



2011 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.



BMH Medical Plan

2011 Benefit Summary

In 2011 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. Effective 1/1/2011 dependents can be covered up to age 26 regardless of student status.

Service	PPO Brattleboro Memorial Hospital Network	PPO In-Network www.cbabluevt.com	PPO Out-of-Network
Deductible – Calendar Year** Out-of-Pocket Maximum (includes deductible)	\$100/individual (\$300/family) \$500/individual (\$1,500/family)	\$500/individual (\$1,500/family) \$1,500/individual (\$4,500/family)	\$750/individual (\$2,250/family) \$2,250/individual (\$6,750/family)
**Deductible & Out Of Pocket Maximum do not include co-payments or Prescriptions			
Hospital Admission (semi-private)	Deductible, then covered at 90%	Deductible, then covered at 80%	Deductible, then covered at 70%
Outpatient Surgical Procedure	Deductible, then covered at 90%	Deductible, then covered at 80%	Deductible, then covered at 70%
Pre-Admission Testing	Deductible, then covered at 90%	Deductible, then covered at 80%	Deductible, then covered at 70%
Anesthesia	Deductible, then covered at 90%	Deductible, then covered at 80%	Deductible, then covered at 70%
Diagnostic, X-Ray and Lab Services	Deductible, then covered at 90%	Deductible, then covered at 80%	Deductible, then covered at 70%
Emergency Services	\$100	\$100	\$100
Physician Office Visits	\$20	Deductible, then covered at 80%	Deductible, then covered at 70%
Therapy Services (max 24 visits per occurrence, physical, speech, occupational)	\$20	Deductible, then covered at 80%	Deductible, then covered at 70%
Preventive Medicine (annual wellness exams, well baby exams & immunizations, pap smears, mammograms and preventive testing and other services as determined by the IRS)	Covered at 100%		Deductible, then covered at 70%
Ambulance Services	N/A	Deductible, then covered at 80%	Same as in-network
Skilled Nursing Facility	N/A	Deductible, then covered at 80%	Deductible, then covered at 70%
Home Health Care	N/A	Deductible, then covered at 80%	Deductible, then covered at 70%
Hospice Care	N/A	Deductible, then covered at 80%	Deductible, then covered at 70%
Durable Medical Equipment	Deductible, then covered at 90% (items available through BMH Rehab. Services Dept.)	Deductible, then covered at 80%	Deductible, then covered at 70%
Mental Health Services – Inpatient Outpatient	N/A	Deductible, then covered at 80% 85%, no deductible	Deductible, then covered at 70%
Substance Abuse – Inpatient Outpatient	N/A	Deductible, then covered at 80% 85%, no deductible	Deductible, then covered at 70%
Eye Exams	\$20	\$20	\$20
Routine Hearing Exam	\$20	80%	70%
Chiropractic 12 visits/yr.	n/a	\$20	\$20
Acupuncture 12 visits/yr.	n/a	\$20	\$20
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



Prescription & Complimentary Benefits

2011 Benefit Summary

Your Cost in 2011

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 2011 calendar year (deducted 2x monthly).

Bi-weekly Deductions	Single	Two-Person	Family
20 – 40 Hours Per Pay	\$65.04	\$162.68	\$248.82
Wellness 25% 20 – 40 Hours Per Pay	\$48.78	\$146.42	\$232.56
Wellness 50% 20 – 40 Hours Per Pay	\$32.52	\$130.16	\$216.30

Complimentary Medicine

Continuing in 2011 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 Resource office.**

Prescription Drug Benefits

In 2011 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 Brand Name: \$20 Formulary List: \$35

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

Generic: \$15 Brand Name: \$60 Formulary List: \$105

In 2011 there will be Step Therapy and Quantity Management on the Plan.

Please see the insert for more information.






Dental Coverage

2011 Benefit Summary

Brattleboro Memorial Hospital will continue to offer employees a comprehensive Dental Plan through CIGNA. 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.

Preventive (Coverage A)	Basic (Coverage B)	Major (Coverage C)
Annual Deductible: \$25 per individual/\$75 per family		
Calendar Year Maximum: \$1,500 per person (Coverages A, B and C combined) Employees can increase coverage in future years by simply receiving regular preventive dental care.		
Covered at 100% of Reasonable & Customary	Covered at 80% of Reasonable & Customary	Covered at 50% of Reasonable & Customary
<p><i>Diagnostic:</i> Evaluations: Two per person per calendar year X-rays of individual teeth as necessary X-rays (complete series or panoramic film) once in a 3 year period Bitewing x-rays per person per calendar year</p> <p><i>Preventive:</i> Cleanings: Two per person per calendar year Fluoride: Two per person per calendar year Space maintainers Sealants once in a 3 year period per tooth for children to age 17</p> <p>Emergency palliative treatment</p>	<p><i>Restorative:</i> Amalgam (silver) fillings & Composite (white) fillings</p> <p><i>Oral Surgery:</i> surgical & routine extractions</p> <p><i>Periodontics:</i> Scaling & root planing periodontal surgery</p> <p><i>Endodontics:</i> root canal therapy</p> <p><i>Dental Repair:</i> repair of: removable denture, bridges, crowns, and inlays/onlays</p>	<p><i>Prostodontics:</i> removable and fixed partial dentures (bridge; complete & partial dentures)</p> <p>Labial veneers</p> <p>Crowns</p> <p>Inlays</p> <p>Onlays</p> <p>Implants</p> 
The dental coverage listed above is a simplified summary we have provided for you. Please refer to your CIGNA certificate of coverage for specific contract details on each coverage item.		
Bi-weekly Deductions:	Single	Family
	\$5.92	\$15.12



Life & Disability Coverage

2011 Benefit Summary

Life & AD&D Insurance

Basic Life & AD&D Insurance (100% funded by BMH)

- Eligibility is the first of the month following 6 months of employment for employees scheduled to work * 30 or more hours per week.
- 1.5 times an employee's annual salary, rounded to the next highest \$1,000
- 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
- Please contact Human Resources to update your beneficiary information, as necessary

Voluntary Life Insurance (100% employee funded)

- Employees scheduled to work * 20 or more hours per week are eligible to purchase voluntary whole life insurance for themselves and/or their dependents
- The employee is eligible to participate following 90 days of employment
- Provides coverage that you can take with you (portable)

Disability & Accident Insurance

Short-Term Disability Insurance (100% Employee funded)

- Benefit is available to employees scheduled to work *20 or more hours per week
- Many plan options available
- Premiums paid through payroll deduction

Long-Term Disability Insurance (100% funded by BMH)

- Eligibility is the first of the month following 3 months of employment for employees scheduled to work *24 or more hours per week.
- Benefit is 60% of basic monthly pay up to \$10,000 maximum
- Payment of benefits begin after 90 days from the start of a qualified disability

Accident Insurance (100% Employee funded)

- Benefit is available to employees scheduled to work *20 or more hours per week
- 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



Flexible Spending & EAP

2011 Benefit Summary

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 allows employees use pre-tax dollars for certain IRS-approved expenses.

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

***Please note for 2011, over-the-counter medications will not be reimbursable through the FSA unless you have a prescription from your physician.**

Dependent Care FSA

The Dependent Care FSA allows employees to 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)

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.



BMH Employee Benefits

2011 Benefit Summary

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.

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.

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

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

* as reflected in the personnel file



Retirement Plans & Wellness

2011 Benefit Summary

Retirement Plans

Money Purchase Pension Plan and Trust

- 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 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)

403(b) Tax-Sheltered Annuity

- Includes an employer matching contribution for eligible plan participants and 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 after hire
- 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.
 - o Employees with 2 to 9 years of service at plan year end are eligible for a match up to .25% of gross pay
 - o Employees with 10 to 14 years receive up to .50% of gross pay
 - o 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 extension 8331 or the Occupational Health Director at extension 8305.



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Notes

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.