

Benefits Summary 2025

Health Insurance

- Eligibility: Full Time and Part Time employees (FTE .5 or greater) are eligible on the first of the month following 60 days of employment.
- Per Diem employees are not eligible for coverage but may become eligible at a later date in accordance with the Hospital's Lookback and Measurement Period Policy.
- There are two plan options:
 - **Cigna PPO:** Includes Out of Network Coverage - \$2,500 individual deductible or \$5,000 deductible all other tiers (ERH pays 75% of the deductible for Full Time employees, pro-rated for Part Time employees [FTE .5 or greater] through a health reimbursement arrangement).
 - **Cigna EPO:** In Network Coverage - \$5,000 individual deductible or \$10,000 deductible all other tiers (ERH pays 75% of the deductible for Full Time employees, pro-rated for Part Time employees [FTE .5 or greater] through a health reimbursement arrangement).
- ERH pays 75% of the health insurance premium for Full Time employees, pro-rated for Part Time employees (FTE .5 or greater). We offer minimal essential coverage as required by the ACA for 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 \$3,300 in 2025. Employees may roll over up to \$660 of unused 2024 contributions to 2025.

Voluntary Benefits

- Eligibility: Full Time and Part Time employees (FTE .5 or greater) eligible on the first of the month following 60 days of employment.
- Options through Guardian:
 - Dental – Base and Enhanced plans
 - Vision
 - Life Insurance Buy Up
 - Life Insurance Spouse and Dependent Coverage

Life Insurance

- Eligibility: Full Time employees on the first of the month following 60 days of employment.
- Benefit equals 1-year salary plus an additional \$2,000
- ERH pays 100% of the premium. This is a FREE benefit for all eligible employees.

403(b)

- Eligibility: All employees
- Offered by HANYS and Diversified Investments
- Available on first date of employment

Other Voluntary Benefits

- ERH works collaboratively with other vendors such as:
 - AFLAC
 - Section 125/Pre-Tax Plan
 - NYS 529 College Savings/U-Promise Programs

Employee Assistance Program

- The Employee Assistance Program (EAP) from Uprise Health 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: 86.5, 122.5 or 158.5 hours annually, based upon position and longevity. Time is accrued monthly.
 - Pro-rated for the first year of employment based on date of hire.
- **Holiday**
 - Full Time employees earn eight paid holidays annually.
 - Pro-rated for Part Time employees.
- **Sick**
 - Sick leave is accumulated at the rate of four and two-thirds (4.67) hours per month (56 hours annually).
 - Part Time and Per Diem employees shall accumulate sick leave at the rate of one hour for every 30 hours worked.
 - Full-time employees hired prior to January 1, 2021: Sick leave shall be accumulated at the rate six (6) hours per month.
- **Personal**
 - Full Time employees earn one day per year, based upon date of hire.
 - Pro-rated for Part Time employees
- **Bereavement**
 - Full Time and Part Time employees are eligible for three paid days off from work (7.25 hours per day) in the event of the death of a family member (Family member is defined as current spouse, current domestic/civil-union partner, child, mother, father, sister, brother, grandparents, including step and current in-laws).

The terms outlined in the Hospital's employee benefit plans will determine eligibility for each specific benefit. The Hospital retains the right to modify or discontinue its benefit plans at any time, subject to the conditions of any applicable collective bargaining agreements.