



# Benefits At A Glance

This Benefits At A Glance provides a high-level overview of the benefit options available to you and your eligible dependents. Please see the summaries of benefit coverage for more details. If you have questions, please contact Human Resources.

## Medical Benefits

The chart below summarizes the benefits provided under the medical plans offered through Emblem Health and the HRA through The Difference Card. There are three plan options to choose from, High, Mid and Low HSA Plan. You may visit Emblem Health's website at [www.ehnc.com](http://www.ehnc.com) or by telephone at 1-800-624-2414 to search for In-Network providers.

### Emblem Health/The Difference Card High Plan

TYPE OF VISIT (Swipe)	YOU PAY	DIFFERENCE CARD PAYS	CARRIER BENEFIT
Primary Care Copay	\$30	\$20	\$50
Specialist Care Copay	\$30	\$20	\$50
Urgent Care Copay	\$30	\$20	\$50
Emergency Room Copay	\$0	\$200	\$200
Pharmacy Copays	\$5 / \$30 / \$75	\$5 / \$5 / \$5	\$10 / \$35 / \$80
TYPE OF VISIT (Manual Reimbursement)	YOU PAY	DIFFERENCE CARD PAYS	CARRIER BENEFIT
Testing & Radiology	\$0	100%	Deductible & Coinsurance
Out Patient Surgery	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
In Patient Hospitalization	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
In Network Deductible	\$1,000	90% to \$3,600	\$5,000
In Network Coinsurance Maximum	10% / 20% to \$2,250	\$0	80% to \$1,850

### Emblem Health/The Difference Card Mid Plan

TYPE OF VISIT (Swipe)	YOU PAY	DIFFERENCE CARD PAYS	CARRIER BENEFIT
Pharmacy	0%	100%	Deductible
TYPE OF VISIT (Manual Reimbursement)	YOU PAY	DIFFERENCE CARD PAYS	CARRIER BENEFIT
Office Visits & Testing	0%	100%	Deductible
Urgent Care & Emergency Room	0%	100%	Deductible
Surgery & Hospitalization	0%	100%	Deductible
In Network Deductible	\$0	100% to \$6,000	\$6,000
In Network Coinsurance Maximum	0%	0%	100%

## Emblem Health/The Difference Card Low Plan

TYPE OF VISIT (Manual Reimbursement)	YOU PAY	DIFFERENCE CARD PAYS	CARRIER BENEFIT
Office Visits & Testing	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Urgent Care & Emergency Room	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Surgery & Hospitalization	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Pharmacy	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
In Network Deductible	\$2,850	After \$2,850, 90% to \$2,835	\$6,000
In Network Coinsurance Maximum	10% to \$315	0%	100%

## Bi-Weekly Medical Contributions

Contributions are based on salary

### Employee Only

	EH/DC High Plan Bi-Weekly	EH/DC Mid Plan Bi-Weekly	EH/DC Low Plan Bi-Weekly
Under \$50,000	\$100.07	\$33.02	\$5.00
\$50,000-\$89,999	\$100.07	\$33.02	\$5.00

### Employee + Spouse

	EH/DC High Plan Bi-Weekly	EH/DC Mid Plan Bi-Weekly	EH/DC Low Plan Bi-Weekly
Under \$50,000	\$375.47	\$234.65	\$120.11
\$50,000-\$89,999	\$398.55	\$257.73	\$143.19

### Employee + Child(ren)

	EH/DC High Plan Bi-Weekly	EH/DC Mid Plan Bi-Weekly	EH/DC Low Plan Bi-Weekly
Under \$50,000	\$236.44	\$119.10	\$23.65
\$50,000-\$89,999	\$259.52	\$142.17	\$46.72

### Family

	EH/DC High Plan Bi-Weekly	EH/DC Mid Plan Bi-Weekly	EH/DC Low Plan Bi-Weekly
Under \$50,000	\$752.82	\$548.31	\$381.95
\$50,000-\$89,999	\$775.90	\$571.38	\$405.03

## The Difference Card

The Difference Card is an HRA provided by Bronx Parent Housing Network to Employee's that helps to subsidize and share in the out of pocket cost of your provider services with Emblem Health. Employee and spouse will receive a Difference Card MasterCard in their own name. Dependents under 18 are linked to their parents' cards. Dependents over 18 are eligible to receive a Difference Card upon request. Call Difference Card Customer Care at (888) 343-2110 to request a card for eligible dependents. To learn more about how to use your Difference Card MasterCard for Swiipeable benefits and how to submit Manual Reimbursements, please see your Human Resource Department or call 888-343-2110.

\***Deductible**- A fixed dollar amount during the benefit period - usually a year - that an insured person pays before the insurance carrier starts to make payments for covered medical services.

**\*Coinsurance-** A form of medical cost sharing in a health insurance plan that requires an insured person to pay a stated percentage of medical expenses after the deductible amount, if any, was paid.

## Dental

Dental benefits will be available through Principal. Members will have the choice to enroll in the [Dental Preferred Provider Organization \(PPO\) plan](#).

The PPO plan provides both in and out of network coverage that includes a \$1,000 (50% Carryover) annual maximum per person. For a current listing of participating PPO providers, you may visit Principal's website at [www.principal.com](http://www.principal.com) or by phone at 1-800-247-4695.

## Vision

Vision benefits will be provided through Principal using the VSP Network. This benefit provides access to regular exams, purchasing contacts or lenses every year, and frames every two years. Discounts of up to 15% for vision laser surgery are also available.

While out-of-network benefits are available, you will receive greater savings by visiting an in-network provider within Principal's broad network. For a current listing of participating Vision providers, you may visit Principal's website at [www.vsp.com](http://www.vsp.com) or by phone at 800-877-7195.

## Flexible Spending Accounts (FSA)

FSAs allow you to stretch your healthcare, and/or dependent care dollars by using pre-tax dollars for qualified medical and/or dependent care expenses. The Health Care FSA can reimburse for health care expenses that are covered, or are only partially covered, by your medical, dental and vision insurance plans for yourself, your spouse and eligible dependents, up to your contribution amount.

If you are enrolled/open a HSA, you are only eligible for a Limited Purpose FSA, which will cover expenses towards dental and vision only.

The Dependent Care FSA can be used to pay for qualified childcare and/or caregivers for a disabled family member living in the household who is unable to care for themselves, up to your contribution amount.

The 2020 IRS Maximum Contribution Limit for FSA is \$2,750. The 2019 IRS Maximum Contribution Limit for Dependent Care FSA is \$5,000. This benefit is offered through FlexFacts. Contact FlexFacts at [www.flexfacts.com](http://www.flexfacts.com) or by phone at 877-943-2287.

## Commuter Benefits

Commuter Benefits plans, such as Mass Transit and Parking benefits can reimburse for eligible commuting expenses on a pre-tax basis. This benefit is offered through FlexFacts. Visit FlexFacts's website at [www.flexfacts.com](http://www.flexfacts.com) or contact member services at 800-473-9595.

The 2020 IRS Maximum Contribution Limit for Commuter Benefits is \$270 per month.

## Health Advocate

To help employees manage the cost and complexity of healthcare, Medical cost Advocacy Services provide you with trusted advisors who can help you save time, reduce cost, and make better decisions.

The team of caring professional advocates can help you: understand your benefits and options, review your medical bills and Explanation of Benefits (EOB), resolve problems and billing errors, negotiate medical bills to reduce cost, assist in appealing denied claims, locate in-network providers & schedule appointments, and so much more. Contact them by phone 866-695-8622 or online via the web portal at [www.healthadvocate.com](http://www.healthadvocate.com).

## Basic Life and AD&D Insurance

When the unthinkable happens, you want to know your family is covered. Bronx Parent Housing Network provides full-time eligible employees with life and accidental death and dismemberment (AD&D) insurance through Principal, and pays the full cost of this benefit through Principal.

This benefit provides you with Basic Life Insurance that equals 1x times your annual salary up to a maximum of \$120,000. An equal amount of Accidental Death and Dismemberment (AD&D) Insurance is also covered. Benefits begin to reduce at age 65.

## Voluntary Life and AD&D Insurance

In addition to the company paid life insurance, you have the opportunity to protect yourself and family as well through Voluntary Life and AD&D with Principal. You can elect coverage for your spouse and children through Voluntary Life and AD&D coverage. This is an employee paid benefit should you choose to elect. Spousal coverage is available in \$5,000 increments up to \$100,000, and Dependent Child coverage in \$5,000 increments up to \$20,000. You can reach Principal at [www.principal.com](http://www.principal.com) or 800-245-1522

## Retirement Savings Plan- 403(b)

Employees are eligible to contribute to the 403(b) and/or Roth Contribution Plan through Nationwide upon hire. The vesting schedule is as follows:

- One Year: 25%
- Two Years: 50%
- Three Years: 75%
- Four Years: 100%

## Pet Benefits

Pet Assure is a veterinary discount plan that provides an instant 25% discount on in-house medical services at any participating veterinarian. All pets are eligible - no exclusions on type, breed, age or health condition of your pets. Pet Assure also includes a 24/7 Lost Pet Recovery Service from ThePetTag.

## Human Resource Contacts

For questions on these benefits, contact Denny Rodriguez at 347-271-8257 x4013 or [d.rodriguez@bphn.org](mailto:d.rodriguez@bphn.org)

***Please refer to the plan-specific documents for detailed plan information. Any of these benefits may be modified in the future to meet Internal Revenue Service rules or otherwise as decided by Bronx Parent Housing Network.***

## Definitions

**Coinsurance** - A form of medical cost sharing in a health insurance plan that requires an insured person to pay a stated percentage of medical expenses after the deductible amount, if any, was paid.

- Once any deductible amount and coinsurance are paid, the insurance carrier is responsible for the rest of the cost for covered benefits through the remainder of the plan year.
- Coinsurance percentages may differ based on the plan design.

**Copayment** - A form of medical cost sharing in a health insurance plan that requires an insured person to pay a fixed dollar amount when a medical service is received

- There may be separate copayments for different services.
- Some plans require that a deductible first be met for some specific services before a copayment applies.

**Deductible** - A fixed dollar amount during the benefit period - usually a year - that an insured person pays before the insurance carrier starts to make payments for covered medical services.

- Some plans may have separate deductibles for specific services. For example, a plan may have a hospitalization deductible per admission.