



Employee Benefits

2021 Residents



Employee Benefits 2021

You are eligible for HSS benefits as of your date of hire.

The **deadline** to complete your enrollment is 30 days following your date of hire – the deadline date will be posted on the benefits administration website. After you receive an email notification from Bswift you can log in to the Benefits Administration website.

If you do not complete your enrollment by the deadline, you will be defaulted into United Healthcare EPO single with tobacco use surcharge, and MetLife DHMO single coverage. You will not have the opportunity to drop the default coverage until open enrollment with an effective date of January 1, 2022.

If you want to **waive** the HSS benefits, **you must complete the online enrollment; simply select “waive” for each plan you do not want to participate in.** You will only be able to waive medical coverage if you are enrolled in other credible coverage.

If you add any eligible dependents to your medical, dental or vision coverage you are required to provide proof of dependent status documentation. **This documentation must be received by your enrollment deadline.** Failure to provide the documentation by the deadline will result in that dependent being classified as ineligible to be enrolled under your coverage until the next open enrollment period - and proof of dependent status will be required at that time.

Examples of Proof of Dependent Status Documentation are:

Spouse → Copy of marriage certificate or license issued by the State or local government

Children → Copy of birth certificate

Domestic Partner → Domestic Partner Affidavit (please contact HR for the affidavit)

*Please submit the document(s) to Human Resources. Documents may be faxed to 212.606.1961 or emailed at HRbenefits@hss.edu.

Please make sure to read the 2021 Health Choice Benefits Guide and the Summary of Benefits & Coverage (SBC) documents posted on the home page of the Benefits Administration Website and the HR Intranet page.

The Health Choice Benefits Guide and the SBC's provide information on the different benefit plans and should be read before you make your elections.

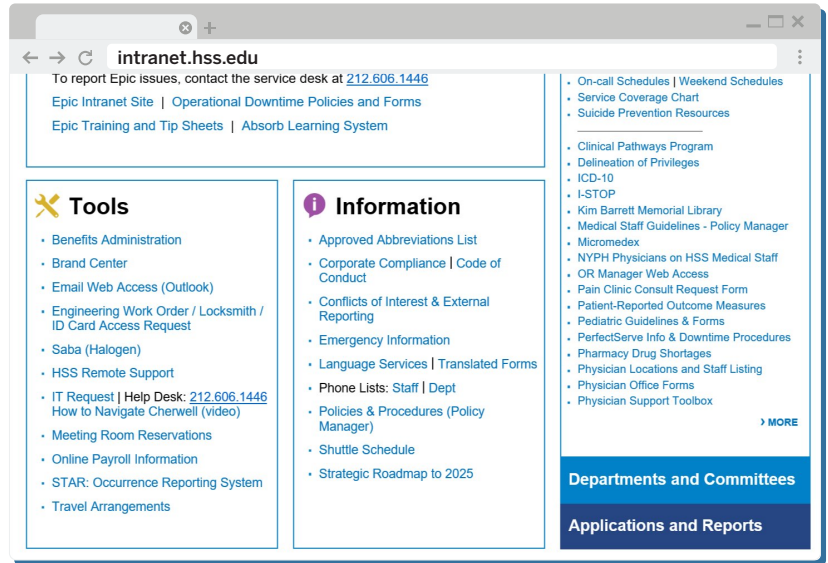
You can find the Summary Plan Documents (SPD's) for all of the plans in the “Library” section of the Benefits Administration Website and the HR Intranet page.

Benefits Administration Enrollment Instructions

To enroll: After you receive an email notification from Human Resources or Bswift, you can log in to the Benefits Administration website - www.hss.bswift.com. This link can also be found in the 'Tools' section on the HSS Intranet.

Username: Full HSS email address including '@hss.edu'.
For example: smithj@hss.edu

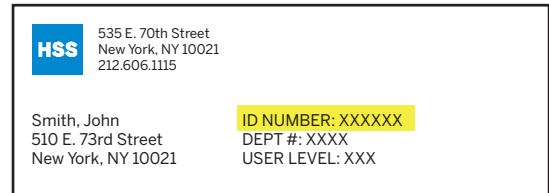
Password: If you are logging in for the first time, your password will be your 6-digit HSS Employee ID number beginning with a 1 or 2. If you don't know your Employee ID number it can be found at the top of your paystub.



You can access the Benefits Administration site either from your home or office.

You have access to the Benefits Administration Website, 24hrs a day, 7 days a week, 52 weeks a year! And will always have access to:

- Review detailed information on all HSS Benefit Plans
- Review your Total Compensation Statement
- Update your Life Insurance Beneficiaries
- Update your dependent and personal information
- Review and print your current benefits



Notes:

HEALTH BENEFITS

Effective first day of employment.

Employees may choose a plan that best suits their needs:

	Monthly Cost Single	Monthly Cost Family
United Healthcare Consumer Directed Health Plan	\$0	\$0
United Healthcare Premium Plan	\$515.85	\$ 1,225.07
United Healthcare High Plan	\$0	\$0
United Healthcare Exclusive Provider Organization (EPO)	\$0	\$0

There is an annual \$250 surcharge added to the medical costs above if you are a tobacco user.

If you enroll in the UHC Consumer Directed Health Plan you will also be enrolled in the Health Savings Account (HSA). This is an individual bank account with Optum Bank in which you may contribute to using pre-tax payroll deductions (up to \$3,600 for single coverage; up to \$7,200 for family coverage). **You must create an account with Optum Bank by clicking on the Optum Bank website link when completing your enrollment through the benefits administration website.**

You own this account. If you leave HSS you can take this account with you.

*HSS will also make the following contribution to your account:

Single Coverage: \$31.25 semi-monthly (up to \$750/yr)

Family Coverage: \$62.50 semi-monthly (up to \$1,500/yr)

*Employer contributions are inclusive of the IRS limit

DENTAL BENEFITS

Effective first day of employment.

Employees may choose a plan that best suits their needs:

	Monthly Cost Single	Monthly Cost Family
MetLife DHMO	\$0	\$0
MetLife Traditional	\$0	\$0
MetLife Voluntary	\$0	\$0

*The MetLife DHMO plan is effective 1st of the month following the date of hire.

VISION BENEFITS

Effective first day of employment.

	Monthly Cost Single	Monthly Cost Family
Guardian Vision Plan	\$5.90	\$15.50

Health Care Flexible Spending Account

Effective first day of employment.

Employees may deposit up to \$2,750 per calendar year*, before taxes, for eligible expenses that are not covered under our medical or dental plans.

**“Use it or lose it” - This money may be used for [claims incurred on or after your benefits effective date, and must be used through the end of the calendar year or it is forfeited](#). A list of eligible expenses is located on the HR Intranet page, and on the benefits administration website, in the “Library” section.*

Dependent Care Flexible Spending Account

Effective first day of employment.

Employees may deposit up to \$5,000 per calendar year*, before taxes, for eligible dependent care expenses that allow you and your spouse to work, including, but not limited to, payments to licensed dependent care centers (for children 12 and under or adults), nursery schools, after-school programs and day camps that meet state and/or local regulations.

**“Use it or lose it” - This money may be used for [claims incurred on or after your benefits effective date, and must be used through the end of the calendar year or it is forfeited](#). A list of eligible expenses is located on the HR Intranet page, and on the benefits administration website, in the “Library” section.*

Life Insurance

Effective first day of employment.

Basic Benefit (provided at no cost to employee):

1x Annual Salary (up to \$1,500,000)

Tax Considerations: Any amount of Basic coverage in excess of \$50,000 is considered imputed income by the IRS. Imputed income is considered taxable income, just like your regular pay, and will be shown on your biweekly pay stub.

Optional Benefit Levels: Opportunity to purchase additional Life Insurance in multiples of 1 X Salary up to a maximum of 5 X your Salary. Maximum combined benefit (Optional plus Basic) is \$1,500,000. During your initial new hire period the guaranteed issue amount (combined basic and voluntary elections) is 5 times your salary, not to exceed \$1,000,000. Any amount above that will require completion of a personal health assessment and approval by the insurance carrier

The cost of additional life insurance will be based on the employee’s age and salary.

Premium payment is required as an after-tax deduction.

Accidental Death and Dismemberment

Effective first day of employment.

Basic Benefit (provided at no cost to employee): \$50,000

Optional Benefit Levels:

Opportunity to purchase additional AD&D Insurance in multiples of 1 X Salary up to a maximum of 5 X your Salary. Maximum combined benefit (Optional plus Basic) is \$1,500,000.

The cost of additional AD&D insurance will be based on the employee's age and salary.

Premium payment is required as an after-tax deduction.

Long-term Disability Benefits

Effective first day of employment

Basic Plan - Replaces 70% of your monthly salary, with a maximum monthly benefit of \$3,500. (Provided at no cost to employee)

Contact **Tony Deluca** (631) 941-4949 for more information

Voluntary Benefits

Effective first day of employment

Critical Illness (MetLife): If you are diagnosed with a critical illness, you will need financial protection to help cover the costs of your medical expenses, treatments, and other out-of-pocket expenses.

Identity Theft Protection (Allstate): Services that monitor your identity, detect fraud, and restore your identity in the event of theft.

Legal Benefits (MetLife/Hyatt Legal): Offers economical access to attorneys for legal services such as will preparation, estate planning and family law.

State Mandated Plans

Employees are immediately eligible for state mandated programs (you do not have to elect this plan; enrollment in this plan is automatic)

- **SHORT-TERM DISABILITY:** Pays maximum of \$170 per week for maximum of 26 weeks. Coverage is provided by The Standard. Employees contribute \$1.20 per payroll
- **WORKERS' COMPENSATION:** Pays maximum of \$400 per week for job related injuries as well as related medical bills through Chartis, Inc.

Tuition Assistance Program

Employees are eligible for tuition reimbursement for courses that begin after the completion of 1 year of continuous employment.

To review the Tuition Reimbursement Policy or to access the Tuition Reimbursement Website, please visit the HR Intranet page – Tuition Reimbursement Section.

Requests to participate in the Tuition Reimbursement Program are submitted via the Tuition Reimbursement Website by completing the online Tuition Reimbursement Application.

We strongly recommend that you submit your first application for approval prior to beginning a course. Doing so prevents a scenario in which you pay for a course already completed but your reimbursement request is rejected because the degree program does not meet the eligibility requirements under our policy.

Reimbursement will be based on years of service:

- 1-3 years of service - up to 50% of the annual maximum
- 3+ years of service – up to 100% of the annual maximum

Degree Program	Annual Maximum
Associate's Degree	\$6,000.00
Bachelor's Degree	\$10,000.00
Master's Degree	\$12,000.00
Doctorate Degree	\$12,000.00

Benefits for part-time employees are pro-rated. Courses must be job related. Please see the Tuition Reimbursement Policy (located on the HR Intranet page) for official details.

Parking

Full-Time employees interested in monthly commuter parking should contact **Sean Moyles** at moyless@hss.edu to discuss options.

* Price and location are subject to change in accordance with IRS Guidelines and Regulations.

TRANSITCHEK Program

Online enrollment can be completed 3 weeks after your hire date.

TransitCenter website: <http://tams.transitchek.com>
(website link is also posted on the HR Intranet page)

HSS Company Code: SFR15

Employees can pay for part or all of their commuter transit and parking costs using pre-tax contributions through Transit Center. Currently, the IRS allows up to \$270 in pre-tax contributions per month to pay for mass transit, and an additional \$270 per month for qualified commuter parking contributions.*

*"Use it or lose it" - This money must be used for transit/parking costs incurred by the end of your final benefit month or it is forfeited. Please manage your account accordingly.

Paid Absences

SICK DAYS: Twelve (12) per year. Sick time is accrued on a biweekly basis. Up to 120 days can be accumulated for extended illness.

BONUS DAYS: One-half day is earned for each quarter an employee is not out sick. Days should be used within 6 months after being earned.

HOLIDAYS: The Hospital recognizes eight (8) National holidays* throughout the calendar year. All holidays must be taken during the calendar year.

*A list of the recognized National Holidays can be found on the HR Intranet page – Compensation and Payroll Section.

BENEFIT TIME OFF (Vacation/personal): Benefit Time Off is granted to employees based upon their employment status, position and length of service. Benefit Time Off consists of your annual vacation allotment plus five Personal Days per calendar year. During your initial year of employment, eligible employees will receive a pro-rated allotment of Benefit Time Off based on their date of hire. The Hospital encourages regular employees to use their Benefit Time Off. All Benefit Time Off earned in a calendar year must be used by the end of the year or it will be forfeited. Please consult your supervisor for additional information.

Eligibility for all paid absences is limited to part-time and full-time employees. Must be used by the end of the year in which earned.

Employee's 403(B) Plan and Retirement Savings Plan

The HSS sponsored 403(b) Plan and The Retirement Savings Plan are defined contribution (DC) retirement plans. In a DC plan, you have an individual account to which contributions are made. Both plans are set up with Transamerica.

403(b):

You are eligible to contribute immediately.

The 403(b) Plan allows you to contribute to your retirement through pre-tax (traditional) and after-tax (Roth) payroll deductions (2021 overall combined contributions limit: Under age 50: \$19,500. Age 50 or older: \$26,000). If you wish to contribute, you decide how those contributions are invested by choosing among the fund options available under the plan.

Online enrollment can be completed 3 weeks after your hire date by visiting hss.trsrretire.com. Please see the "Retirement and 403b" section of the HR Intranet page for instructions to set up your account, the 2021 calendar to consult with a Transamerica representative at HSS, and more.

Retirement Savings Plan:

You are eligible on the first of the month following the completion of one year of eligibility service.

HSS will make a contribution to your retirement under The Retirement Savings Plan. You will receive HSS contributions equal to a percentage of eligible compensation for each pay period (from 4% to 8% annually) depending on your years of service. Service years 1-5

receive a 4% contribution. You will earn a year of eligibility service if you work 1,000 hours or more in the 12 months following your date of hire or in any Calendar Year thereafter. You are immediately 100% vested in all HSS contributions (vesting means the money in your account is yours to keep).

Supplemental Programs

Employees are immediately eligible for all supplemental benefits.

AFLAC NY Supplemental Cancer/Accident/Hospitalization Insurance: Employees may purchase coverage with AFLAC - NY which provides three supplemental programs that work in conjunction with the HSS health plans.

Nationwide (Pet Insurance): Provides coverage to help you cover the costs of veterinary care.

Municipal Credit Union: MCU offers payroll deduction for Savings Accounts, Certificates of Deposits, IRAs, Holiday Club Accounts, Money Market Accounts, and low cost VISA Cards.

Direct Deposit

Direct deposit of Payroll Checks to the bank of your choice. The link to complete the online form is located on the HR Intranet page – Forms section.

Corporate Discounts

Hospital for Special Surgery participates in a wide variety of discount programs. These programs may vary from time to time. Companies that have provided HSS employees with discounts include; Verizon, AT&T, Sprint, T-Mobile, The Bronx Zoo, 6 Flags Great Adventure, Avis, Budget and Hertz Car Rental, New York Sports Club, Crunch Fitness, YMCA and many more.

To review the different corporate discounts, please visit the HR Intranet page, Employee Discount section.

Please contact **Sean Moyles** at [212.774.2764](tel:212.774.2764) for further information.

Benefits Unit

Tiffany Iannizzotto

Sr. Benefits Analyst
646.797.8483

Carla Rivera

Sr. Benefits Analyst
646.797.8572

Lilliana Torres

Manager, Benefits
212.774.2708

Human Resources

Fax: 212.606.1961
HRBenefits@hss.edu

Carli Sosa

Sr. Director, Benefits
212.774.7650

Hospital for Special Surgery
is an affiliate of Weill Cornell Medical
College.

535 E. 70th St.
New York, NY 10021
TEL 212.606.1000
hss.edu

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