

Benefits Summary 2026

Health Insurance

Eligibility

Full Time and Part Time employees with an FTE of 0.4 or higher become eligible on the first day of the month after completing 60 days of employment. Per Diem employees are not eligible at the start, although they may qualify later under the Hospital's Lookback and Measurement Period Policy.

Plan Options

Employees may choose between two medical plans:

Cigna PPO

This plan offers both in network and out of network coverage. The deductible is \$2,500 for individuals or \$5,000 for all other tiers. ERH covers 75% of the deductible for Full Time employees. Part Time employees with an FTE of 0.4 or higher receive a prorated contribution through a health reimbursement arrangement.

Cigna EPO

This plan provides in network coverage. The deductible is \$5,000 for individuals or \$10,000 for all other tiers. ERH covers 75% of the deductible for Full Time employees, with a prorated contribution for eligible Part Time employees through a health reimbursement arrangement.

Premium Contributions

ERH pays 75% of the health insurance premium for Full Time employees, and a prorated share for Part Time employees with an FTE of 0.4 or higher. Minimal essential coverage required under the ACA is offered to all eligible employees.

Flexible Spending Account

All employees are eligible to participate in the FSA administered by Cigna. You may elect to contribute up to \$3,400 in 2026. The maximum carryover amount for unused funds is \$680. The Dependent Care FSA limit is \$7,500 for a household or \$3,750 for those married and filing separately.

Dental

Employees can choose between two dental plans through Guardian, a Base plan and an Enhanced plan. Both cover preventive services at no cost and provide benefits for basic and major treatments. You may see any dentist, with lower costs when using a network provider. Each plan includes an annual maximum and a rewards feature that allows unused benefits to roll over, helping you maintain strong oral health with added flexibility.

Vision

Our vision coverage through Guardian utilizes the Davis Vision network, giving employees access to discounted eye exams, lenses, and frames. You receive reduced rates on glasses and contacts along with additional savings on laser vision correction. Routine care is offered on a reliable schedule, making it easy to maintain healthy vision at an affordable cost.

TouchCare

TouchCare is an employer sponsored health care concierge service that helps employees navigate the complex world of medical benefits with confidence. The TouchCare team can assist with understanding plans, comparing costs, finding providers, scheduling appointments, resolving billing issues, and answering benefit questions. It is a personalized support resource that makes health care simpler, clearer, and far less stressful.

Employer Sponsored Term Life and AD&D

Full Time employees become eligible on the first day of the month after completing 60 days of employment. The benefit provides term life and accidental death and dismemberment coverage equal to one year of your salary plus an additional two thousand dollars. ERH pays the full premium, making this a free benefit that offers meaningful protection for your loved ones when it matters most.

Voluntary Life and AD&D

Employees may also choose to purchase additional life and accidental death and dismemberment coverage for themselves, a spouse, or dependent children. This voluntary option adds another layer of financial protection on top of the coverage already provided by ERH. It allows families to tailor their coverage to their own needs while keeping costs manageable and plans flexible.

Whole Life Insurance

Employees may also purchase whole life insurance through New York Life. This voluntary benefit provides lifelong coverage with fixed premiums and a cash value component that grows over time, offering long term financial protection and a stable asset for the future. Enrollment occurs during a separate open enrollment period held each spring.

403(b)

All employees are eligible to participate in the Hospital's 403b retirement savings plan, offered through HANYS or Diversified Investments. Enrollment is available on the first day of employment, giving you the opportunity to begin saving for your long term financial goals right from the start.

BenefitHub

BenefitHub is an employee discount platform that offers savings on everyday purchases along with travel, entertainment, wellness products, and more. Employees can browse exclusive deals, compare discounts, and enjoy perks that help stretch their dollars further. It is an easy way to make life outside of work a little more affordable and a little more fun.

New for 2026

LifeLock Identity Theft Protection and More

LifeLock provides constant monitoring of your personal information including your Social Security number, bank accounts, credit files, and activity across the dark web. If identity theft occurs, trained specialists help restore your information and guide you through recovery. It gives you a protective shield so you can focus on life and work without worrying that someone else is pretending to be you.

Legal Service Plan with MetLife

The Legal Service Plan through MetLife Legal Plans gives you access to a nationwide network of attorneys for everyday legal needs. This includes wills, real estate transactions, traffic matters, landlord issues, and many other services. It is an affordable voluntary benefit that helps you and your family feel prepared when legal questions arise.

Pet Insurance with Nationwide

The Nationwide My Pet Protection program helps you care for your furry, feathered, or exotic family members. Coverage includes accidents, illnesses, hereditary conditions, and more. You can choose from different reimbursement levels and use any veterinarian. It offers peace of mind for the animals you love while you stay focused on your work here at the hospital.

Voluntary Short Term Disability

Short Term Disability coverage pays you a portion of your salary while you are away from work or recovering from a covered illness or injury. This benefit is additional insurance that you may choose to purchase on top of the statutory minimum required by New York State, which is paid for by Ellenville Regional Hospital. It offers extra financial reassurance during temporary health setbacks so you can focus on healing with a calmer mind and a steadier footing.

Voluntary Long Term Disability

Long Term Disability offers extended income protection if a serious medical condition prevents you from returning to work for a longer duration. It helps maintain financial stability far beyond the short term and provides reassurance during challenging times. It supports your future while you focus on regaining your health.

Additional Benefits

Aflac Supplemental Benefits

Aflac provides voluntary supplemental insurance options that help fill financial gaps in your health coverage. Plans are available for accident care, cancer, hospital stays, critical illness, and short term disability. These benefits help reduce financial stress when life surprises you with something you did not plan for.

NY 529 College Savings Plan

The New York 529 College Savings Program allows you to set aside money for a child or another beneficiary's future education. Savings can grow tax advantaged, and withdrawals for qualified expenses are also tax advantaged. You can contribute through flexible methods including payroll deduction, making it easier to build a strong foundation for someone's future.

Employee Assistance Program

The Employee Assistance Program (EAP) from Guidance Resources provides a range of confidential services to employees and their families at no cost. These services include counseling for relationship and family issues, stress, anxiety, and more, through face-to-face, video, or phone sessions. Other offerings include crisis support, online peer support groups, financial coaching, legal consultations, child and eldercare services, and access to wellness chatbots.

Tuition Assistance

Full Time employees who have completed one year of service and are in good standing are eligible for up to \$1,250 per semester for approved coursework/studies.

Paid Time Off

Vacation

Full Time employees receive 86.5, 122.5, or 158.5 hours of vacation each year, depending on position and length of service. Vacation time is accrued monthly. During the first year of employment, hours are prorated based on the hire date.

Holidays

Full Time employees receive eight paid holidays each year. Part Time employees receive a prorated amount based on their scheduled hours.

Sick Leave

Sick leave accrues at a rate of 4.67 hours per month, which equals 56 hours annually. Part Time and Per Diem employees earn one hour of sick leave for every 30 hours worked. Full Time employees hired before January 1, 2021 continue to earn sick leave at a rate of six hours per month.

Personal Time

Full Time employees earn one personal day per year, based on their hire date. Part Time employees receive a prorated amount.

Bereavement

Full Time and Part Time employees are eligible for three paid bereavement days, calculated at 7.25 hours per day, following the death of an immediate family member. Eligible family members include a current spouse, current domestic or civil union partner, child, parent, sibling, grandparent, step relations, and current in-laws.

Eligibility for each benefit is governed by the specific terms of the Hospital's official employee benefit plans. The Hospital reserves the right to change or discontinue any benefit plan at its discretion, consistent with the requirements of any applicable collective bargaining agreements.

Benefits Fee Chart

Cigna Option 1 PPO	Monthly Premium	Hospital Pays	Employee Pays	Bi-Weekly Contrib. (24 PP's)	With FSA Contrib. to Cover Deductible (24 PP's)
Employee	\$1,633.72	\$1,225.29	\$408.43	\$204.22	\$230.25
Emp. & Spouse	\$3,430.80	\$2,573.10	\$857.70	\$428.85	\$480.93
Emp. & Child(ren)	\$3,104.06	\$2,328.04	\$776.02	\$388.01	\$440.09
Family	\$4,901.14	\$3,675.85	\$1,225.29	\$612.65	\$664.72
\$2,500 Employee / \$5,000 All other plans / 75% contribution by ERH for full time – pro-rated for part time					
Out of Network: After deductible met, 40% covered					

Cigna Option 2 EPO	Monthly Premium	Hospital Pays	Employee Pays	Bi-Weekly Contrib. (24 PP's)	With FSA Contrib. to Cover Deductible (24 PP's)
Employee	\$1,466.06	\$1,214.06	\$252.00	\$126.00	\$178.08
Emp. & Spouse	\$3,078.76	\$2,309.07	\$769.69	\$384.85	\$489.00
Emp. & Child(ren)	\$2,785.52	\$2,089.14	\$696.38	\$348.19	\$452.35
Family	\$4,398.19	\$3,502.69	\$895.50	\$447.75	\$551.91
\$5,000 Employee / \$10,000 All other plans / 75% contribution by ERH for full time – pro-rated for part time					
In-Network coverage only					
<i>We offer minimal essential coverage as required by the ACA for all eligible employees.</i>					

Flexible Spending Account (FSA)
Employees may elect to contribute up to \$3,400 in 2026. Employees can roll over up to \$680 of unused 2026 contributions to 2027. The FSA is available to <u>all employees</u> whether you opt for medical coverage or not.

Guardian Voluntary Dental Plans	Base Plan Monthly	Base Plan Bi-Weekly (24 PP's)	Enhanced Plan Monthly	Enhanced Plan Bi-Weekly (24 PP's)
Employee	\$46.18	\$23.09	\$56.51	\$28.26
Emp. & Spouse	\$86.00	\$43.00	\$105.26	\$52.63
Emp. & Child(ren)*	\$105.43	\$52.72	\$115.14	\$57.57
Family*	\$145.24	\$72.62	\$175.34	\$87.67

* Includes orthodontia benefit.

Guardian Voluntary Vision Plan	Monthly	Bi-Weekly (24 PP's)
Employee	\$5.49	\$2.75
Emp. & Spouse	\$9.24	\$4.62
Emp. & Child(ren)	\$9.41	\$4.71
Family*	\$14.90	\$7.45

Liberty Financial Voluntary Life & AD&D, Short Term and Long Term Disability.
Access Benefits Portal for rates.

Continued on next page.

Norton LifeLock – Monthly Pricing

Essential Plan Employee \$7.99	Employee & Family \$15.98
Premier Plan Employee \$11.49	Employee & Family \$21.98
Premier Plus Employee \$14.49	Employee & Family \$24.98

MetLife Legal Service Plan – Monthly Pricing

Premium Plan \$18.00

Nationwide Pet Insurance

Pricing is determined based upon various factors including pet type, age, etc. Please visit this link for a direct quote:
<https://partnersolutions.nationwide.com/pet/erhny>

For more detailed information, employees may visit our benefits page at erhny.org/benefits. The site includes plan summaries, online quote links, required forms, and additional resources to help you explore each benefit with confidence.

