



2010 Benefit Summary

Celebrating more than a Century of Caring for our Community, Brattleboro Memorial Hospital is dedicated to providing community-based quality health services delivered with compassion and respect. The benefits offered in the following pages are designed to ease the impact of health-care costs on you and your family and to protect you against the financial burden of major medical claims.

Our goal is to provide employees with superior coverage, as well as quality programs and services that support and nurture a highly dedicated and competent work-force. We ask that in return, you become wise healthcare consumers. Eligibility varies for each benefit and is listed within the guide.



2010 Benefit Summary

In 2010 Brattleboro Memorial Hospital will continue to offer comprehensive Medical Benefits to all employees scheduled to work * **20 hours** or more per week. **Eligibility is the first of the month following 28 calendar days of service.** Below is a basic outline of services.

Service	PPO Brattleboro Memorial Hospital Network	PPO In-Network BCBS www.cbabluevt.com	PPO Out-of-Network
Deductible – Calendar Year Out-of-Pocket Maximum (includes deductible)	\$25 for Diagnostic (see X-ray & lab) N/A	\$250/individual (\$750/family) \$1,250/individual (\$3,750/family) Not including prescriptions	\$500/individual (\$1,500/family) \$2,000/individual (\$6,000/family) Not including prescriptions
Pre-Admission Testing	100%	80%	70%
Hospital Admission (semi-private)	\$100 co-payment	80%	70%
Anesthesia	100%	80%	70%
Outpatient Surgical Procedure	\$100 co-payment	80%	70%
Emergency Services	\$50	\$50	\$50
Ambulance Services	N/A	80%	Same as in network
Routine Office Visits (well baby, routine exams, immunizations, allergy testing)	\$15	80%	70%
Skilled Nursing Facility	N/A	80%	70%
Home Health Care	N/A	80%	70%
Hospice Care	N/A	80%	70%
Diagnostic, X-Ray and Lab Services	100% after \$25 deductible/person	80%	70%
Therapy Services (max 30 visits each per calendar year: physical, speech, occupational)	\$15	80%	70%
Durable Medical Equipment – \$250,000 Lifetime Max	80% no deductible for items available through BMH Rehab. Services Dept.	80% no deductible	70%
<u>Mental Health Services</u> - Inpatient - Outpatient	N/A N/A	80% subject to deductible 85% no deductible	70% after deductible 70% after deductible
<u>Substance Abuse</u> – Inpatient - Outpatient	N/A N/A	80% subject to deductible 85% no deductible	70% after deductible 70% after deductible
Routine OBGYN visit	\$15	80%	70%
Routine Eye Exam (once every two years)	\$15	\$15	\$15
Routine Hearing Exam	\$15	80%	70%
Chiropractic 12 visits/yr.	n/a	\$15	\$15
Acupuncture 12 visits/yr.	n/a	\$15	\$15
Complimentary Medicine Benefit of \$250/yr.	100%	100%	100%

Medical • Dental • Disability • LTD • STD & Accident • Life/AD&D • Earned Time • Flexible Spending
Tuition Reimbursement • Retirement Plan • Wellness • Employee Assistance Program

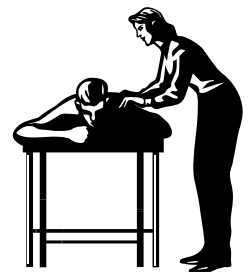


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Your Cost in 2010

Brattleboro Memorial Hospital is committed to contributing significantly to the premium of your health coverage. Following is a breakdown of your **pre-tax contribution** costs for the 2010 calendar year (deducted 2x monthly).

	<u>Single</u>	<u>Two Person</u> 20-40 Hours Per Pay	<u>Family</u>
PPO	\$59.97	\$150.00	\$229.43
		Wellness 25% 20-40 Hours Per Pay	
PPO	\$44.98	\$135.01	\$214.44
		Wellness 50% 20-40 Hours Per Pay	
PPO	\$29.99	\$120.02	\$199.45



— Complimentary Medicine —

Continuing in 2010 Brattleboro Memorial Hospital will offer coverage for Complimentary Medicine limited to \$250 per person per calendar year. Complimentary Medicine includes: Biofeedback, Massage Therapy, Nutrition, Hypno-Therapy, Therapeutic Touch and Healing Touch, Preventative Physical Therapy, Homeopathy, Naturopathy, Oriental Medicine and Reiki. **Please note a claim form specific for this benefit is available outside the Human Resources offices.**

— Prescription Drug Benefits —

In 2010 Brattleboro Memorial Hospital will continue to offer a prescription drug program through Express Scripts. Maintenance medications may be purchased at a network pharmacy or through the Express Scripts mail order program. Retail drugs must be purchased at a pharmacy approved by Express Scripts. Prescription purchases are not subject to the deductible or co-insurance maximums.

Retail Pharmacy Program Co-pay for up to a 30-day supply:

Generic: \$ 5.00 Brand Name: \$20.00 Formulary List: \$35.00

Mail Order Program Co-pay for up to a 90-day supply:

Generic: \$12.50 Brand Name: \$50.00 Formulary List: \$87.50





2010 Benefit Summary

— *Dental Insurance* —

Brattleboro Memorial Hospital will continue to offer employees a comprehensive Dental Plan. Employees scheduled to work * **20 or more hours per week** may elect group dental insurance. Eligibility is the first of the month following 28 days of employment. Below is a summary of services. **The calendar year maximum benefit for all covered dental services is \$1,500 per person for 2010; however, employees can increase coverage in future years by simply receiving regular preventive dental care.**

Type of Service	Benefit Amount
Preventive Services (Once every 6 months)	100% Reasonable and Customary
Basic Services	80% after \$25 CY deductible (\$75/family)
Major Services	50% after \$25 CY deductible (\$75/family)
Orthodontia	Not covered
Bi-weekly Rates (deducted 2x monthly)	Single: \$5.92 Family: \$15.12

— *Disability Insurance* —

Brattleboro Memorial Hospital offers long-term disability income replacement, and pays the full cost of this coverage. In the event that you become disabled from a non work-related injury or sickness, disability income benefits are provided as a source of income. **Eligibility is the first of the month following 3 months of employment for employees scheduled to work * 24 or more hours per week.**

	Long-term Disability
Benefits Begin	After 90 days
Percentage of Income Replaced	60%
Maximum Benefit	\$10,000/month

— *Voluntary Short Term Disability & Accident Insurance* —

Employees scheduled to work ***20 or more hours per week** have the opportunity to create a personal benefits package that will meet his/her own needs. Choose from these valuable benefits to create your customized package with the ease of payroll deduction for premium costs:

Short Term Disability

- Provides a monthly benefit to replace a portion of your income if you are unable to work due to a covered disability.
- Variety of plan options.

Accident Insurance

- Helps you pay everyday living expenses and out-of-pocket expenses not covered by major medical plans.
- Provides coverage that you can take with you (portable).
- Spouse and dependent coverage available.



* as reflected in the personnel file



2010 Benefit Summary

— *Life & AD&D Insurance* —

- **Basic Life & AD&D Insurance**

Brattleboro Memorial Hospital offers and pays the full cost of employees' term life equal to one and one-half times the employee's annual base pay, rounded to the next highest \$1,000, with double indemnity for accidental death and dismemberment. Base salary is determined by multiplying rate of pay times "scheduled" hours of work per pay period times 26 pay periods.

Eligibility is the first of the month following 6 months of employment for employees scheduled to work * 30 or more hours per week. Please contact Human Resources to update your beneficiary information, as necessary.

- **Voluntary Life Insurance**

Employees scheduled to work * **20 or more hours per week** are eligible to purchase voluntary whole life insurance for themselves or their dependents. The employee is eligible to participate following **90 days of employment** and pays the entire cost of the additional life insurance via payroll deduction. Provides coverage that you can take with you (portable).



— *Earned Time* —

The hospital provides employees time off with pay for vacation, holidays, personal days and sick days through the earned time benefit. The amount of earned time accrued is pro-rated based on hours worked. Employees must work **48 or more** hours per pay period to accrue earned time.

Earned Time may be accrued to a maximum of 1½ times the annual accrued allotment. Employees are encouraged to retain some of their accumulated earned time as protection against loss of income in emergency situations when days off with pay are needed and for regularly scheduled holidays.

For specific accrual information and earned time buy back guidelines for future accruals, please refer to the Personnel Policies located on SharePoint or contact Human Resources.

* as reflected in the personnel file





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— *Flexible Spending Accounts (FSA)* —

Flexible Spending Accounts provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pre-tax basis. By anticipating your family's health care and dependent care costs for the next year and setting aside money, you can actually lower your taxable income.

Health Care Reimbursement FSA

The annual maximum amount you may contribute to the Medical FSA is \$5,000 per calendar year. This program lets Brattleboro Memorial Hospital's employees use pre-tax dollars for certain IRS-approved medical expenses not covered by their insurance plan. Some examples include:

- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution and eyeglasses
- Dental services and orthodontia
- Medical and Rx deductibles
- Co-payments
- Co-insurance

Dependent Care FSA

The Dependent Care FSA lets Brattleboro Memorial Hospital's employees use pre-tax dollars towards qualified dependent care such as caring for children under age 13 or elder care. The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year. Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or outside your house
- Nursery schools and preschools (excluding kindergarten)

— *Tuition Reimbursement* —

Brattleboro Memorial Hospital makes available \$4,000 per calendar year for employees to pursue continued education through an accredited institution (tuition & fees only, excludes books and other expenses). This benefit is available to any employee scheduled to work * **24 or more hours per week and who has been employed at BMH for a minimum of 1 year**. The course must be related to the employee's position or prepare him/her for a position of greater responsibility at the hospital. The employee must earn a passing grade to receive reimbursement for the course. Application for tuition reimbursement is to be made and approved prior to taking the course.

* as reflected in the personnel file





2010 Benefit Summary

— Retirement Plans —



Brattleboro Memorial Hospital's Retirement Plan (Money Purchase Pension Plan and Trust) is designed to provide you with additional income for retirement. **Vesting requires 2 years of service with 1,000 hours or more worked per anniversary year.** After you are vested, you will be eligible for a contribution for each plan year in which you work a minimum of 1,000 hours. Each year that you are eligible to share in the contributions, BMH will contribute on your behalf an amount equal to 5% of your annual eligible compensation, at no cost to you. Please refer to your Pension Summary Plan Description for complete details (available from Human Resources).

In addition to the above plan, the hospital is pleased to continue offering an employer sponsored 403(b) Tax-Sheltered Annuity, with an employer matching contribution for eligible plan participants. The plan offers a variety of investment choices. All employees are eligible to make contributions ("elective deferrals") either on a pre-tax or after tax basis immediately on the first entry date. In addition, employees are eligible for an employer matching contribution similar to the plan above **(2 years of service with 1000 or more hours worked; 1000 hours worked each plan year thereafter)**. The amount of the match is based on length of continuous employment with the hospital and active employment status at plan year end. Employees with 2 to 9 years of service at plan year end are eligible for a match up to .25% of gross pay; those with 10 to 14 years receive up to .50% of gross pay, and for employees with 15 or more years the hospital will match contributions up to 2.0% of gross pay.

— Wellness —

Brattleboro Memorial Hospital is proud to offer a comprehensive Wellness program to employees. For only \$3.00 per pay period you can belong to the Wellness Program and receive access to the fitness room, employee health insurance discounts (after certain conditions are met), discounted fees on yoga, stress management classes, and free body fat assessments offered through the Wellness Program. The Wellness Program also offers free reimbursement for smoking cessation classes to ALL employees. For additional information, please contact the Cardiac Rehab Clerk at ext. 8331 or the Occupational Health Director at ext. 8305





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— *Employee Assistance Program (EAP)* —

An Employee Assistance Program is offered to all BMH employees and immediate family members through The Human Factor. This is a completely confidential counseling program that covers issues such as marital and family concerns, depression, substance abuse, grief and loss, financial assistance or other personal stressors. You can contact Jim Cappy at The Human Factor by calling 802-254-5811.



— *Additional Benefits* —

In addition to the benefits in this guide, Brattleboro Memorial Hospital also offers the following:

- Cafeteria Discount
- Free Employee Parking
- Bereavement Days/Funeral Leave
- Leaves of Absence (Unpaid)
- Payroll Direct Deposits
- Payroll Deduction Savings – US Savings Bonds,
Savings Deposits
- Jury Duty Pay
- Pharmacy Discounts



Any questions or requests for additional information about the available benefits should be addressed to the Benefits Specialist at 257-8295.

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.



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