



WELCOME TO

Montefiore!

Montefiore

Montefiore Benefits Program

As an established leader in superior healthcare services with distinguished Centers of Excellence, Montefiore is consistently recognized by national publications, industry associations and organizations that rank the country's top physicians and hospitals. Montefiore is pleased to offer a broad range of competitive benefits programs that reflect our standard of excellence and our commitment to our associates.

Montefiore's Benefits Program is designed to:

- Provide you with the means and motivation to make healthier choices to improve your quality of life and control the escalating cost of healthcare
- Provide you with the information you need to make thoughtful decisions about your healthcare and educated choices about your benefits
- Encourage use of Montefiore providers and facilities
- Offer competitive basic and supplemental benefits
- Balance coverage and point-of-service costs with tax-effective premiums for an overall positive benefits and total compensation value
- Offer a base of financial security during your working years and into retirement.

We take our commitment to your health and financial well-being seriously. We want you to do your part to learn about and participate in the valuable programs and benefits that are available to you.

Find What You Need, When You Need It ... www.MyMonteBenefits.com

www.MyMonteBenefits.com gives you and your family members easy, one-stop access to everything you need to know about your Montefiore Benefits Program including:

- **Spotlight On** – Check here often for useful articles, important notices and the latest information about Montefiore's Benefits Program including Annual Enrollment materials.
- **Resource Center** – You'll find Contact Information, Forms, Resources and Legal Notices (print versions are available upon request).
- **For Your Benefit**
 - **Montefiore's Benefits Program** – Learn about your options for Healthcare coverage, Flexible Spending Accounts, Life, Accident & Disability Insurance and saving for your future financial security.
 - **Voluntary Benefits** – Direct access to additional products and services. Some offer group discounts and the convenience of payroll deduction. You may enroll at any time during the year.
 - **Eligibility & Enrollment** – Find out who is eligible and how to enroll in Montefiore's Benefits Program.
 - **Life Events** – Learn how changes in your marital and family status affect your benefits.
- **To Your Health!** – Resources and interactive tools to help you define and reach your health goals.
- **Retirement Center** – Essential information if you are thinking of retiring.



Enrollment

When you first begin at Montefiore and each year thereafter during the Fall Annual Benefits Election Period, you have the opportunity to elect your benefit options.

Enroll Online

You enroll online at Montefiore's Benefits Website – www.montebenefits.com. Or, you can call the Benefits Enrollment Call Center **888.860.6166** Monday through Friday between 8am and 8pm EST. You can use MonteBenefits Access Direct automated voice system to enter your personal data or you can say the word "representative" and speak directly to a call center representative.

The first time you log on to www.montebenefits.com, you set up your own User Account by selecting "First-Time Visitor?" Complete the Personal Information screen and create your login information.

- Log on to www.MonteBenefits.com. Select "Enroll Online."
- Verify Your Personal Information and Dependent Eligibility. If you need to make any changes to your personal information, please email the HR-Benefits Office at montebenefits@montefiore.org.

Select Your Benefits

- Enroll your family members for healthcare coverage. You *must* provide a Social Security Number and date of birth for each family member you wish to enroll.
- If you want a Healthcare and/or Dependent Care Flexible Spending Account, you must elect either or both of these accounts each year.
- Designate a beneficiary for your Life and AD&D Insurance.

Dependent Verification

If you elect family healthcare coverage, you must submit verification of your family member's status with a copy of the following documentation:

- Marriage License
- Birth Certificate, final Adoption Papers or Court Documents.

Please send the documents via email, fax or mail to:

- Email: mmcdepverify@winstonbenefits.com
- Fax: **732.903.1166**
- Mail: Winston Financial Services
Montefiore Dependent Audit
PO Box 430
Manasquan, NJ 08736

Complete Your Enrollment

After completing your "To Do" list, select "Complete Enrollment" to review your elections. From there, you can:

- Exit and return later, as long as the Election Period remains open
- Select "Exit Enrollment" to complete the selection process and receive a confirmation number. A benefits summary displays your confirmation number.

The benefits selection process is not complete and your benefit elections are not recorded until you receive a confirmation number.

If You Don't Enroll?

- If you do not enroll within 30 days of the date you first become eligible for benefits, you will automatically be enrolled, as follows:
- **If you are an Associate:** MonteCare EPO Medical and Preventive & Diagnostic Dental Coverage for **yourself only** and Basic Life and AD&D Insurance
- **If you are a House Staff Officer:** MontePrime EPO Medical and Preventive & Diagnostic Dental Coverage for **yourself only** and Basic Life and AD&D Insurance.
- **If you are a Registered Nurse:** Montefiore Medical Center Health Plan and Dental Benefits for Registered Nurses coverage for **yourself only** and Basic Life and AD&D Insurance

You will not have any other coverage and you will not be able to make any changes to your coverage during the year until the next Annual Benefits Election Period, unless you have a Qualified Change in Status.





Health Insurance Marketplace
Coverage Options and
Your Health Coverage

Part A: General Information

An important provision of The Patient Protection and Affordable Care Act (PPACA) is the establishment of health insurance marketplaces. This notice provides some basic information about the Marketplace and employment-based health coverage offered by Montefiore-sponsored group health plans.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to help you find and compare private health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins November 15, 2015 for coverage starting as early as January 1, 2016.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn’t meet certain standards. Any savings on your premium depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes, if you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer’s health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer does not offer coverage at all or does not offer coverage that meets certain standards.

If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage an employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit. An employer-sponsored health plan meets the “minimum value” standard if the plan’s share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution – as well as your employee contribution to employer-offered coverage, is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area. If you have any questions when reviewing this information, please contact the HR-Benefits Office by email at montebenefits@montefiore.org or call **914.349.8531** for more information.



Part B: Information about Health Coverage Offered by Montefiore

This section contains information about any health coverage offered by Montefiore. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. The numbered sections correspond to the Marketplace application.

Montefiore Information	Detail				
1. Employer Name	Montefiore Medical Center	Montefiore Mt. Vernon Hospital	Schaffer Extended Care Center	Montefiore New Rochelle Hospital	Albert Einstein College of Medicine
2. Employer Identification Number (EIN)	13-1740114	46-2916938	46-2929888	46-2931956	47-2209056
3. Employer Address	111 East 210 th Street	12 North Seventh Avenue	16 Guion Place	16 Guion Place	1300 Morris Park Avenue
4. Employer Phone Number	1.718.920.4321	1.914.664.8000	1.914.632.5000	1.914.632.5000	1.718.430.2000
5. City	Bronx	Mt. Vernon	New Rochelle	New Rochelle	Bronx
6. State	NY	NY	NY	NY	NY
7. ZIP Code	10467-2490	10550	10801	10801	10461
8. Who can we contact about employee health coverage at this job?	Human Resource Benefits Office	Human Resource Benefits Office	Human Resource Benefits Office	Human Resource Benefits Office	Human Resources
9. Phone Number	1.914.349.8531	1.914.349.8531	1.914.349.8531	1.914.349.8531	1.718.430.2547
10. Email Address	HRBenefits@montefiore.org	HRBenefits@montefiore.org	HRBenefits@montefiore.org	HRBenefits@montefiore.org	benefits@einstein.yu.edu

Here is some basic information about health coverage offered by Montefiore:

- Montefiore offers coverage to all full-time as well as part-time associates who work at least 50% of the normal full-time schedule for their position. Montefiore also offers coverage to the eligible dependents of such eligible associates. Eligible dependents are defined as legally married spouses and associate's children through the end of the year they reach age 26. Please refer to your Summary Plan Description (SPD) for further details
- The coverage Montefiore offers to eligible associates meets the minimum value standard, and the cost of this coverage is intended to be affordable, based on associate wages. **Note:** *Even if Montefiore intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly associate or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.*

If you decide to shop for coverage in the Marketplace, www.HealthCare.gov will guide you through the process.





Legal Notices

The following are summaries of legal notices regarding your rights and procedures to protect those rights. The actual notices are available in the Montefiore Benefits Program Summary Plan Description or online at www.MyMonteBenefits.com

Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from its Medicaid or CHIP programs.

Consolidated Omnibus Budget Reconciliation Act (COBRA)

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue their group health benefits for limited periods of time under certain circumstances.

Health Insurance Portability and Accountability Act of 1996 (HIPAA)

These privacy rules set limits on how health plans, pharmacies, hospitals, clinics, nursing homes and other direct-care providers use individually identifiable health information. It is important that you understand your rights to privacy and the protection of information related to your health. It is also important that you safeguard the privacy of our patients' health care information.

HIPAA Special Enrollment Rights

You may request a special enrollment in Montefiore's healthcare coverage under the following circumstances:

- Within 30 days of the date:
 - You or a family member loses other group health plan coverage (such as a spouse's plan)
 - You acquire a new family member through marriage, birth, adoption or legal guardianship
- Within 60 days of the date you or a family member:
 - Is no longer eligible for coverage under the State's Children's Health Insurance Program (CHIP) or Medicaid
 - Becomes eligible for premium assistance under the State's Children's Health Insurance Program (CHIP) or Medicaid.

Newborns' and Mothers' Health Protection Act (Newborns' Act)

The Newborns' and Mothers' Health Protection Act requires group health plans that offer maternity coverage to pay for at least a 48-hour hospital stay following childbirth (96-hour hospital stay in the case of Cesarean section).

Women's Health and Cancer Rights Act (WHCRA)

The Women's Health and Cancer Rights Act (WHCRA) requires group health plans and health insurance issuers, which provide coverage for medical and surgical benefits with respect to mastectomies, to also cover certain post-mastectomy benefits. These benefits include reconstructive surgery and the treatment of complications.

Medicare Part D

If you and/or your family members are Medicare-eligible, federal law offers more choices for prescription drug coverage. See the "Important Notice from Montefiore about Your Prescription Drug Coverage and Medicare" in the Montefiore Benefits Program Summary Plan Description online at www.MyMonteBenefits.com for more details.



Montefiore

**Corporate Human Resources Division
HR-Benefits Office**

111 East 210th Street, Bronx, NY 10467-2490
montebenefits@montefiore.org
www.mymontebenefits.com