & Wellbeing Program	Our programs encompass all aspects of wellbeing, including emotional and social health. Whether you want to get in shape, deal more effectively with stress, or find opportunities to give back to the community, we offer a variety of options to fit you and your lifestyle.
CopeNYP	<p>CopeNYP provides quick, free access to confidential and supportive counseling for employees, their immediate family, and household members.</p> <p>Appointments can be scheduled for either in-person or virtual counseling sessions by emailing CopeNYP@med.cornell.edu or calling 646-962-2710 24/7, to speak with an intake coordinator. Up to 8 no-cost counseling sessions per issue, per year are available.</p>
VOLUNTARY BENEFITS	
	<ul style="list-style-type: none"> • PerkSpot: is NYP’s employee discount hub, offering discounts on electronics, travel, dining, apparel, pet supplies, home and garden, and more. • Identity Theft Protection: InfoArmor provides comprehensive services to counteract fraud and resolve identity theft issues. • Auto & Home Insurance: Farmers GroupSelect Insurance includes coverage for motorcycles, recreational vehicles and boats, home rentals, vacation residence, and personal liability insurance. • 529 College Savings Program: This program is an NYS-sponsored investment account you can use for higher education savings.
FINANCIAL BENEFITS	
Retirement Savings Plan	<p>The Retirement Savings Plan is an opportunity for you to personally save for retirement.</p> <ul style="list-style-type: none"> • You may choose to make pre-tax contributions, as well as after-tax Roth contributions, up to a combined maximum of \$20,500 (or \$27,000 if age 50 or older) in 2022. • You may change your contribution, or the funds into which the Plan invests your contributions at any time. • Empower retirement counselors are available for assistance. Please visit www.nyp-pru.com to schedule an appointment.
Medicare Decision Support Services	Aetna Medicare Support Services is available to provide employees and their family members with resources to help understand Medicare benefits. Contact Aetna Support Services for a personalized consultation on the basics of Medicare coverage, costs, and how and when to enroll.

This summary highlights some of the employee benefit plans and programs sponsored by NewYork-Presbyterian Hospital (NYPH). NYP’s formal employee benefit plan documents govern the terms and conditions of the plans. In the event of any conflict between the formal plan documents and this summary or between the formal plan documents and any written or oral statement by a Hospital representative, the formal documents shall govern.