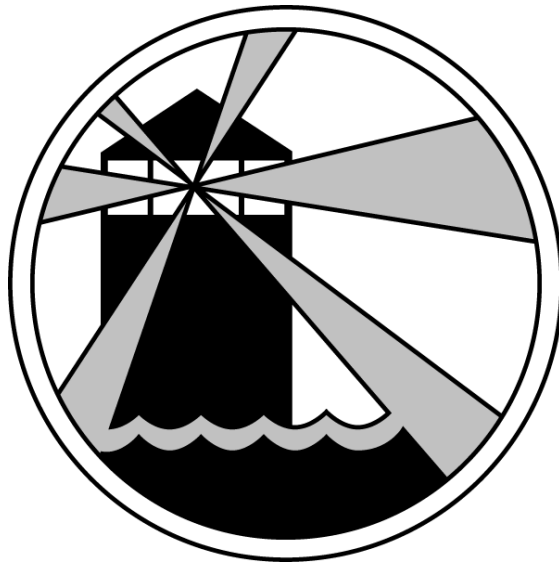


*Harbor Health
Services, Inc.*

2011

Benefits
Overview



Benefit Highlights



The benefits provided by Harbor Health Services, Inc. have evolved by listening to our people, and by making it a top priority to offer you the most comprehensive benefit package possible. The following is a brief overview of your benefit package. For more complete information, including summary plan descriptions, please call the Human Resources Department.

Medical			Dental	
Carrier:	Neighborhood Health Plan	Blue Cross Blue Shield of Massachusetts**	Carrier:	Delta Dental
Plan Type:	HMO	HMO Blue Premier Value	Plan Type:	PPO Plus Premier
Group #:	048	4037601	Group #:	000551
Effective Date:	Date of hire	Date of hire	Effective Date:	Date of hire
Eligibility:	Minimum of 20 hours a work week or 40 hours a pay period	Minimum of 20 hours a work week or 40 hours a pay period	Eligibility:	Minimum of 20 hours a work week or 40 hours a pay period
Routine Exam:	\$0	\$0	Deductible:	\$25 per person/\$75 per family per calendar year
All Other Exams:	\$20 Co-payment	\$25 Co-payment	Calendar Year Maximum:	\$1,000 per person
Emergency Room:	\$75 Co-payment	\$50 Co-payment	Group 1 Services: (Preventative and Diagnostic)	100% up to \$1,000 per Benefit Year Coverage
RX 30 Day Retail Supply:	\$10 Generic \$25 Preferred \$40 Brand	\$15 Generic \$30 Preferred \$50 Brand	Group 2 Services: (Fillings, Root Canals, etc.)	80%
RX 90 Day Mail Order Supply:	\$20 Generic \$50 Preferred \$120 Brand	\$30 Generic \$60 Preferred \$100 Brand	Group 3 Services: (Bridges, Crowns, etc.)	50%
Inpatient Hospital Services:	\$250 per admission up to \$1,000 per year	\$1,000 Ind./\$2,500 Family Deductible*	Orthodontics:	50% up to \$1,000 Lifetime Maximum
Outpatient Hospital Services (Surgery & related anesthesia)	\$150 Co-payment	\$250 Adm. Co-payment*	PPO Option:	100/80/50/50
MRI, CT and PET Scans:	No Co-payment <i>(Prior authorization is required from Med Solution)</i>	\$150 Co-payment*	Employer Monthly Premium Cost:	
Employer Monthly Premium Cost:			Single:	\$38.86
Single:	\$ 669.46	\$ 574.41	Family:	\$93.94
Family:	\$1,774.03	\$1,506.64	Bi-weekly Cost (<30 hours):	
Bi-weekly Cost (<30 hours):			Single:	\$ 8.97
Single:	\$154.49	\$133.25	Family:	\$21.68
Family:	\$409.39	\$349.42	B-weekly Cost (>30 hours):	
B-weekly Cost (>30 hours):			Single:	\$ 4.48
Single:	\$ 77.25	\$ 66.62	Family:	\$10.84
Family:	\$204.70	\$174.71		
<p>*Harbor Health Services has established a Medical Expense Reimbursement Plan (MERP) that will cover 100% of expenses incurred for inpatient hospitalization admission co-payments (\$1,000 per person, \$2,500 per family max. reimbursement), outpatient hospital procedures (\$250) and the MRI, CT and PET scan co-payments (\$150) through Blue Cross Blue Shield. The MERP will not reimburse amounts paid or eligible for payment under any other health care plan or program; federal, state or governmental program; Workers Compensation, or any other policy of health insurance.</p>				
**Domestic Partners Covered.				

Employee Contact Numbers

Blue Cross Blue Shield of Massachusetts (Medical)	1-800-348-7921
Neighborhood Health Plan (Medical)	1-800-462-5449
Delta Dental (Dental)	1-800-872-0500
Lincoln Financial (Life, Supplemental Life, STD, LTD)	1-800-423-2765
Sentinel Financial Services (403(b) Enrollment: Nick Biancucci Investment Advisor Representative	1-781-914-1302 1-781-213-7369 (fax)
Lincoln Financial (Employee Assistance Program)	1-877-757-7587
Baystate Benefit Services (Flexible Spending Account)	1-800-601-3570

Short Term Disability

Carrier:	Lincoln Financial
Effective Date:	Date of hire
Eligibility:	Minimum of 20 hours a work week or 40 hours a pay period
Group #:	01-10122795
Benefit Begins:	8th day accident 8th day illness
Weekly Benefit:	60%
Weekly Maximum:	\$1,000
Duration:	13 Weeks
Contributions:	100% Employee Paid
Pre-existing Clauses:	None
For more detail regarding the STD program, please refer to the Employee Manual.	

Long Term Disability

Carrier:	Lincoln Financial
Effective Date:	After 2 years of employment
Eligibility:	Must be employed for 2 years and a full-time 40 hour/week employee
Group #:	01-10122794
Contributions:	100% Employer Paid
Elimination Period:	90 days
Monthly Benefit:	60% of Salary
Maximum Monthly Benefit:	\$7,500
Duration:	To age 65
Survivor Benefit:	3 times last monthly payment
Pre-Existing Clauses:	3/12 Months*
*Any sickness treated up to 3 months prior to effective date of coverage will not be a covered benefit until coverage has been in-force 12 months.	

Life & AD&D Coverage

Carrier:	Lincoln Financial
Group #:	01-10122793
Effective Date:	Date of hire
Eligibility:	Minimum of 20 hours a work week or 40 hours a pay period
Life AD&D Coverage:	1 x Annual Salary up to a maximum of \$100,000
Age Reduction Schedule:	Age 65 by 35% Age 70 by 50%
Contributions:	Employer Paid

403(b)

Fund Options:	Sentinel Financial Services
Eligibility:	Minimum of 20 hours a work week or 40 hours a pay period
Contract:	Contact Sentinel Financial Services for enrollment in the 403(b) plan: Nick Biancucci Investment Advisor Representative
Telephone:	781-914-1302 (Direct Phone) 781-213-7369 (Direct Fax)
Employee Contribution:*	Maximum 100% of salary OR 2011 IRS Limit which ever is less

*If age 50 or older, you may contribute an additional \$5,500 (or maximum amount allowed by IRS) above maximum as catch-up money.

Flexible Spending Accounts

Section 125 Medical and Dental premiums paid pre-tax.

Pay for the following items with TAX-FREE Dollars:

- Medical and Dental Expenses: \$1,500 per year maximum
- Dependent Care Expenses: \$5,000 per year maximum

Professional Development Stipends

Tuition Assistance:

After one year of service, benefit-eligible employees are eligible for tuition grants for courses which are related either to their current job or any job in the Agency which may be considered a career advancement. Available tuition stipend is dependent on budgetary considerations.

Professional Continuing Education Stipends:

Certain provider classes are entitled to additional benefits; please refer to current policy for specifics.

Training Stipends:

Employees who are fringe benefit eligible may apply for this program and are eligible for up to \$150.00 per fiscal year. Courses should be related to your current position or your career path.

Supplemental Life Coverage

Carrier:	Lincoln Financial
Group #:	40-1000-10977
Effective Date:	Date of hire
Eligibility:	Minimum of 20 hours a work week or 40 hours a pay period
Life Coverage:	Employee: 1-5 x basic earnings in increments of \$10,000 up to \$500,000 maximum, \$100,000 non-medical maximum Spouse: \$5,000 increments, 50% of employee amount, up to \$100,000 maximum, \$25,000 non-medical maximum Child: \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000, \$10,000 non-medical maximum
Age Reduction Schedule:	Age 65 by 35% Age 70 by 50%
Contributions:	Employee Paid

Sick Days

Up to 8 days per year. No cap on accrual of sick leave.

Vacation

Vacation is accrued from the first day of work as follows:

President, Vice Presidents, and Executive Directors:

Year 1 and thereafter = 5 weeks

Physicians, Dentists, Nurse Practitioners:

Years 1-14: = 4 weeks

Years 15 and thereafter: = 5 weeks

Staff Nurse LPN, Staff Nurse RN, Clinical Nurse Manager, Nutritionists (not LIP as noted below), Physical Therapists, Occupational Therapist, Physical Therapist Assistant, Certified Occupational Therapists Assistant, Dental Hygienists and Pharmacists:

Years 0-5: = 3 weeks

Years 6-14: = 4 weeks

Years 15 and thereafter: = 5 weeks

Department Directors, Managers, Supervisors and licensed independent practitioners (other than listed above) as defined by the Joint Commission (LICSWs, PsyD, Registered Dietitians, Nutritionists, etc.)

Years 1-4: = 3 weeks

Years 5 and thereafter: = 4 weeks

All Other Staff:

Years 1-2: = 2 weeks

Years 3-6: = 3 weeks

Years 7 and thereafter: = 4 weeks

Paid Holidays/Personal Time

<u>Holiday</u>	<u>Day Observed</u>	<u>Date Observed</u>
New Year's Day*	Friday	January 1
Martin Luther King Day	Monday	January 17
President's Day	Monday	February 21
Memorial Day	Monday	May 30
Independence Day	Monday	July 4
Labor Day	Monday	September 5
Columbus Day	Monday	October 10
Veteran's Day	Friday	November 11
Thanksgiving Day	Thursday	November 24
Christmas Day*	Monday	December 25

*For Harbor Departments/Divisions which are not Community Health Centers:

- If a holiday occurs on a Saturday, it will be observed on the Friday before the holiday, if a holiday occurs on a Sunday, it will be celebrated on the Monday following the holiday.

*For Community Health Centers:

- If the holiday falls on a Saturday, The CHCs will be open the Friday prior to the Saturday holiday on a holiday schedule. The holiday schedule will also be used on the holiday.
- If the Holiday falls on a Sunday, the CHCs will operate on a holiday schedule on the Sunday holiday and on the Monday immediately following the holiday.

Employee Assistance Program

Carrier:	Lincoln Financial
Telephone:	877-757-7587
Web Site:	www.EAPADVANTAGE.com Password = Connect
Eligibility:	Date of hire

The EAP provides confidential assessment, information, support, and referral services to employees and members of the household.

Types of concerns the EAP can assist you with:

- Legal Issues
- Child or Elder Care Issues
- Work Stress
- Fiscal Concerns
- Drug and Alcohol Problems

