

## 2019 EMPLOYEE BENEFITS PACKAGE

Northern Rivers Family of Services continues to offer a comprehensive benefits package to our eligible employees. Below are the 2019 benefit plans offered and information on any changes to the plans. During the 2019 Open Enrollment, employees must log in to the RK Xchange to enroll and/or make changes to their benefit elections.

<b>Benefit Eligibility</b>	<b>Unchanged.</b> All employees who are in a budgeted, regularly scheduled position at 20 or more hours per week and have otherwise met the new hire waiting period are eligible for employee benefits.
<b>CDPHP Health Plans</b>	<b>Plan 1:</b> Consumer-driven health plan (CDHP). Deductible: \$3,500 Individual, and \$7,000 Family. Out-of-pocket maximum: \$4,500 Individual, and \$8,000 Family. <b>Plan 2:</b> Consumer-driven High deductible health plan (CDHP). Deductible: \$5,000 Individual, and \$10,000 Family. Out-of-pocket maximum: \$6,750 Individual, and \$13,350 Family.
<b>Health Savings Accounts (HSA)</b>	The IRS increased the amount that can be contributed to an HSA. In 2019 individuals may contribute \$3,500 and families may contribute \$7,000 per calendar year. The employer match continues to be \$300. Employer match continues to be paid in quarterly installments. Matching dollars count toward the IRS maximum contribution amounts.
<b>Flexible Savings Accounts (FSA)</b>	The IRS allows a maximum of \$2,700 in contributions to health FSAs in 2019.
<b>United Concierge Medicine</b>	<b>Unchanged.</b> We continue to partner with United Concierge Medicine, a telemedicine provider, and HealthJoy, a mobile phone app and call-in number, to help employees manage their health care insurance and costs.
<b>Empire Essential Choice Dental Plan</b>	<b>Unchanged.</b> Choose from the same three plan designs. Premiums remain the same.
<b>Empire Blue View Vision</b>	<b>Unchanged.</b> Choose the Basic or Enhanced plan; both plans provide for an eye exam each year. Premiums remain the same.
<b>Voluntary Life Insurance</b>	<b>Unchanged.</b> Age-banded rates stay the same. You can purchase new coverage or increase the amount of your coverage. If you purchase new coverage or increase coverage, you will be prompted to complete a medical questionnaire for carrier approval.
<b>Voluntary Insurances</b>	<b>Unchanged.</b> Same plans are offered. You can purchase new coverage or increase the amount of your coverage for Voluntary Short-Term Disability, Accident, Cancer, Critical Illness, Aflac Hospital, Legal, or Whole Life.
<b>All eligible benefits are deducted on a pre-tax basis. If desired, employees can request post-tax deductions in writing yearly to the HR Senior Benefits Administrator.</b>	

**Registration for benefits must be completed on the RKXchange. Follow the link from our web page: [www.northernrivers.org/benefits](http://www.northernrivers.org/benefits).** For additional information, including detailed plan designs and full benefit summaries, visit [www.northernrivers.org/benefits](http://www.northernrivers.org/benefits) or contact:

Jenny Sardi, Senior Benefits Administrator  
Phone: 518.579.3532  
Email: [Jenny.Sardi@northernrivers.org](mailto:Jenny.Sardi@northernrivers.org)

Louis Greco, Benefits Associate  
Phone: 518.579.3534  
Email: [Louis.Greco@northernrivers.org](mailto:Louis.Greco@northernrivers.org)