

2020 EMPLOYEE BENEFITS PACKAGE

Northern Rivers Family of Services offers a comprehensive benefits package to our eligible employees. Below are the current benefit plans.

Benefit Eligibility	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.
CDPHP Health Plans	<p>Plan 1: Consumer-driven health plan (CDHP). Deductible: \$3,500 Individual, and \$7,000 Family. 10% coinsurance after deductible. Out-of-pocket maximum: \$5,300 Individual, and \$10,700 Family.</p> <p>Plan 2: Consumer-driven High deductible health plan (CDHP). Deductible: \$6,900 Individual, and \$13,800 Family. Out-of-pocket maximum: \$6,900 Individual, and \$13,800 Family.</p>
Health Savings Accounts (HSA)	Individuals may contribute \$3,550 and families may contribute \$7,100 per calendar year. The employer match continues to be \$300 paid in quarterly installments. Matching dollars count toward the IRS maximum contribution amounts.
Flexible Savings Accounts (FSA)	The IRS allows a maximum of \$2,750 in employee contributions to health FSAs in 2019.
United Concierge Medicine	We partner with United Concierge Medicine, a telemedicine provider. UCM is provided to all employees of Northern Rivers who enroll in a CDPHP Plan.
Empire Essential Choice Dental Plan	Choose from three plan designs. For In-Network Dentist, the Low Plan option offers \$1,000 in coverage, Middle Plan offers \$1,500, High Plan offers \$2,000.
Empire Blue View Vision	Choose the Basic or Enhanced plan; both plans provide for an eye exam each year.
Voluntary Life Insurance	Elections over Guaranteed Issued amounts will result in being prompted to complete a medical questionnaire for carrier approval.
Voluntary Insurances	You can purchase coverage for Voluntary Short-Term Disability, Accident, Cancer, Critical Illness, Aflac Hospital, or prepaid Legal.
<p>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.</p>	

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

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