



Bradford Regional Medical Center

A Kaleida Health Facility

Employee Benefits

Bradford Regional Medical Center provides our employees an array of benefits in the areas of medical, dental, disability and life insurance. Benefits are provided in a flexible format to allow staff members to design the benefit plan that best meets their personal needs, and the needs of their dependents and/or spouse. Retirement plans are designed to give additional security when a staff member leaves the workforce.

Medical Options

As a BRMC employee, you have the opportunity to choose a medical plan that meets your healthcare needs. There are options that differ by means deductibles and co-pays.

Full time employees and those part time employees who work thirty (30) or more hours each pay will be eligible to participate in the hospital's group health insurance program beginning on the 1st day of the month following thirty (30) days of continuous service. Eligible employees may elect to participate in one of the current participating health insurance options.

The hospital will discount one hundred (100%) on Bradford Regional Medical Center billings after insurance is paid for covered expenses for the employee and insured dependents, provided the employee and the dependent are covered by a hospital plan or have equivalent coverage under another plan.

Dental (United Concordia)

The benefit includes 2 annual cleanings per year and 80% of coverage on basic services, 50% coverage on major services up to \$1,000 per year per person maximum. There is an annual deductible of \$50 per person for basic and major services. Full time employees and those part-time employees who work thirty (30) or more hours each pay will be eligible to participate in the hospital's group dental insurance program beginning on the 1st day of the month following thirty (30) days of continuous service. Bradford Regional Medical Center's dental insurance plan provides coverage for preventative, restorative and major treatment. Employees participate by paying a pretax premium.

Group Life Insurance Protection

Full time employees and those part time employees who work thirty (30) or more hours each pay will be automatically enrolled in the hospital's group life insurance policy beginning on the 1st day of the month following ninety (90) days of continuous service. The group life policy provides term life insurance to employees at no cost to the employee.

In the event of your death your beneficiary(ies) may be entitled to receive:

- ☐ Basic life insurance equal to two times your annual earnings rounded to the next higher \$1,000 to a maximum of \$250,000
- ☐ Accidental death & dismemberment insurance equal to two times your annual earnings rounded to next higher \$1,000 to a maximum of \$250,000
- ☐ Plan includes portability and vonversion

Group Short Term Disability Income Protection

BRMC provides short term disability income protection for all its full-time hourly employees at no cost to the employee. This benefit provides for 60% replacement of pre-disability earnings to a maximum weekly benefit of \$400, minimum weekly benefit of \$15. The benefit payment period is up to 26 weeks.

403(b) Tax-Qualified Retirement Savings Plan

This plan enables employees to make voluntary retirement contributions, on a pre-tax basis, to numerous investment options offered through AIG Retirement Services.

You may (and it is typically recommended by experts as sound investment advice) start contributing to this plan immediately upon employment.

Eligibility for the hospital's matching contribution begins following 12 months of employment. The hospital will match 50% of an employee's contribution up to the first 4% of the employee's earnings.

The money that you contribute, as well as the BRMC match, is vested (owned by you) immediately. Your contributions and any earnings accumulate tax-deferred.

BRMC Employees Paid Retirement Plan

BRMC is dedicated to assisting employees with saving for their retirement years. BRMC provides an employer-funded defined contribution pension plan. Eligibility begins after completion of one year of service with BRMC working at least 1,000 hours in that year. Employer-funded contributions are based on years of service.

Direct Deposit

Your payroll check can be deposited directly to ANY financial institution of your choice.

Paid Time Off (PTO)

Staff will accrue paid time off, depending on their years of service with BRMC. Time off is for vacation, occasional illness, personal business, and other paid time off needs. In the event you terminate employment eligible benefit time will be paid out according to policy.

Flexible Spending Accounts

Flexible spending accounts allow you to use pretax dollars to pay eligible dependent day care expenses and unreimbursed medical, dental, and vision expenses for services received during the plan year. You can set aside up to:

- \$2,750 in your flexible healthcare spending account
- \$5,000 in your flexible dependent care spending account. Dependents include children up to age 13 as well as your spouse, parent, or older child who lives with you and is incapable of self-care.

Employee Assistance Program (EAP)

The Employee Assistance Program is designed to help staff and their families deal with the stresses of everyday life. It provides a personal, professional, and confidential counseling service for employees and members of their household and is available through The Guidance Center.

Voluntary Benefits Program

In addition to the group benefits employees have access to purchase voluntary life, accident, critical illness, disability and cancer policies. These benefits are offered through payroll deduction as a post-tax withholding, therefore the benefits are non-taxable when you use your benefit.

Voluntary Prepaid Legal Services, Inc.

Your life events legal planner offers legal assistance and peace of mind on a number of services (i.e., traffic violations, driver's license recovery, personal injury and property damage claims, will preparation, etc.).

Education Assistance

BRMC values our employees and assists them in furthering their education. Full time employees and part time employees who work thirty (30) or more hours each pay and have completed their introductory period are eligible to participate in the Education Assistance Program. This program reimburses employees for tuition costs up to \$2,500 (full-time) / \$1,250.00 (part-time) annually.

Note: The above information is provided solely as a brief summary and explanation of the benefits Bradford Regional Medical Center offers. It is not intended to be an in-depth, detailed explanation. BRMC reserves the right to offer or amend any of the information listed above.