

Disability & Life Insurance



Eligibility for coverage

All employees working 37.5 hours per week are eligible for Life, Vol. Life, and LTD coverages.

Life Insurance and AD&D

Amount of Insurance

You are eligible for Life Insurance in the amount of 1x your annual salary, to a maximum of \$50,000.

Voluntary Life Insurance and AD&D

Full-time employees who would like to supplement their group life insurance benefits may purchase additional coverage. This benefit is 100% employee paid.

Employees may purchase 5x salary in increments of \$10,000 up to \$500,000 and spouses may purchase up to 50% of the employee amount up to \$250,000. Medical questions will be asked for new employees electing over \$200,000 or their spouses electing over \$30,000.

For existing employees who want to purchase voluntary life for the first time, evidence of insurability will be required.

Long Term Disability (LTD)

Disability Benefit

MDS provides Long Term Disability income benefits for employees working 37.5 hours per week and pays the full cost of this coverage.

Waiting Period

Long Term Disability benefits begin after satisfying a 90-day waiting period from your date of initial disability.

Coverage Amount

This disability coverage provides 60% of your monthly salary, to a maximum of \$6,000 per month.

Additional Benefits

- Paid Time Off
- Sick Time
- Personal Days

Useful Contacts:

Human Resources Department

Please contact Human Resources for benefits questions or information

Medical

Health Plans, Inc.
Customer Service: 888-532-7575
www.healthplansinc.com

Prescription Plan

Southern Scripts
Customer Service: 800-710-9341
www.southernscripts.net

Mail Order Service

Postal Prescription Services (PPS)
Customer Service: 800-552-6694
www.ppsrx.com

Flexible Spending Accounts (FSA)

American Benefits Group
Customer Service: 800-499-3539
Fax: 877-723-0147
<http://amben.com>

Dental

Northeast Delta Dental
Customer Service: 800-832-5700 or 603-223-1234
www.nedelta.com

Vision

DeltaVision (through EyeMed)
EyeMed Customer Service: 866-723-0513
<https://www.nedelta.com/DeltaVision>

EAP

The Hartford Ability Assist
Contact: 800-964-3577
www.guidanceresources.com

2023

Benefits Overview for Employees of Monadnock Developmental Services



Effective 1/1/23 - 12/31/23

Provided by:

Borislow
INSURANCE

Disclaimer: This pamphlet is provided for your convenience and is for informational purposes only. Monadnock Developmental Services is not responsible for errors, omissions or changes initiated by Monadnock Developmental Services or a Third Party. If there is a discrepancy between this pamphlet and the official plan documents, the plan documents will govern. While the company intends to continue these plans, it reserves the right to change, amend or terminate them at any time for any reason.
Updated December 5, 2022.

Medical Insurance



Eligibility - Eligibility for medical coverage is effective after 90 days of employment. Regular full time employees working 30 hours per week, are eligible to participate in the Medical Plan.

LP Plan

Network: Full Harvard Pilgrim New England Network
United HealthCare National Network

Annual Deductible:

Single - \$3,000 Two Person - \$6,000 Family - \$9,000
MDS reimburses the first \$1000 of select deductible expenses, see HR for details.
Employee pays the last part of the deductible :

Single - \$2,000 Two Person - \$4,000 Family - \$6,000
Annual Out of Pocket Maximum: \$6,000 / \$12,000

Office Visit \$25/\$50 co-pay

Preventive Care Visit \$0 co-pay

Chiropractic Care \$25

Emergency Room Deductible, then \$250 per visit

Inpatient Care Deductible, then no charge

Outpatient Surgery Select LP Providers: \$75 copay per visit

Other Plan Providers: Deductible, then no charge

ElevateHealth Options

Networks:

Tier 1 is the ElevateHealth Options HMO network, which has a large network of primary care providers, specialists and leading hospitals.

Tier 2 is the full Harvard Pilgrim network (New Hampshire, Massachusetts, Maine, Vermont, Connecticut and Rhode Island).

Annual Deductible:

Single - \$3,000 Two Person - \$6,000 Family - \$9,000
MDS reimburses the first \$1000 of select deductible expenses, see HR for details.

Employee pays the last part of the deductible:

Single - \$2,000 Two Person - \$4,000 Family - \$6,000
Annual Out of Pocket Maximum:
\$6,000 / \$12,000

Preventive Care: No charge for both Networks

Tier 1:

Office Visit \$25/\$50

Chiropractic Care \$25

Emergency Room Deductible, then \$250 per visit

Inpatient Care Deductible, then no charge

Outpatient Surgery Free Standing Ambulatory Surgery Center - \$100 copay per visit

Outpatient Hospital Facility- Deductible, then no charge

Tier 2:

Deductible, then no charge for all services

Southern Scripts Prescription Plan

	First Choice	Non-First Choice	Mail Order
Generic	1-30 Days: \$5 31-60 Days: \$10 61-90 Days: \$15	1-30 Days: \$10	\$10
Preferred	1-30 Days: \$35 31-60 Days: \$70 61-90 Days: \$105	1-30 Days: \$45	\$70
Compound	1-30 Days: \$50 31-60 Days: \$150 61-90 Days: \$150	1-30 Days: \$60	\$150
Non-Preferred	1-30 Days: \$50 1-30 Days: \$150 1-30 Days: \$150	1-30 Days: \$60	\$150

Retail Non-First Choice Prescriptions are limited to 30-day supplies. Mail-Order Prescriptions are up to 90-day supplies.

Specialty Meds (limited to 30-day supply)

Generic: \$50

Preferred: \$50

Delta Dental Insurance



Eligibility: All full time staff (30 or more hours) are eligible on the first of the month following 90 days of employment.

Deductible: \$25 per person, \$75 per family Lifetime Deductible. Waived for Preventive Services.

Calendar Year Max: \$1,500 for each covered person

Orthodontia: Dependent children to age 19 - subject to separate \$1,500 lifetime benefit

After satisfying your deductible and applicable waiting periods, your dental program pays the following percentage of treatment cost.

Preventive Services	100%
Basic Services (Fillings, Extractions)	80%
Major Services (Root Canals, Crowns)	50%
Orthodontia	50%

(Note: This is only a partial list)

DeltaVision Voluntary Vision Insurance

Eligibility: All full time staff (30 or more hours) are eligible on the first of the month following 90 days of employment. Note that this is a Hardware Only plan, exams are not covered. An annual vision exam is included with the medical benefits for \$25.

	Network	Non-Network Reimbursement
Frames (every 24 months)	\$150, then 20% off	\$75
Single/Bifocal/Trifocal	\$10	25/\$40/\$55

Contact Lenses (every 12 months; in lieu of glasses), Allowance covers materials only

	Network	Non-Network Reimbursement
Conventional	\$150 allowance,	\$120
Disposable	\$150 allowance, member pays balance	\$120

Flexible Spending Account



A Flexible Spending Account (FSA) is a tax-advantaged spending account that can be used to pay qualified medical or dependent care expenses. This plan operates on a plan year, starting anew each January 1st. The major benefit to flexible spending accounts is that payroll deductions are made with pre-tax dollars.

- The 2023 annual medical FSA limit set by the IRS is \$3,050 per plan year. To learn more go to [irs.gov](https://www.irs.gov) and search "Flexible Spending Account Limits 2023."
- The annual dependent care limit set by the IRS is \$5,000 per year.

Please Note: The CARES stimulus act mandates that Over-the-Counter medications, supplies are eligible qualified expenses. The IRS mandates that PPE is a qualified eligible expense.

Employee Assistance Program (EAP)

MDS employees have access to an Employee Assistance Program (EAP) through The Hartford. The Hartford EAP is called Ability Assist. Ability Assist provides professional counseling for financial, legal and emotional issues. This includes three face-to-face sessions per year and unlimited phone access. Services are also available to spouses and dependent children and can include guidance from highly trained master's and doctoral level clinicians to help deal with job pressures, relationship and marital conflicts, stress, anxiety, depression, and substance abuse. To register for Ability Assist and have access to hundreds of personal health topics and resources for child care, elder care, attorneys or financial planners, go to www.guidanceresources.com. In the Organization Web ID field enter: HLF902. In the Company Name field at the bottom of the personalization page enter: ABILI. After selecting "Ability Assist program," create your confidential username and password.

403(b) Retirement Plan

An Employer Sponsored Discretionary Vested Matching 403(b) Retirement Plan in a tax-sheltered annuity is available to those who wish to participate. All dollars that you contribute will reduce your taxable income and grow on a tax-deferred basis until you withdraw your funds.

Holidays

MDS recognizes 11 holidays per year:

New Years Day	Labor Day
Martin Luther King Day	Veterans Day
Presidents Day	Thanksgiving Day
Memorial Day	Day after Thanksgiving
Independence Day	Christmas Day
<i>Floating Holiday</i>	