

BeneFlex Program Summary

BeneFlex Service Center: (866)-700-6762
www.mtsinaibenefits.com *

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* As an alternative to the BeneFlex site (which requires a password), you can get BeneFlex information or download claim forms from the Human Resources intranet. (You must be on campus or on VPN off-campus to access the intranet.) Once on our [intranet](#) site, click the “Benefits” bar (upper left on screen). Then:

- Plan Description – Click: 1) “Plan” tab along left side of screen; 2) “Health and Welfare” along top of screen. Then, scroll down and click “BeneFlex Summary Plan Description” for the current year.
- Forms -- Click: 1) “Forms & Publications” bar; 2) “Forms” bar. Then scroll down to “Health and Welfare Forms” and find the form you need.

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BENEFLEX PROGRAM SUMMARY INTRODUCTION

**BeneFlex Service Center:
(866) 700-6762 (Monday – Friday, 8:00 – 6:00 p.m.)
www.mtsinaibenefits.com**

Mount Sinai School of Medicine is committed to providing eligible faculty with excellent benefits. Recognizing that coverage needs may vary depending on lifestyle and family situation, our BeneFlex Program offers maximum flexibility for you to tailor a package to meet your unique needs. Costs vary based upon your specific circumstances and choices.

Benefits Eligibility -- Faculty hired on or after January 1, 2004 must be employed a minimum of 24 hours per week to be eligible for benefits. Faculty hired on or before December 31, 2003 who were benefits eligible must be employed a minimum of 17.5 hours per week to be eligible for benefits.

Effective Date of Coverage: If you are a new hire or otherwise newly eligible for benefits, your coverage will begin on your first day of work only if it is also the first day of the month. If your hire date is not the first day of the month, your coverage will begin on the first day of the following month.

New hires and otherwise newly eligible faculty who do not enroll in BeneFlex by the last day of the enrollment period (30 days from date of hire or newly eligible date) will be assigned limited coverage.

Enrollment and Changes to Benefits -- Use the BeneFlex website (a password protected site) to enroll, re-enroll, change your benefits if a qualifying event occurs, or obtain information and claim forms. If you are enrolling for the first time, you can also refer to the instructions and information provided in your enrollment package.

Open Enrollment – Open Enrollment takes place annually for all benefits-eligible employees. During the open enrollment period, you can review your current benefits and either make changes to your benefits or allow your current selections to rollover to the following year. (Note: you must re-enroll in the Dependent Care Reimbursement, Health Care Reimbursement and Limited Purpose Health Care Reimbursement programs each year; these elections will not rollover to the following year.)

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BeneFlex Program

MEDICAL PLAN



BeneFlex offers faculty a choice of medical plans:

- **UnitedHealthcare Choice Plus (Preferred Provider/PPO)**
- **UnitedHealthcare – High Deductible Health Plan/Health Savings Account**
- **Aetna HMO**
- **Blue Cross Blue Shield HMO**
- **HIP HMO**

(You can also decline coverage if you are covered under another medical plan.)

Your share of the cost of medical coverage is paid for with before-tax dollars.

The UnitedHealthcare Choice Plus PPO offers affordable coverage and freedom of choice. Under the PPO you can consult a physician of your choice, many of whom participate as Mount Sinai providers. You do not need to select a primary care physician and you can go to a specialist without a referral. If you use a UnitedHealthcare network provider, there will be modest office co-pay, but you will avoid deductibles and claim forms and preventive services will be covered. If you use an out-of-network provider, there will be deductibles and co-payments.

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BeneFlex Program

PRESCRIPTION DRUG PLAN



If you enroll in any of Mount Sinai's medical plans, whether a PPO or HMO option, you automatically receive *basic* prescription drug coverage. An enhanced prescription plan is available for an additional cost. Effective January 1, 2011, Mount Sinai's prescription vendor is Medco.

With either the basic or enhanced option, there are several ways to receive prescription drugs, including in-store or on-line. Another excellent choice is to use the in-house Employee Pharmacy to purchase both generic and brand-name drugs. Call the pharmacy at x47720 to be sure that they stock the drug (we have a limited drug formulary). The pharmacy is on the B1 level of the Annenberg Building, and is open 8:30 – 5:00 p.m. weekdays. You can drop off your prescription in the morning and pick it up later in the day (avoid lunch hour, the busiest time). Co-payments can be made to the cashier adjacent to the pharmacy. If the prescription is a refill, use the refill phone line, x40485 and pick the prescription up later. Be sure to bring your employee I.D.

If you decline medical coverage through Mount Sinai, you are not eligible for the prescription drug coverage benefit.

Prescription drug costs not covered by Express Scripts may be eligible for reimbursement through the Health Care Reimbursement Account (HCRA).

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BeneFlex Program

DENTAL PLAN



You have a choice of three dental plans. (You also have the option of declining dental coverage.) While the three plans provide different levels of benefits, each gives you and your family access to affordable, quality dental care:

- **MetLife Preferred Provider (Dental PPO)**
- **CIGNA Dental HMO**

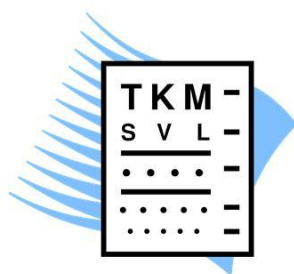
The MetLife PPO provides coverage whether you use a participating MetLife provider or you use an out-of-network provider; your out-of-pocket costs are generally lower when you use a participating dentist. Co-payments and deductibles vary between the basic and the plus plans. The CIGNA HMO requires that you use a participating dentist.

Your share of the cost of dental coverage is paid for with pre-tax dollars. Dental costs not covered by your dental plan may be eligible for reimbursement through the Health Care Reimbursement Account (HCRA).

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BeneFlex Program

VISION PLAN



Mount Sinai offers coverage through UnitedHealthcare Vision (UHC Vision), which helps pay for the cost of an annual eye examination, eyeglass frames and lenses, or contact lenses. (You may also elect to decline vision care coverage.)

Network providers can perform eye examinations and write prescriptions for both eyeglasses and contact lenses. Benefits also may be provided under your medical plan if you have a medical condition affecting your eyes. If you go to a UHC Vision Care network provider, no claim forms are necessary. If you go to a provider outside the network, you will need to submit a claim to UnitedHealthcare Vision Inc.

Eye care costs not covered by UHC Vision may be eligible for reimbursement through the Health Care Reimbursement Account (HCRA).

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BeneFlex Program

DISABILITY PLANS

- **SHORT-TERM DISABILITY (STD) COVERAGE** – Your non-occupational short-term disability (STD) coverage is provided through Prudential. (There is no cost to the employee for this benefit.) After you have been disabled for seven calendar days, the STD benefit will begin on the eighth day and will cover up to 26 weeks of disability. You will be paid for any earned but unused sick time before you will receive payment for STD (see [Sick Days](#) and [Leaves of Absence](#)). However, you must notify your supervisor. You must also call in the claim to Prudential (800-842-1718) *within 2 weeks of the last day you worked to avoid suspension to your pay.*
- **LONG-TERM DISABILITY (LTD) COVERAGE** – LTD coverage is provided through Prudential. To receive this benefit, you must be certified by Prudential as disabled (due to occupational or non-occupational causes) beyond the 26-week Short Term Disability period. See [Leaves of Absence](#) . There is no cost to the employee for this benefit.

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BeneFlex Program

TAX-FREE REIMBURSEMENT ACCOUNTS

The Internal Revenue Service (IRS) allows employers to set up accounts for employees to set aside money on a pre-tax basis to be used for eligible expenses. Every year you can decide how much you wish to contribute to each tax-free reimbursement account, and the amount will be deducted from your paycheck on a pre-tax basis. The money set aside is used to reimburse you for eligible expenses and you are not taxed on the reimbursement. The IRS places important restrictions on these accounts in return for their tax advantages, so you must plan carefully to avoid forfeiture of unused monies.

Claim forms are available at Mount Sinai Benefits or ADP FlexDirect.

- **HEALTHCARE REIMBURSEMENT ACCOUNT (HCRA) – You may contribute up to \$3,500 annually in pre-tax dollars towards medical, dental and drug expenses not covered under your health insurance.**
- **DEPENDENT CARE REIMBURSEMENT ACCOUNT (DCRA) – You may contribute up to \$5,000 in pre-tax dollars annually per household towards care of eligible dependents.**
- **TRANSPORTATION REIMBURSEMENT INCENTIVE PROGRAM (TRIP) allows you to contribute pre-tax dollars towards the cost of qualified transportation (mass transit, carpooling and parking) expenses to and from work.**

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BeneFlex Program

LIFE INSURANCE

Life insurance provides a lump sum benefit in the event of your death. Mount Sinai's BeneFlex program gives you basic coverage (2.5x your base salary up to a maximum of one million dollars) at no cost to you through Hartford Life Insurance. You also have an option of purchasing supplemental life insurance for yourself and your dependents.

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BeneFlex Program

COBRA

If a faculty member covered under the Mount Sinai's medical benefits plan loses his/her group health coverage because of a reduction in hours of employment or termination of employment (for reasons other than gross misconduct on the employee's part), he/she can choose a temporary extension of health coverage at group rates.

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