



Benefits Summary

Non-Union

Crouse Hospital's total compensation package combines a competitive salary with one of the most comprehensive health and benefits packages in Central New York. We take pride in offering you the best and most affordable options.

For the purposes of benefit eligibility, status is defined as the following:

- **Full-time** - a regularly assigned work schedule of 40 hours during a normal work week.
- **Part-time** - a regularly assigned work schedule of less than 40 hours per week.

Paid Time Off

PAID TIME OFF (PTO)

- New hires will have a pro-rated allotment of PTO given to them on date of hire based on position and status.
- Part-time employees will have their allotted PTO hours pro-rated based on their FTE value (vouchered hours).
- PTO hours will be issued for the 0-1 years of service tier as outlined below. On January 1st of the next year, the full allotment of days for the position based on the 0-1 years of service amount will be issued.
- Employees may carry over up to a maximum of 5 days (40 hours) of PTO each year.
- Physician PTO hours are allotted based upon individual contracts.
- College of Nursing Faculty will receive 80 PTO hours (96 hours for 12 month employee) annually.

Hourly - Full Time

<i>Examples based on a full-time 40 hour work week</i>	
Years of Service	PTO Days/Hours
0-1 Years	15 Days (120 hours)
1 -2 Years	20 Days (160 hours)
2 -3 Years	21 Days (168 hours)
3 -4 Years	22 Days (176 hours)
4 -5 Years	23 Days (184 hours)
5 -6 Years	24 Days (192 hours)
6 -7 Years	25 Days (200 hours)
7 -8 Years	26 Days (208 hours)
8 -9 Years	27 Days (216 hours)
9 -10 Years	28 Days (224 hours)
10-11 Years	29 Days (232 hours)
11-20 Years	30 Days (240 hours)
Over 20 Years	35 Days (280 hours)

Exempt/Supervisors – Full Time

<i>Examples based on a full-time 40 hour work week</i>	
Years of Service	PTO Days/Hours
0–1 Years	20 Days (160 hours)
1 -2 Years	25 Days (200 hours)
2 -3 Years	26 Days (208 hours)
3 -4 Years	27 Days (216 hours)
4 -5 Years	28 Days (224 hours)
5 -6 Years	29 Days (232 hours)
6 -7 Years	30 Days (240 hours)
7 -8 Years	31 Days (248 hours)
8 -9 Years	32 Days (256 hours)
9 -10 Years	33 Days (264 hours)
10-11 Years	34 Days (272 hours)
11-20 Years	35 Days (280 hours)
Over 20 Years	35 Days (280 hours)

Managers/Directors/Chiefs – Full Time

<i>Examples based on a full-time 40 hour work week</i>	
Years of Service	PTO Days/Hours
0–1 Years	25 Days (200 hours)
1 -2 Years	30 Days (240 hours)
2 -3 Years	31 Days (248 hours)
3 -4 Years	32 Days (256 hours)
4 -5 Years	33 Days (264 hours)
5 -6 Years	34 Days (272 hours)
Over 6 Years	35 Days (280 hours)

HOLIDAYS

- Full-time employees are eligible for 6 paid holidays beginning 1st of the month following date of hire.
 - New Year's Day
 - Memorial Day
 - Independence Day
 - Labor Day
 - Thanksgiving
 - Christmas
- Hourly employees who work on a traditional holiday or reduced staffing day, will be paid time-and one-half for the hours worked (including shift or weekend differential) PLUS holiday pay for the number of hours worked on the normal shift. In the event a Crouse designated holiday falls on the weekend, the holiday will be observed on a reduced staffing day for those departments not open seven (7) days a week. Reduced staffing days will either be a Friday or Monday, depending on what day of the weekend the holiday falls on. For those departments that are open 7 days a week, the Holiday will be observed on the traditional day.
- Hourly employees who work both the traditional holiday and the reduced staffing day will be paid the holiday premium for the traditional holiday only.

BEREAVEMENT LEAVE

Full time and part time employees may receive up to 3 consecutive paid days for the death of an immediate family member. Immediate family includes mother, father, foster parent, step parent, spouse, child, sister, brother, mother and father in-laws, daughter and son in-laws, grandparent, great grandparent and parents and children of one's domestic partner. Divorced in-law relationships are not applicable.

An additional 2 days may be taken with pay in the event of the death of an employee's spouse, domestic partner or child.

In addition the Hospital will grant requests for up to 2 days of paid or unpaid time for bereavement leave for the following family members – mother, father, foster parent, step parent, sister, brother, mother and father in-laws, grandparent, great grandparent and parent and child of one's domestic partner. Divorced in-law relationships are not applicable.

JURY DUTY

Upon completion of their probationary period, full-time employees will be paid the difference between the jury duty fee and their straight time hourly rate or regular salary when serving as a juror during their scheduled work hours.

Part-time employees will be paid a pro-rated amount based on their vouchered status and straight time hourly rate when serving as a juror during their scheduled work hours.

Certain employees may be excused from work but still be compensated when serving as jurors outside of their scheduled work hours (e.g., when an employee is working on a night shift schedule and serves as a juror earlier that same day).

MILITARY LEAVE

- Full-time employees who are in the National Guard or Reserves are paid the difference between their base rate wages and their military pay for mandatory annual military reserve training duty to a maximum of 2 weeks.

Health Benefits

MEDICAL/VISION/DENTAL INSURANCE

- Benefits are available to new employees on the 1st of the month following date of hire.
- Benefit selections must be made within 7 days from date of hire.
- Employees can add or modify benefit elections during the annual open enrollment period.
- All benefit enrollments are for 1 calendar year.
- Employee contributions are deducted pre-tax through payroll deduction.

MEDICAL AND DENTAL OPT-OUT BENEFIT

- Employees may opt-out of our medical and dental plans and receive \$23.00 credit per paycheck for medical and \$5.00 credit per paycheck for dental.
- Employees who have other coverage (through a spouse or another employer) can receive this credit as long as they provide proof that they have coverage elsewhere.
- The opt out waiver form must be completed annually to receive the credit.

ALLOWABLE BENEFIT CHANGES

- Employees are allowed to make certain benefit changes as a result of experiencing a life status change.
- Notification of a qualifying event must be made to Human Resources within 30 days of experiencing the event. Proof of qualifying event will be required.
- The following are qualifying events that allow benefit changes outside of the annual open enrollment period:
 - Marriage
 - Separation
 - Birth/Adoption
 - Divorce
 - Death
 - Spouse/Dependent loss of coverage

HOSPITAL DISCOUNT

- Employees receive a 25% discount on their gross bill for inpatient and outpatient services performed at Crouse Hospital.
- These services may include procedures such as elective surgeries or services not covered by insurance plans, fees incurred prior to health insurance eligibility and/or fees incurred by those not covered under the Hospital's insurance plans.
- This discount is applied toward out-of-pocket costs after the employee's insurance company has paid its portion of the bill. This discount extends to services provided for employees and dependents residing in the same household.

Life Insurance

LIFE & ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

- Full-time and part-time employees (working 20 or more hours per week) receive no cost life insurance and AD & D benefits equal to 1.5 times their annual salary up to a maximum of \$100,000.
- Part-time employees (working less than 20 hours per week) receive a benefit of \$3,500.
- The life insurance benefit is reduced to 67% at age 70 and 50% at age 75. The part-time benefit is \$3500 with no reduction schedule.
- Employees may also purchase additional protection for themselves for up to 3 times their basic annual earnings to a maximum of \$250,000 without evidence of insurability or up to \$500,000 with evidence of insurability.
- Employees may also purchase additional protection for their spouse at 50% of the employee's option amount up to \$25,000 without evidence of insurability or \$150,000 with evidence of insurability. Employees may also purchase up to \$10,000 for each dependent child.

Disability

SHORT TERM DISABILITY

- All full-time and part-time employees working 20 or more hours per week will be provided at no cost short term disability coverage for non-work related illness or injuries.
- The benefit pays 40% of the employee's base weekly earning to a maximum of \$1,000/week after a 14 day waiting period. The benefit is payable to a maximum of 26 weeks.
- Full-time and part time employees working 20 hours or more have the option to purchase up to an additional 20% or 30% in short term disability coverage at low per paycheck costs.
- Employees may use PTO to supplement the difference to receive their full pay.

Flexible Spending Accounts

HEALTH CARE REIMBURSEMENT ACCOUNT

- Employees may elect to contribute up to \$3,300 in the 2025 calendar year to a pre-tax Health Care Reimbursement Account to be used for additional medical, dental, and vision expenses. These expenses may include items not covered by your medical/dental/vision insurance such as:
 - Deductibles, co-insurance amounts, excess over reasonable and customary charges and excess over scheduled or annual maximums.
 - Vision expenses including exams, prescription eyeglasses, contact lenses and visual impairment services.
 - Hearing expenses including exams, hearing aids and hearing impairment services.
 - Mental health or substance abuse treatment provided by a licensed practitioner.
 - The Internal Revenue Service Publication 502 lists all eligible expenses; for a complete listing please refer to www.irs.gov.
- Claims for expenses that are incurred during any calendar year can be submitted until March 31st of the following year.
- Employees may pay for eligible expenses by using an electronic debit card.

DEPENDENT CARE REIMBURSEMENT ACCOUNT

- Employees may elect to contribute up to \$5,000 each calendar year to a pre-tax Dependent Care Reimbursement Account.
- The Dependent Care Reimbursement Account can only provide reimbursement so that employees (and their spouses, if applicable) can work, look for work, or attend school full-time. It may also reimburse for dependent care expenses incurred if the employee's spouse is disabled.
- Claims for expenses that are incurred during any calendar year can be submitted until March 31st of the following year.
 - Eligible dependents include:
 - Dependent children under the age of 12 who are claimed as a personal exemptions for tax purposes
 - A disabled spouse or another disabled dependent
 - Elderly parents who are physically or mentally unable to care for themselves.
- Expenses that can be reimbursed through a Dependent Care Reimbursement Account are the same as those eligible for income tax credits. Qualified expenses cannot be applied to both the reimbursement account and tax credits.
 - Examples of eligible expenses include payments to:
 - Day Care Centers
 - Nursery Schools
 - Registered Day Care Providers
 - Live-in help whose primary function is dependent care
 - Elder care providers
- Payments to the employee's own child age 19 or younger or to any other dependent the employee can claim for tax purposes are not eligible expenses.

TRANSPORTATION REIMBURSEMENT ACCOUNT

- Employees may elect to contribute up to \$325 in the 2025 calendar year for parking each calendar year for mass transit to a pre-tax Parking and Transportation Reimbursement Account (expenses for gasoline are not reimbursed through a Transportation Reimbursement Account).
- Crouse Hospital parking is not included as a qualified expense. Any Crouse Hospital parking facility is offered to all employees as a pre-tax deduction.
 - Qualified mass transportation expenses include:
 - Any pass, token, face card, voucher or similar item entitling you to use mass transit to commute to work.

FLEXIBLE SPENDING ACCOUNT CLAIMS GRACE PERIOD

- Claims for expenses that are incurred during any calendar year can be submitted until March 31st of the following year. There is also a grace period extension into the following calendar year which ends 2 months plus 15 days into the next plan year (March 15). During this time frame, participants in the plan may incur expenses and use the funds remaining in their account from the prior year toward eligible FSA expenses. The grace period applies to Healthcare and Dependent Care FSAs.

Retirement Benefits

401(k) BENEFITS

- Employees of Crouse Hospital have the opportunity to contribute a portion of their income, subject to tax code limits, to a 401(k) Plan. Contributions to the 401(k) Plan, as well as interest accumulating are tax deferred—employees do not pay federal income tax on 401(k) savings until they receive benefits.
- New employees will have 4% of their pay automatically withheld from their paychecks and will have 30 days from the date of hire to either opt out or increase their contribution amount.
- Following one (1) year of participation in the plan, the contribution will automatically increase by 1% on the 1st of January following completion of one (1) year. The contribution will increase by 1% each supplemental year up to maximum of 8%.
- Employees working a minimum of 1,000 hours in a calendar year will be eligible employer matching contributions and Profit Sharing contributions
 - Employer match is 25% up to the first 6% of your salary you defer.
 - The profit sharing contribution is as follows:
 - 1-5 Years of Service = 1% of pay
 - 6-10 Years of Service = 2% of pay
 - 11-20 Years of Service = 3% of pay
 - 20+ Years of Service = 4% of pay
- The 401k has a vesting schedule related to the Hospital's contributions. You are always 100% vested with your contributions.
 - Employer Contribution Vesting Schedule:
 - 1 Year of Service = 25% vested
 - 2 Years of Service = 50% vested
 - 3 Years of Service = 75% vested
 - 4 Years of Service = 100% vested

Work/Life Benefits

EMPLOYEE HEALTH & WELLNESS SERVICES

- *Simply Well* is Crouse Hospital's Wellness Program dedicated to helping our employees live a happy and healthy lifestyle. A variety of programs and events are offered to make our employee's journey to personal health and well-being successful. Some of our programs include:
 - On-site Weight Watchers Meetings
 - Discounts on gym memberships
 - On-site Yoga, Pilates, and other fitness classes
 - Wellness challenges
 - Smoking cessation
 - Disease Management and Nurse coaching telephone support
 - Free online wellness assessment
 - Lunch & Learn sessions on a variety of wellness topics

For more information about Simply Well, visit our wellness website at crouse.org/simplywell or by email at simplywell@crouse.org.

- The Employee Health Office is located on 8th floor of the Memorial Building. Hours of operation are 7:00 am - 3:30 pm, Monday through Friday. The office provides quality care for employees, as well as promoting our Simply Well program, and occupational health and safety. They can be contacted by phone at 315-470-7424. Some of their services include:
 - Pre-employment screenings
 - Annual health assessments
 - Annual immunization and flu shot updates
 - Health counseling and sick visits
 - Workers Compensation and injury reporting

EMPLOYEE PHARMACY

- The Employee Pharmacy is located in the basement level of the hospital. Hours of operation are 7 am – 4 pm Monday through Friday and can be contacted at 315-470-7520. They provide the convenience of an onsite pharmacy dedicated to all employees of the hospital. Some of their services include:
 - Prescription medications
 - "At-cost" pricing for over-the-counter medications and supplies
 - Payroll deduction and use of flex spending debit cards are accepted
- Employees who do not participate in the hospital's medical coverage may purchase prescriptions at the employee pharmacy at hospital cost.

HELP PEOPLE EMPLOYEE ASSISTANCE PROGRAM (EAP)

- HelpPeople, the hospital's employee assistance program and housed in various locations. They provide free, confidential assistance and counseling for a wide range of personal problems for all employees and their immediate families. Some of their services include:
 - Stress coping
 - Communication tools
 - Bereavement counseling
 - Financial stress counseling
- Crouse Hospital shuttle service is available to the Syracuse location during regular work hours
- A 24 hour hotline is available 315-470-7447 or 1-800-777-6110.

OPTIONAL VOLUNTARY BENEFITS

- Employees can purchase auto, homeowners and pet insurance at discounted rates. Legal insurance can be purchased as well. Supplemental life, disability, critical illness and accident coverage is also available. Payroll deduction is offered for each of these benefits.

TUITION AID

- Employees are eligible for reimbursement up to a maximum of 15 credit hours per calendar year for approved courses in accredited educational programs.
- Full-time employees are eligible to apply for the following reimbursement:
 - Up to \$500 per credit hour for graduate degree courses
 - Up to \$400 per credit hour for undergraduate degree courses
 - Non-credit certification courses will be reimbursed at 100% of the first \$1,000 and 50% of the remaining cost (i.e., CASAC, Microsoft Certification) up to a maximum of \$1,750.
- Part-time employees working a regular schedule of at least 20 hours per week are eligible to apply for the following reimbursement:
 - Up to \$400 per credit hour for graduate degree courses
 - Up to \$300 per credit hour for undergraduate degree courses
 - Non-credit certification courses will be reimbursed at 100% of the first \$500 and 50% of the remaining cost (i.e., CASAC, Microsoft Certification) up to a maximum of \$1,250.
- Part-time employees working less than 20 hours per week are eligible to apply for the following reimbursement:
 - Up to \$200 per credit hour for graduate degree courses
 - Up to \$150 per credit hour for undergraduate degree courses
 - Non-credit certification courses will be reimbursed at 100% of the first \$250 and 50% of the remaining cost (i.e., CASAC, Microsoft Certification) up to a maximum of \$750.
- Employees must work one year after the date tuition aid was last granted or the tuition aid must be refunded to the hospital.
- Tuition reimbursement expenses over \$5,250 in a calendar year are taxable to the employee and are detailed on a 1099.
- Applications for tuition assistance are available in Human Resources.

TUITION AID FOR CROUSE HOSPITAL COLLEGE OF NURSING

- Full or partial reimbursement is available for employees, their spouses, and any dependent children accepted into the Crouse Hospital College of Nursing.
- Benefits and eligibility are based on the employee's number of years of service on a full or part-time basis.
 - Full-time employees receive:
 - 0-4 years of service = 50% tuition reimbursement
 - 4+ years of service = 100% tuition reimbursement
 - Part-time employees receive:
 - 4-8 years of service = 50% tuition reimbursement
 - 8+ years of service = 100% tuition reimbursement

COMMUNITY EDUCATION CLASSES

- Employees are eligible for a discount on community education classes that are held at the Marley Education Center. These classes include the First Steps Maternity & Family Education classes. CPR training (BLS, ACLS, PALS, etc.) is also available onsite to all employees for free.

CREDIT UNION

- Crouse Hospital Federal Credit Union is located in the Crouse Business Center at 730 South Crouse Ave in Syracuse. They provide standard banking services, great loan rates, holiday clubs, discount movie and theme park tickets and a variety of group bus trips.

DIRECT DEPOSIT

- Direct deposit is available for any bank and/or credit union.
- Direct deposit can be split into more than one bank account.
- Direct deposit can also be made to a Visa Payroll Debit Card issued by Crouse Hospital. The card can be used at ATM's, retail stores, gas stations, grocery stores worldwide, and wherever Visa debit cards are accepted.

CAFETERIA

- Employees receive a discount on all items.
- Payroll deduction is available for purchases made in at the Clocktower Café.
- Employees working on Thanksgiving or Christmas receive a free meal during their shift

CORPORATE DISCOUNTS

- Group discounts are available on cell phones, wireless plans, wholesale club memberships, office supplies, car rentals and more.

PARKING

- All new employees may sign up for parking at New Employee Orientation.
- Shuttle bus service is available at Crouse Hospital sponsored parking lots.
- Employees may pay for parking (pre-tax) by payroll deduction

Pay Enhancements & Shift Benefits

SHIFT DIFFERENTIALS

- Hourly employees are paid shift differentials. Shift differential is calculated as a percentage of the base hourly rate as follows:

Shift & Cap	Monday – Friday	Saturday/Sunday
Days % Cap	0%	20% up to \$3.00 per hour
Evenings % Cap	15% up to \$3.50 per hour	30% up to \$5.75 per hour
Nights % Cap	25% up to \$6.00 per hour	30% up to \$6.50 per hour

OVERTIME PAY

- Hourly employees will be paid time-and-one-half of their regular hourly pay rate for all hours worked in excess of 8, 10 or 12-hour shifts or 40 hours per week.

PAY PERIOD

- Employees are paid every other Monday.
- The amount paid includes all hours worked during the two weeks prior to the preceding week, beginning on a Sunday and ending on a Saturday.

SHIFT OPTIONS

- 8, 10 and 12 hour shifts are available based on department staffing needs.
- All shift changes are determined by seniority.

CROUSE HOSPITAL - Choice Plan

General Information

Cost Sharing Expenses

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Deductible - Single	\$0	\$250	\$250	
Deductible - Plus 1/Family	\$0	\$750	\$750	Each individual does not exceed the single deductible.
Coinsurance	0%	20%	30%	Co-insurance is calculated on the allowed amount.
Annual Out of Pocket Maximum - Single	\$1,000	\$2,000	\$3,000	Out-of-pocket maximums include deductible, coinsurance and Medical copays. Domestic and INN aggregate together. RX Out of Pocket Maximum: \$6,000 individual/ \$11,700 family not combined with medical Out-of-Pocket Maximum.
Annual Out of Pocket Maximum - Plus 1	\$2,000	\$3,000	\$4,000	Out-of-pocket maximums include deductible, coinsurance and Medical copays. Domestic and INN aggregate together. RX Out of Pocket Maximum: \$6,000 individual/ \$11,700 family not combined with medical Out-of-Pocket Maximum.
Annual Out of Pocket Maximum - Family	\$3,000	\$4,000	\$6,000	Same as above for Plus 1 plan

Office Visit Cost Shares

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Cost Share - Primary Care	\$20 Copayment	\$45 Copayment	30% Coinsurance Subject to Deductible	Co-insurance is calculated on the allowed amount
Cost Share - Specialist	\$20 Copayment	\$45 Copayment	30% Coinsurance Subject to Deductible	Co-insurance is calculated on the allowed amount

Plan Limits

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Plan/Calendar Year				Calendar Year Benefits
Diabetic Preauthorization and Step Therapy				Yes

Who is Covered

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Domestic Partner Coverage				Not Covered

Inpatient Services

Inpatient Facility

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Inpatient Hospital Services	Covered in Full	\$2,000 Copayment	\$2,000 Copayment Subject to Deductible	INN/OON Copay DOES NOT apply to dependents under 19 yrs of age. Maximum 3 copays per yr. applies to INN only. OON 30% Coinsurance after copay and deductible.
Mental Health Care	Covered in Full	\$2,000 Copayment	\$2,000 Copayment Subject to Deductible	INN/OON Copay DOES NOT apply to dependents under 19 yrs of age. Maximum 3 copays per yr. applies to INN only. OON 30% Coinsurance after copay and deductible.
Substance Use Detoxification	Covered in Full	\$2,000 Copayment	\$2,000 Copayment Subject to Deductible	INN/OON Copay DOES NOT apply to dependents under 19 yrs of age. Maximum 3 copays per yr. applies to INN only. OON 30% Coinsurance after copay and deductible.
Skilled Nursing Facility	Covered in Full	Covered in Full	30% Coinsurance Subject to Deductible	120 Days per year Limits are combined INN and OON.
Physical Rehabilitation	Covered in Full	Covered in Full	30% Coinsurance Subject to Deductible	120 Visits per year Limits are combined INN and OON.
Maternity Care	Covered in Full	\$2,000 Copayment	\$2,000 Copayment	INN/OON Copay DOES NOT apply to dependents under 19 yrs of age. Maximum 3 copays per yr. applies to INN only. OON 30% Coinsurance after copay and deductible.

Inpatient Professional Services

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Inpatient Hospital Surgery	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	
Anesthesia	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	Includes anesthesia rendered for Inpatient, Outpatient, Office Visit, and Maternity services. Anesthesia does not require a preauth or referral.

Outpatient Facility Services

Outpatient Facility Services

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
SurgiCenters and Freestanding Ambulatory Centers Surgical Care	Covered in Full	\$500 Copayment	30% Coinsurance Subject to Deductible	
Diagnostic X-ray	Covered in Full	20% Coinsurance Subject to Deductible	30% Coinsurance Subject to Deductible	
Diagnostic Laboratory and Pathology	Covered in Full	20% Coinsurance Subject to Deductible	30% Coinsurance Subject to Deductible	INN Deductible waived for Genetic Testing
Radiation Therapy	Covered in Full	20% Coinsurance	30% Coinsurance Subject to Deductible	
Chemotherapy	Covered in Full	20% Coinsurance	30% Coinsurance Subject to Deductible	
Infusion Therapy	Inclusive of Primary Service	Inclusive of Primary Service	Inclusive of Primary Service	

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Dialysis	Covered in Full	20% Coinsurance	30% Coinsurance Subject to Deductible	
Mental Health Care	\$20 Copayment	\$25 Copayment	30% Coinsurance Subject to Deductible	Includes Partial Hospitalization
Substance Use Care	\$20 Copayment	\$25 Copayment	30% Coinsurance Subject to Deductible	Includes Partial Hospitalization

Home and Hospice Care

Home Care

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Home Care	Covered in Full	Covered in Full	30% Coinsurance Subject to Deductible	40 Visits per year Visits 41 - 365 Domestic - CIF, INN - 20% Coinsurance. OON: 30% Coinsurance, after deductible. Limits are combined INN and OON
Home Infusion Therapy	Covered in Full	Covered in Full	30% Coinsurance Subject to Deductible	

Hospice Care

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Hospice Care Inpatient	Covered in Full	Covered in Full	30% Coinsurance Subject to Deductible	

Outpatient and Office Professional Services

Professional Services

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Office Surgery	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	
Diagnostic X-ray	PCP/Specialist - Covered in Full	PCP/Specialist - 20% Coinsurance Subject to Deductible	30% Coinsurance Subject to Deductible	Professional interpretation charges Domestic/INN CIF, OON deductible and coins
Diagnostic Laboratory and Pathology	PCP/Specialist - Covered in Full	PCP/Specialist - 20% Coinsurance Subject to Deductible	30% Coinsurance Subject to Deductible	Professional interpretation charges Domestic/INN CIF, OON deductible and coins INN: Deductible waived for Genetic Testing
Radiation Therapy	PCP/Specialist - Covered in Full	PCP/Specialist - 20% Coinsurance	30% Coinsurance Subject to Deductible	
Chemotherapy	PCP/Specialist - Covered in Full	PCP/Specialist - 20% Coinsurance	30% Coinsurance Subject to Deductible	
Infusion Therapy	PCP/Specialist - Inclusive of Primary Service	PCP/Specialist - Inclusive of Primary Service	Inclusive of Primary Service	
Dialysis	PCP/Specialist - Covered in Full	PCP/Specialist - 20% Coinsurance	30% Coinsurance Subject to Deductible	
Mental Health Care	PCP/Specialist - \$20 Copayment	PCP/Specialist - \$25 Copayment	30% Coinsurance Subject to Deductible	HYPNOTHERAPY - Domestic / INN / OON 50% up to \$50 , 4 visits/yr combined, does not apply to Ded or OOP. SMOKING CESSATION - Domestic / INN Covered in Full. Two attempts per year. No coverage OON.

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Maternity Care	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	Initial Visit copay \$15 Domestic \$25 INN
Telehealth	PCP/Specialist - \$20 Copayment	PCP/Specialist - \$45 Copayment	30% Coinsurance Subject to Deductible	
TeleMedicine Program	PCP/Specialist - Not Covered	PCP/Specialist - Not Covered	Not Covered	
Chiropractic Care	PCP/Specialist - \$20 Copayment	PCP/Specialist - \$20 Copayment	50% Coinsurance	20 visits per year. OON - 50% up to \$50 max per visit.
Allergy Testing	PCP/Specialist - \$20 Copayment	PCP/Specialist - \$45 Copayment	30% Coinsurance Subject to Deductible	
Allergy Treatment Including Serum	PCP/Specialist - Covered in Full	PCP/Specialist - \$45 Copayment	30% Coinsurance Subject to Deductible	Includes desensitization treatments (injections & serums). Serum Domestic/ INN CIF, OON deductible and coins
Hearing Evaluations Routine	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	Covered in Full	

Rehab and Habilitation

Outpatient Facility

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Physical Rehabilitation	Covered in Full	20% Coinsurance Subject to Deductible	30% Coinsurance Subject to Deductible	45 Visits per year Includes aggregate of visits for INN and OON and professional and facility covered services for physical and occupational therapy.
Occupational Rehabilitation	Covered in Full	20% Coinsurance	30% Coinsurance Subject to Deductible	45 Visits per year 45 Limit combined with Physical Rehabilitation
Speech Rehabilitation	Covered in Full	20% Coinsurance	30% Coinsurance Subject to Deductible	45 Visits per year Not combined with Physical or Occupational.

Outpatient Professional Services

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Physical Rehabilitation	PCP/Specialist - Covered in Full	PCP/Specialist - 20% Coinsurance Subject to Deductible	30% Coinsurance Subject to Deductible	45 Visits per year Includes aggregate of visits for INN and OON and professional and facility covered services for physical and occupational therapy. Massage Therapy 50% to \$35 - Domestic, IN and Out. 16 Visit combined Max
Occupational Rehabilitation	PCP/Specialist - Covered in Full	PCP/Specialist - 20% Coinsurance	30% Coinsurance Subject to Deductible	45 Visits per year 45 Limit combined with Physical Rehabilitation.
Speech Rehabilitation	PCP/Specialist - Covered in Full	PCP/Specialist - 20% Coinsurance	30% Coinsurance Subject to Deductible	45 Visits per year Not combined with Physical or Occupational

Preventive Services

Preventive Professional Services Meeting Federal Guidelines*

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Adult Physical Examination	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	1 Exam per calendar year
Adult Immunizations	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	
Well Child Visits and Immunizations	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	Per AAP Guidelines
Routine GYN Visit	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	1 per calendar year
Pre/Post-Natal Care	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	Initial Co-pay applies for Domestic and INN
Mammography Screening Professional	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	
Colonoscopy Screening Professional	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	
Bone Density Screening Professional	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	

Preventive Facility Services Meeting Federal Guidelines*

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Cervical Cytology Preventative	Covered in Full	Covered in Full	30% Coinsurance Subject to Deductible	1 Exam per year
Mammography Screening Facility	Covered in Full	Covered in Full	30% Coinsurance Subject to Deductible	
Colonoscopy Screening Facility	Covered in Full	Covered in Full	30% Coinsurance Subject to Deductible	
Bone Density Screening Facility	Covered in Full	Covered in Full	30% Coinsurance Subject to Deductible	

Preventive services in addition to those required under Federal Guidelines - Professional

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Prostate Cancer Screening	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	NYS Prostate Cancer Testing Mandate applies.
Mammography Screening Professional	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	
Colonoscopy Screening Professional	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	
Bone Density Screening Professional	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	

Preventive services in addition to those required under Federal Guidelines - Facility

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Mammography Screening Facility	Covered in Full	Covered in Full	30% Coinsurance Subject to Deductible	
Colonoscopy Screening Facility	Covered in Full	Covered in Full	30% Coinsurance Subject to Deductible	
Bone Density Screening Facility	Covered in Full	Covered in Full	30% Coinsurance Subject to Deductible	

Other Benefits

Additional Benefits

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Treatment of Diabetes - Non-Insulin Drugs and Supplies	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	Covered through the Rx Benefit if purchased through the Pharmacy
Treatment of Diabetes - Insulin	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	Covered through the Rx Benefit if purchased through the Pharmacy
Diabetic Equipment	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	Covered through the Rx Benefit if purchased through the Pharmacy
Durable Medical Equipment (DME)	PCP/Specialist - Covered in Full	PCP/Specialist - Covered in Full	30% Coinsurance Subject to Deductible	
Medical Supplies	PCP/Specialist - Covered in Full	PCP/Specialist - 20% Coinsurance Subject to Deductible	30% Coinsurance Subject to Deductible	
Acupuncture	PCP/Specialist - 50% Coinsurance	PCP/Specialist - 50% Coinsurance	50% Coinsurance	16 Visits per year 50% up to \$50 max per visit.
Private Duty Nursing	PCP/Specialist - Not Covered	PCP/Specialist - Not Covered	Not Covered	

Diagnoses

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Reimbursement for Travel and Lodging Expenses	PCP/Specialist - Not Covered	PCP/Specialist - Not Covered	Not Covered	Not Covered

Emergency Services

ER Facility

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Facility Emergency Room Visit	Covered in Full	\$100 Copayment	\$100 Copayment	Copay waived for Dependents under 19 Emergency. Domestic CIF for Emergency and Non-Emergency Services. INN \$100 copay, OON \$100 copay then 30%.

Transportation

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Prehospital Emergency and Transportation - Ground or Water	Not Covered	\$100 Copayment	\$100 Copayment	Domestic Not Available

Urgent Care

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Urgent Care Center Facility Visit	Covered in Full	\$70 Copayment	30% Coinsurance Subject to Deductible	

Ancillary Benefits

Vision

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Pediatric Eye Exams - Routine	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Eyewear - Routine	Not Covered	Not Covered	Not Covered	Not Covered
Adult Eye Exams - Routine	Not Covered	Not Covered	Not Covered	Not Covered
Adult Eyewear - Routine	N/A	N/A	N/A	Routine Adult Eyewear is not covered. Eyewear is only covered if following Intraocular Surgery or Cataract Surgery: Limit Once Every 24 months. Domestic and INN CIF, OON Deductible/ Coinsurance

Rx Benefits

Rx Plan				
Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Rx Plan				Custom Rx

Rx Benefits

Benefit Name	Crouse Domestic	Excellus In Network	Out of Network	Limits and Additional Information
Days Supply Per Retail Order	100	30		
Days Supply Per Mail Order	N/A	N/A		
Copays Per Mail Order Supply	N/A	N/A		

This document is not a contract. It is only intended to highlight the coverage of this program. Benefits are determined by the terms of the contract. Any inconsistencies between this document and the contract shall be resolved in favor of the contract in effect at the time services are rendered. All benefits are subject to medical necessity. All day and visit limits are combined limits for both in and out of network benefits.

* For non-grandfathered groups, Preventive Services coverage required by the Patient Protection and Affordable Care Act are not quoted herein. Please refer to the United States Preventive Services Task Force (USPSTF) list of items and services rated "A" or "B", the guidelines supported by the Health Resources and Services Administration (HRSA) and the list of immunizations recommended by the Advisory Committee on Immunization Practices (ACIP) for a complete list of services that are covered pursuant to the Patient Protection and Affordable Care Act requirements.



Dental Blue Options Summary of Benefits

Employer Group name: Crouse Hospital - Comprehensive

Plan Type: Contributory (employer-sponsored)

Product Type: Passive PPO (same coinsurance in & out-of-network)

Plan Features

Network: Reimbursement In network: Crouse Hospital FS Reimbursement Out-of-network: East 85% UCR Reimbursement Out of Area: National Dental Network GRID+ DenteMax Reimbursement Out of Area Out-of-network: East 85% UCR	Dependent / student age limit: 19/25
Annual Plan Deductible: \$0 Ind / \$0 Fam Deductible applies to: N/A	Annual Plan Maximum per member: \$2,500 per member Annual Max applies to: Classes I, II, IIA III services
Ortho Age Limit: All members on contract Lifetime Orthodontia Maximum: \$2,000 per member (does not apply toward annual plan maximum)	

Plan Benefits

Type of Care	Benefits Included	Excellus BCBS Pays:	
		In-Network	Out-of-Network
Class I Preventive & Diagnostic	<ul style="list-style-type: none"> Cleanings & exams - twice per calendar year Fluoride treatments – twice per calendar year to age 16 Sealants – unrestored 1st and 2nd permanent molars, once every 36 months Bitewing x-rays – up to 4 every calendar year Full mouth/Panoramic x-rays – once every 36 months Diagnostic Photograph/Facial Images – once per calendar year Space maintainers – up to age 16 Emergency palliative treatment 	100%	100%
Class II Basic Restorative	<ul style="list-style-type: none"> Fillings – amalgam & composite; each surface covered once every 12 months Oral surgery – simple extractions 	80%	80%
Class IIA Basic Restorative	<ul style="list-style-type: none"> Oral surgery – surgical extractions Endodontics – root canal treatment Periodontal surgery – osseous surgery, gingivectomy, gingival flap procedure – covered once per quadrant every 36 months Periodontal scaling & root planing – once per quadrant every 24 months 	80%	80%

This is not a contract or binding agreement; it is a summary of benefits and services. For complete details, please refer to your member contract.



Dental Blue Options Summary of Benefits

Employer Group name: Crouse Hospital - Preventive

Plan Type: Contributory (employer-sponsored)

Product Type: Passive PPO (same coinsurance in & out-of-network)

Plan Features

Network: Reimbursement In network: BlueShield Fee Schedule Reimbursement Out-of-network: East 85% UCR Reimbursement Out of Area: National Dental Network GRID+ DenteMax Reimbursement Out of Area Out-of-network: East 85% UCR	Dependent / student age limit: 19/25
Annual Plan Deductible: \$0 Ind / \$0 Fam Deductible applies to: Class I services	Annual Plan Maximum per member: \$2,500 per member Annual Max applies to: Class I services
Ortho Age Limit: No Coverage Lifetime Orthodontia Maximum: N/A	

Plan Benefits

Type of Care	Benefits Included	Excellus BCBS Pays:	
		In-Network	Out-of-Network
Class I Preventive & Diagnostic	<ul style="list-style-type: none"> Cleanings & exams - twice per calendar year Fluoride treatments – twice per calendar year to age 16 Sealants – unrestored 1st and 2nd permanent molars, once every 36 months Bitewing x-rays – up to 4 every calendar year Full mouth/Panoramic x-rays – once every 36 months Diagnostic Photograph/Facial Images – once per calendar year Space maintainers – up to age 16 Emergency palliative treatment 	100%	100%
Class II Basic Restorative	<ul style="list-style-type: none"> Fillings – amalgam & composite; each surface covered once every 12 months Oral surgery – simple extractions 	Not Covered	Not Covered
Class IIA Basic Restorative	<ul style="list-style-type: none"> Oral surgery – surgical extractions Endodontics – root canal treatment Periodontal surgery – osseous surgery, gingivectomy, gingival flap procedure – covered once per quadrant every 36 months Periodontal scaling & root planing – once per quadrant every 24 months 	Not Covered	Not Covered

This is not a contract or binding agreement; it is a summary of benefits and services. For complete details, please refer to your member contract.

Crouse Hospital

Non-Union

Welcome to Davis Vision!

We are pleased to provide you with information on your vision benefit to help you care for your vision and eye health - a key part of overall health and wellness!

If you are not currently enrolled, please visit our member site at davisvision.com or call 1.877.923.2847 and enter client code 5226 to locate providers or for additional information.



Using your benefits is easy! Just log on to our Member site at davisvision.com and click "Find a Provider," or call us at 1.800.999.5431.

Make an appointment. Tell your provider you are a Davis Vision member with coverage through Crouse Hospital. Provide your member ID number, name and date of birth, and do the same for your covered dependents seeking vision services. Your provider will take care of the rest!

Your Davis Vision Designer Plan Benefits



Benefit	Frequency Once every -	In-network Copay	In-network Coverage
Eye Examination	January 1	\$0	Covered in full. <i>Includes dilation when professionally indicated.</i>
Spectacle Lenses	January 1	\$20	Clear plastic lenses in any single vision, bifocal, trifocal or lenticular prescription. Covered in full. (See below for additional lens options and coatings.)
Frame	January 1		Covered in Full Frames: Any Fashion or Designer level frame from Davis Vision's Collection ^{1/} (retail value, up to \$160). OR, Frame Allowance: \$115 toward any frame from provider.
Contact Lens Evaluation, Fitting & Follow Up Care	January 1	\$0	Davis Vision Collection Contacts: Covered in full. Standard, Soft Contacts: Covered in full.
Contact Lenses (in lieu of eyeglasses)	January 1	\$20	Covered in Full Contacts: From Davis Vision's Collection ^{1/} , after copay, up to: Planned Replacement Two boxes/multi-packs* Disposable Four boxes/multi-packs* OR, Contact Lens Allowance: \$105 allowance toward any contacts from provider's supply. OR, Visually Required Contacts: Covered in full with prior approval. <small>*Number of contact lens boxes may vary based on manufacturer's packaging.</small>

Significant savings on optional frames, lens types and coatings!

Member Price

Davis Vision Collection Frames: Fashion Designer Premier	\$0 \$0 \$25
Tinting of Plastic Lenses.....	\$0
Scratch-Resistant Coating.....	\$0
Premium Scratch-Resistant Coating	\$30
Ultraviolet Coating	\$0
Anti-Reflective Coating: Standard Premium Ultra Ultimate	\$35 \$48 \$60 \$85
Polycarbonate Lenses	\$0
High-Index Lenses: 1.67 1.74.....	\$55 \$120
Progressive Lenses: Standard Premium Ultra Ultimate	\$0 \$40 \$90 \$125
Polarized Lenses	\$75
Photochromic Lenses (i.e. Transitions®, etc.) ^{2/} Plastic Glass	\$65 \$0
Digital Single Vision Lenses	\$0
Blended Lenses	\$0
Trivex Lenses	\$50
Blue Light Filtering.....	\$15

Additional Savings!

Retinal Imaging.....	\$39
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^{1/} The Davis Vision Collection is available at most participating independent provider locations. Collection is subject to change. Collection is inclusive of select toric and multifocal contacts.

^{2/}Transitions® is a registered trademark of Transitions Optical Inc.

Please note: Your provider reserves the right to not dispense materials until all applicable member costs, fees and copayments have been collected. Contact lenses: Routine eye examinations do not include professional services for contact lens evaluations. Any applicable fees above the evaluation and fitting allowance are the responsibility of the member. If contact lenses are selected and fitted, they may not be exchanged for eyeglasses. Progressive lenses: If you are unable to adapt to progressive addition lenses you have purchased, conventional bifocals will be supplied at no additional cost; however, your copayment is nonrefundable. May not be combined with other discounts or offers. Please be advised these lens options and copayments apply to in-network benefits.

Frequently Asked Questions

How can I contact Member Services?

Call 1.800.999.5431 for automated help 24/7.
(TTY services: 1.800.523.2847.)

What frames are in Davis Vision's Collection?

Our Collection offers a great selection of fashionable and designer frames, most of which are covered in full after your copay. No wonder 8 out of 10 members select a Collection frame. Log on to our member Web site at davisvision.com and take a look!

When will I receive my eyewear?

Your eyewear will be delivered to your network provider generally within five business days of order receipt. Special prescriptions, lens coatings, provider frames or out-of-stock frames may delay the standard turnaround time.

Do I need a claim form?

Claim forms are only required if you visit an out-of-network provider. Claim forms are available on our member Web site.

Can I split my benefits?

You may split your benefits by receiving your eye examination and eyeglasses or contact lenses on different dates or through different provider locations. To maximize your benefit value we recommend that all services be obtained from a network provider.

Can I use an out-of-network provider?

Yes; however, you receive the greatest value by staying in-network. If you go out-of-network, pay the provider at the time of service, then submit a claim to Davis Vision for reimbursement, up to the following amounts: eye exam - \$30 | single vision lenses - \$25 | bifocal - \$35 | trifocal - \$45 | lenticular - \$60 | frame - \$30 | elective contacts - \$75 | visually required contacts - \$225.

Are there any exclusions to the vision benefits?

Your vision plan does not cover medical treatment of eye disease or injury; vision therapy; special lens designs or coatings, other than those described herein; replacement of lost eyewear; non-prescription (plano) lenses; contact lenses and eyeglasses in the same benefit cycle; services not performed by licensed personnel; two pair of eyeglasses in lieu of bifocals.

DAVIS VISION EXTRAS!

One Year Breakage Warranty Repair or replacement of your plan covered spectacle lenses, Collection frame or frame from a network retail location where the Collection is not displayed.

Additional Savings Members will receive 50% off of additional complete pairs of eyeglasses and sunglasses at Visionworks and 30% off at other participating providers on the same transaction. Otherwise, a 20% discount off the provider's usual and customary rate is available. Contact lenses are available at a 10% discount.

Mail Order Contact Lenses Replacement contacts (after initial benefit) through www.DavisVisionContacts.com mail-order service ensures easy, convenient, purchasing online and quick, direct shipping to your door. Log on to our member Web site for details.

Laser Vision Correction Davis Vision provides you and your eligible dependents with the opportunity to receive discounted laser vision correction, often referred to as LASIK. For more information, visit www.davisvision.com.

Low Vision Services Comprehensive low vision evaluation once every five years and low vision aids up to the plan maximum. Covers up to four follow-up visits in five years.

Eye Health & Wellness Log on and learn more about your eyes, health and wellness; common eye conditions that can impair vision; and what you can do to ensure healthy eyes and a healthier life.

For more details... about your vision benefits, patient rights and responsibilities about Davis Vision or to obtain a copy of Davis Vision's Privacy Practices Notice, please log on to our member Web site or contact us at 1.800.999.5431.

Davis Vision has made every effort to correctly summarize your vision plan features herein. In the event of a conflict between this information and your organization's contract with Davis Vision, the terms of the contract will prevail.

Benefits administered by Davis Vision, Inc.
Underwritten by Metropolitan Life Insurance Company, New York, NY

voluntary plans	<ul style="list-style-type: none"> Periodontal maintenance following surgery – twice per calendar year 		
Type of Care	Benefits Included	Excellus BCBS Pays:	
		In-Network	Out-of-Network
Class III Major Restorative	<ul style="list-style-type: none"> Fixed prosthetics – bridgework, abutments, pontics Removable prosthetics – partial / complete dentures Inlays / onlays / crowns – includes coverage for re-cementation Relines / rebases – once every 36 months and at least 6 months following initial placement Above services eligible for replacement every 5 years Implants – eligible for replacement every 10 years, and subject to alternate benefits provision 	Not Covered	Not Covered
Class IV Orthodontia	<ul style="list-style-type: none"> Initial banding & monthly follow-up treatment No more than 1/2 the lifetime maximum can be paid in any calendar year 	Not Covered	Not Covered

How to Get The Most From Your Plan

Pre-determination of Benefits

Pre-determination of benefits is recommended for any extensive treatment such as periodontics, orthodontics or prosthetics. A description of planned treatment and expected charges should be sent to the Plan before treatment is started. If there is a major change in the treatment, a revised predetermination of benefits is required. The expenses that will be included as Covered Expenses will be determined by your Plan and are subject to the Alternate Benefit provision. When there has not been a predetermination of benefits, your Plan will determine the expenses that will be included as Covered Expenses at the time the claim is received. Predetermination of Benefits does not guarantee payment and expires one year from date of issue. The estimate of benefits payable may change based on the benefits, if any, for which a person qualifies at the time services are completed.

Alternate Benefits Provision

All covered procedures are subject to an alternate benefit allowance. When there is more than one technology or material type for a dental procedure, the dental plan will reimburse for the procedure which has the lesser allowance. When alternate benefit is enforced, your benefits are not intended to interfere with the treatment plan recommended by the dentist. You and your dentist should discuss which treatment is best suited for you, and may proceed with the original treatment plan regardless of benefit determination. If the more expensive treatment is chosen, you are liable for the balance up to the billed amount.

Waiting Periods – Timely Entrants

Timely Entrants are those employees that join the plan within 31 days of the following events: During initial open enrollment with Excellus (for new dental groups), As a new hire, After a qualifying event

Participating Dentists

Excellus BlueCross BlueShield offers a broad participating dental network in the Rochester, Syracuse, Utica and surrounding areas. You have the option of receiving care from a dentist of your choice. However, choosing a participating dentist may result in savings for you because participating dentists agree to accept our Schedule of Allowances as payment in full for covered services. Aside from any coinsurance, there is no balance billing for covered services when provided by a participating dentist – that's full coverage with no out-of-pocket expense for your covered routine preventive and diagnostic services.

Non-participating Dentists

You have the freedom to see any dentist. Non-participating dentists are not obligated to accept our Schedule of Allowances. You will be responsible for balances of non-participating dentists' charges.

This is not a contract or binding agreement; it is a summary of benefits and services. For complete details, please refer to your member contract.

National Dental Network (if applicable)

In addition to our local network, your Excellus BlueCross BlueShield dental plan gives you access to more dentists nationwide. The national dental network offers coverage in all 50 states, with access to an additional 123,000+ providers across the nation. You have the option of receiving care from a dentist of your choice. Choosing a participating dentist may result in savings for you because participating dentists agree to accept the national dental network Schedule of Allowances as payment for covered services. Aside from any coinsurance, there is no balance billing for covered services when provided by a participating dentist- that's full coverage with no out-of-pocket expense for your covered routine preventive and diagnostic services.

Annual Maximum Rollover Benefit (if applicable)

You can roll over a portion of your unused amount in your annual maximum to the next year if you submit at least one paid dental claim, and do not exceed the rollover threshold. Funds that roll over are added to the next year's annual maximum to be used for future treatment.

Dental Customer Service – for members and dentists

1-800-724-1675

Hours: Monday – Thursday 8:00 am – 5:30 pm
Friday 9:00 am – 5:30 pm

Mailing address for claims

Excellus BCBS
PO Box 21146
Eagan, MN 55121

voluntary plans	<ul style="list-style-type: none"> Periodontal maintenance following surgery – twice per calendar year 		
Type of Care	Benefits Included	Excellus BCBS Pays:	
		In-Network	Out-of-Network
Class III Major Restorative	<ul style="list-style-type: none"> Fixed prosthetics – bridgework, abutments, pontics Removable prosthetics – partial / complete dentures Inlays / onlays / crowns – includes coverage for re-cementation Relines / rebases – once every 36 months and at least 6 months following initial placement Above services eligible for replacement every 5 years Implants – eligible for replacement every 10 years, and subject to alternate benefits provision 	50%	50%
Class IV Orthodontia	<ul style="list-style-type: none"> Initial banding & monthly follow-up treatment No more than 1/2 the lifetime maximum can be paid in any calendar year 	50%	50%

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Pre-determination of Benefits

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Non-participating Dentists

You have the freedom to see any dentist. Non-participating dentists are not obligated to accept our Schedule of Allowances. You will be responsible for balances of non-participating dentists' charges.

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National Dental Network (if applicable)

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Annual Maximum Rollover Benefit (if applicable)

You can roll over a portion of your unused amount in your annual maximum to the next year if you submit at least one paid dental claim, and do not exceed the rollover threshold. Funds that roll over are added to the next year's annual maximum to be used for future treatment.

Dental Customer Service – for members and dentists

1-800-724-1675

Hours: Monday – Thursday 8:00 am – 5:30 pm
Friday 9:00 am – 5:30 pm

Mailing address for claims

Excellus BCBS
PO Box 21146
Eagan, MN 55121

Non Union
2025 Employee Contributions - Per Paycheck
Full Time and Part Time Employees working 20 or More Hours Per Week

Medical	Employee	Employee + 1	Family
Crouse Choice Plan	\$49.28	\$98.56	\$179.20
Medical Opt - Out Benefit	\$23.00	\$23.00	\$23.00
Dental	Employee	Employee + 1	Family
Crouse Preventative Dental Plan	\$8.46	\$17.61	\$29.41
Crouse Comprehensive Dental Plan	\$16.75	\$36.19	\$62.77
Dental Opt - Out Benefit	\$5.00	\$5.00	\$5.00
Vision	Employee	Employee + 1	Family
Davis Vision Plan	\$5.00	\$7.00	\$10.00

Per paycheck; there are 26 pay periods annually on a pretax basis

Non Union			
2025 Employee Contributions - Per Paycheck			
Part Time Employees working less than 20 Hours Per Week			
Medical	Employee	Employee + 1	Family
Crouse Choice Plan	\$134.40	\$224.00	\$308.00
Dental	Employee	Employee + 1	Family
Crouse Preventative Dental Plan	\$9.00	\$17.00	\$35.00
Crouse Comprehensive Dental Plan	\$32.00	\$48.00	\$70.00
Vision	Employee	Employee + 1	Family
Davis Vision Plan	\$9.00	\$15.00	\$18.00

Per paycheck; there are 26 pay periods annually on a pretax basis

Crouse Hospital Non-Union Important Legal Notices



**If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage.
Please see page 10 for more details.**

IMPORTANT NOTICE: This document is provided to help employers understand the compliance obligations for Health & Welfare benefit plans, but it may not take into account all the circumstances relevant to a particular plan or situation. It is not exhaustive and is not a substitute for legal advice.



Important Legal Notices Affecting Your Health Plan Coverage

THE WOMEN'S HEALTH CANCER RIGHTS ACT OF 1998 (WHCRA)

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Therefore, the following deductibles and coinsurance apply: \$250 deductible single, \$750 deductible family and 20% coinsurance.

NEWBORNS ACT DISCLOSURE – FEDERAL

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

NOTICE OF SPECIAL ENROLLMENT RIGHTS

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Further, if you decline enrollment for yourself or eligible dependents (including your spouse) while Medicaid coverage or coverage under a State CHIP program is in effect, you may be able to enroll yourself and your dependents in this plan if:

- coverage is lost under Medicaid or a State CHIP program; or
- you or your dependents become eligible for a premium assistance subsidy from the State.

In either case, you must request enrollment within 60 days from the loss of coverage or the date you become eligible for premium assistance.

To request special enrollment or obtain more information, contact the person listed at the end of this summary.

PATIENT PROTECTION MODEL DISCLOSURE

Excellus generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Excellus at www.excellusbcbs.com.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from Excellus or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Excellus at www.excellusbcbs.com.

STATEMENT OF ERISA RIGHTS

As a participant in the Plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 ("ERISA"). ERISA provides that all participants shall be entitled to:

Receive Information about Your Plan and Benefits

- Examine, without charge, at the Plan Administrator's office and at other specified locations, the Plan and Plan documents, including the insurance contract and copies of all documents filed by the Plan with the U.S. Department of Labor, if any, such as annual reports and Plan descriptions.
- Obtain copies of the Plan documents and other Plan information upon written request to the Plan Administrator. The Plan Administrator may make a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report, if required to be furnished under ERISA. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report, if any.

Continue Group Health Plan Coverage

If applicable, you may continue health care coverage for yourself, spouse, or dependents if there is a loss of coverage under the plan as a result of a qualifying event. You and your dependents may have to pay for such coverage. Review the summary plan description and the documents governing the Plan for the rules on COBRA continuation of coverage rights.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. These people, called "fiduciaries" of the Plan, have a duty to operate the Plan prudently and in the interest of you and other Plan participants.

No one, including the Company or any other person, may fire you or discriminate against you in any way to prevent you from obtaining welfare benefits or exercising your rights under ERISA.

Enforce your Rights

If your claim for a welfare benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have a right to have the Plan reviewed and reconsider your claim.

Under ERISA, there are steps you can take to enforce these rights. For instance, if you request materials from the Plan Administrator and do not receive them within 30 days, you may file suit in federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 per day, until you receive the materials, unless the materials were not sent due to reasons beyond the control of the Plan Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, and you have exhausted the available claims procedures under the Plan, you may file suit in a state or federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose (for example, if the court finds your claim is frivolous) the court may order you to pay these costs and fees.

Assistance with your Questions

If you have any questions about your Plan, this statement, or your rights under ERISA, you should contact the nearest office of the Employee Benefits and Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits and Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210.

CONTACT INFORMATION

Questions regarding any of this information can be directed to:

Becky Houde
Crouse Hospital, 736 Irving Ave
Syracuse, New_York United States 13210
315-470-7618, x17618
RebeccaHoude@crouse.org

Your Information. Your Rights. Our Responsibilities.

*This notice describes how medical information about you may be used and disclosed and how you can get access to this information. **Please review it carefully.***

Contact information for questions or complaints is available at the end of the notice.

Your Rights

You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

Your Choices

You have some choices in the way that we use and share information as we:

- Answer coverage questions from your family and friends
- Provide disaster relief
- Market our services and sell your information

Our Uses and Disclosures

We may use and share your information as we:

- Help manage the health care treatment you receive
- Run our organization
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

Your Rights

When it comes to your health information, you have certain rights.

This section explains your rights and some of our responsibilities to help you.

Get a copy of health and claims records

- You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.
- We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

Ask us to correct health and claims records

- You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
- We may say "no" to your request, but we'll tell you why in writing, usually within 60 days.

Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will consider all reasonable requests, and must say “yes” if you tell us you would be in danger if we do not.

Ask us to limit what we use or share

- You can ask us not to use or share certain health information for treatment, payment, or our operations.
- We are not required to agree to your request.

Get a list of those with whom we’ve shared information

- You can ask for a list (accounting) of the times we’ve shared your health information for up to six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

Get a copy of this privacy notice

You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

Choose someone to act for you

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

File a complaint if you feel your rights are violated

- You can complain if you feel we have violated your rights by contacting us using the information at the end of this notice.
- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/hipaa/filing-a-complaint/index.html.
- We will not retaliate against you for filing a complaint.

Your Choices

For certain health information, you can tell us your choices about what we share.

If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation
If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.
- In these cases, we never share your information unless you give us written permission:
Marketing purposes
Sale of your information

Our Uses and Disclosures

How do we typically use or share your health information?

We typically use or share your health information in the following ways.

Help manage the health care treatment you receive

We can use your health information and share it with professionals who are treating you.

Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.

Pay for your health services

We can use and disclose your health information as we pay for your health services.

Example: We share information about you with your dental plan to coordinate payment for your dental work.

Administer your plan

We may disclose your health information to your health plan sponsor for plan administration.

Example: Your company contracts with us to provide a health plan, and we provide your company with certain statistics to explain the premiums we charge.

Run our organization

- We can use and disclose your information to run our organization and contact you when necessary.
- We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long-term care plans.

Example: We use health information about you to develop better services for you.

How else can we use or share your health information?

We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: www.hhs.gov/hipaa/for-individuals/guidance-materials-for-consumers/index.html.

Help with public health and safety issues

We can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone's health or safety

Do research

We can use or share your information for health research.

Comply with the law

We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

Respond to organ and tissue donation requests and work with a medical examiner or funeral director

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

Address workers' compensation, law enforcement, and other government requests

We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

Respond to lawsuits and legal actions

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.

- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: www.hhs.gov/hipaa/for-individuals/guidance-materials-for-consumers/index.html.

Changes to the Terms of this Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our web site (if applicable), and we will mail a copy to you.

Other Instructions for Notice

- 01/01/2025
- Becky Houde , 315-470-7618, x17618, RebeccaHoude@crouse.org

If you are receiving a copy of this notice electronically, you are responsible for providing a copy of it to any Part-D eligible dependents covered under the group health plan.

Important Notice from Crouse Hospital About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Crouse Hospital and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Crouse Hospital has determined that the prescription drug coverage offered by the Excellus BluePPO Choice Plan for the plan year 2025 is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered **Creditable Coverage**. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, the following options may apply:

- You may stay in the Excellus BluePPO Choice Plan and not enroll in the Medicare prescription drug coverage at this time. You may be able to enroll in the Medicare prescription drug program at a later date without penalty either:
 - During the Medicare prescription drug annual enrollment period, or
 - If you lose Excellus BluePPO Choice Plan creditable coverage.
- You may stay in the Excellus BluePPO Choice Plan and also enroll in a Medicare prescription drug plan. The Excellus BluePPO Choice Plan will be the primary payer for prescription drugs and Medicare Part D will become the secondary payer.
- You may decline coverage in the Excellus BluePPO Choice Plan and enroll in Medicare as your only payer for all medical and prescription drug expenses. If you do not enroll in the Excellus BluePPO Select Plan, you are not able to receive coverage through the plan unless and until you are eligible to reenroll in the plan at the next open enrollment period or due to a status change under the cafeteria plan or special enrollment event.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Crouse Hospital and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed below for further information.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Crouse Hospital changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	01/01/2025
Name/Entity of Sender:	Becky Houde
Contact Position/Office:	Director of Human Resources
Address:	Crouse Hospital, 736 Irving Ave Syracuse, New York United States 13210
Number:	Phone 315-470-7618, x17618

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your State for more information on eligibility –

ALABAMA – Medicaid

Website: <http://myalhipp.com/>
Phone: 1-855-692-5447

ALASKA – Medicaid

The AK Health Insurance Premium Payment Program
Website: <http://myakhipp.com/>
Phone: 1-866-251-4861
Email: CustomerService@MyAKHIPP.com
Medicaid Eligibility: <https://health.alaska.gov/dpa/Pages/default.aspx>

ARKANSAS – Medicaid

Website: <http://myarhipp.com/>
Phone: 1-855-MyARHIPP (855-692-7447)

CALIFORNIA – Medicaid

Health Insurance Premium Payment (HIPP) Program Website:
<http://dhcs.ca.gov/hipp>
Phone: 916-445-8322
Fax: 916-440-5676
Email: hipp@dhcs.ca.gov

COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)

Health First Colorado Website: <https://www.healthfirstcolorado.com/>
Health First Colorado Member Contact Center:
1-800-221-3943/State Relay 711
CHP+: <https://hcpf.colorado.gov/child-health-plan-plus>
CHP+ Customer Service: 1-800-359-1991/State Relay 711
Health Insurance Buy-In Program (HIBI): <https://www.mycohibi.com/>
HIBI Customer Service: 1-855-692-6442

FLORIDA – Medicaid

Website: <https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html>
Phone: 1-877-357-3268

GEORGIA – Medicaid

GA HIPP Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>
Phone: 678-564-1162, Press 1
GA CHIPRA Website: <https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>
Phone: 678-564-1162, Press 2

INDIANA – Medicaid

Health Insurance Premium Payment Program
All other Medicaid
Website: <https://www.in.gov/medicaid/>
<http://www.in.gov/fssa/dfr/>
Family and Social Services Administration
Phone: 1-800-403-0864
Member Services Phone: 1-800-457-4584

IOWA – Medicaid and CHIP (Hawki)

Medicaid Website:
[Iowa Medicaid | Health & Human Services](#)
Medicaid Phone: 1-800-338-8366
Hawki Website:
[Hawki - Healthy and Well Kids in Iowa | Health & Human Services](#)
Hawki Phone: 1-800-257-8563
HIPP Website: [Health Insurance Premium Payment \(HIPP\) | Health & Human Services \(iowa.gov\)](#)
HIPP Phone: 1-888-346-9562

KANSAS – Medicaid

Website: <https://www.kancare.ks.gov/>
Phone: 1-800-792-4884
HIPP Phone: 1-800-967-4660

KENTUCKY – Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:
<https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>
Phone: 1-855-459-6328
Email: KIHIPPPROGRAM@ky.gov
KCHIP Website: <https://kynect.ky.gov>
Phone: 1-877-524-4718
Kentucky Medicaid Website: <https://chfs.ky.gov/agencies/dms>

LOUISIANA – Medicaid

Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp
Phone: 1-888-342-6207 (Medicaid hotline) or
1-855-618-5488 (LaHIPP)

MAINE – Medicaid

Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US
Phone: 1-800-442-6003
TTY: Maine relay 711
Private Health Insurance Premium Webpage:
<https://www.maine.gov/dhhs/ofi/applications-forms>
Phone: 1-800-977-6740
TTY: Maine relay 711

MASSACHUSETTS – Medicaid and CHIP

Website: <https://www.mass.gov/masshealth/pa>
Phone: 1-800-862-4840
TTY: 711
Email: masspremassistance@accenture.com

MINNESOTA – Medicaid

Website: <https://mn.gov/dhs/health-care-coverage/>
Phone: 1-800-657-3739

MISSOURI – Medicaid

Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>
Phone: 573-751-2005

MONTANA – Medicaid

Website: <http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>
Phone: 1-800-694-3084
Email: HSHIPPPProgram@mt.gov

NEBRASKA – Medicaid

Website: <http://www.ACCESSNebraska.ne.gov>
Phone: 1-855-632-7633
Lincoln: 402-473-7000
Omaha: 402-595-1178

NEVADA – Medicaid

Medicaid Website: <http://dhcfp.nv.gov>
Medicaid Phone: 1-800-992-0900

NEW HAMPSHIRE – Medicaid

Website: <https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>
Phone: 603-271-5218
Toll free number for the HIPP program: 1-800-852-3345, ext. 15218
Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov

NEW JERSEY – Medicaid and CHIP

Medicaid Website: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>
Phone: 1-800-356-1561
Medicaid Phone: 609-631-2392
CHIP Website: <http://www.njfamilycare.org/index.html>
CHIP Phone: 1-800-701-0710 (TTY: 711)

NEW YORK – Medicaid

Website: https://www.health.ny.gov/health_care/medicaid/
Phone: 1-800-541-2831

NORTH CAROLINA – Medicaid

Website: <https://medicaid.ncdhhs.gov/>
Phone: 919-855-4100

NORTH DAKOTA – Medicaid

Website: <https://www.hhs.nd.gov/healthcare>
Phone: 1-844-854-4825

OKLAHOMA – Medicaid and CHIP

Website: <http://www.insureoklahoma.org>
Phone: 1-888-365-3742

OREGON – Medicaid and CHIP

Website: <http://healthcare.oregon.gov/Pages/index.aspx>
Phone: 1-800-699-9075

PENNSYLVANIA – Medicaid and CHIP

Website: <https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html>
Phone: 1-800-692-7462
CHIP Website: [Children's Health Insurance Program \(CHIP\) \(pa.gov\)](http://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html)
CHIP Phone: 1-800-986-KIDS (5437)

RHODE ISLAND – Medicaid and CHIP

Website: <http://www.eohhs.ri.gov/>
Phone: 1-855-697-4347, or
401-462-0311 (Direct Rlte Share Line)

SOUTH CAROLINA – Medicaid

Website: <https://www.scdhhs.gov>
Phone: 1-888-549-0820

SOUTH DAKOTA – Medicaid

Website: <http://dss.sd.gov>
Phone: 1-888-828-0059

TEXAS – Medicaid

Website: [Health Insurance Premium Payment \(HIPP\) Program | Texas Health and Human Services](http://www.texas.gov/health-insurance-premium-payment-program)
Phone: 1-800-440-0493

UTAH – Medicaid and CHIP

Utah's Premium Partnership for Health Insurance (UPP) Website: <https://medicaid.utah.gov/upp/>
Email: upp@utah.gov
Phone: 1-888-222-2542
Adult Expansion Website: <https://medicaid.utah.gov/expansion/>
Utah Medicaid Buyout Program Website: <https://medicaid.utah.gov/buyout-program/>
CHIP Website: <https://chip.utah.gov/>

VERMONT – Medicaid

Website: [Health Insurance Premium Payment \(HIPP\) Program | Department of Vermont Health Access](http://www.vermont.gov/health-insurance-premium-payment-program)
Phone: 1-800-250-8427

VIRGINIA – Medicaid and CHIP

Website: <https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select>
<https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs>
Medicaid/CHIP Phone: 1-800-432-5924

WASHINGTON – Medicaid

Website: <https://www.hca.wa.gov/>
Phone: 1-800-562-3022

WEST VIRGINIA – Medicaid and CHIP

Website: <https://dhhr.wv.gov/bms/>
<http://mywvhipp.com/>
Medicaid Phone: 304-558-1700
CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

WISCONSIN – Medicaid and CHIP

Website:
<https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>
Phone: 1-800-362-3002

WYOMING – Medicaid

Website: <https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>
Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub.L.104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C.3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C.3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)



Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 12-31-2026)

PART A: General Information

Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace ("Marketplace"). To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace and health coverage offered through your employment.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options in your geographic area.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that is not considered affordable for you and doesn't meet certain minimum value standards (discussed below). The savings that you're eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

Does Employment-Based Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that is considered affordable for you and meets certain minimum value standards, you will not be eligible for a tax credit, or advance payment of the tax credit, for your Marketplace coverage and may wish to enroll in your employment-based health plan. However, you may be eligible for a tax credit, and advance payments of the credit that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer does not offer coverage to you at all or does not offer coverage that is considered affordable for you or meet minimum value standards. If your share of the premium cost of all plans offered to you through your employment is more than 9.12%¹ of your annual household income, or if the coverage through your employment does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit, and advance payment of the credit, if you do not enroll in the employment-based health coverage. For family members of the employee, coverage is considered affordable if the employee's cost of premiums for the lowest-cost plan that would cover all family members does not exceed 9.12% of the employee's household income.²

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered through your employment, then you may lose access to whatever the employer contributes to the employment-based coverage. Also, this employer contribution – as well as your employee contribution to employment-based coverage – is generally excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis. In addition, note that if the health coverage offered through your employment does not meet the affordability or minimum value standards, but you accept that coverage anyway, you will not be eligible for a tax credit. You should consider all these factors in determining whether to purchase a health plan through the Marketplace.

When Can I Enroll in Health Insurance Coverage through the Marketplace?

You can enroll in a Marketplace health insurance plan during the annual Marketplace Open Enrollment Period. Open Enrollment varies by state but generally starts November 1 and continues through at least December 15.

Outside the annual Open Enrollment Period, you can sign up for health insurance if you qualify for a Special Enrollment Period. In general, you qualify for a Special Enrollment Period if you've had certain qualifying life events, such as getting married, having a baby, adopting a child, or losing eligibility for other health coverage. Depending on your Special Enrollment Period type, you may have 60 days before or 60 days following the qualifying life event to enroll in a Marketplace plan.

There is also a Marketplace Special Enrollment Period for individuals and their families who lose eligibility for Medicaid or Children's Health Insurance Program (CHIP) coverage on or after March 31, 2023, through July 31, 2024. Since the onset

¹ Indexed annually; see <https://www.irs.gov/pub/irs-drop/rp-22-34.pdf> for 2023.

² An employer-sponsored or other employment-based health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs. For purposes of eligibility for the premium tax credit, to meet the "minimum value standard," the health plan must also provide substantial coverage of both inpatient hospital services and physician services.

of the nationwide COVID-19 public health emergency, state Medicaid and CHIP agencies generally have not terminated the enrollment of any Medicaid or CHIP beneficiary who was enrolled on or after March 18, 2020, through March 31, 2023. As state Medicaid and CHIP agencies resume regular eligibility and enrollment practices, many individuals may no longer be eligible for Medicaid or CHIP coverage starting as early as March 31, 2023. The U.S. Department of Health and Human Services is offering a temporary Marketplace Special Enrollment period to allow these individuals to enroll in Marketplace coverage.

Marketplace-eligible individuals who live in states served by HealthCare.gov and either- submit a new application or update an existing application on HealthCare.gov between March 31, 2023, and July 31, 2024, and attest to a termination date of Medicaid or CHIP coverage within the same time period, are eligible for a 60-day Special Enrollment Period. That means that if you lose Medicaid or CHIP coverage between March 31, 2023, and July 31, 2024, you may be able to enroll in Marketplace coverage within 60 days of when you lost Medicaid or CHIP coverage. In addition, if you or your family members are enrolled in Medicaid or CHIP coverage, it is important to make sure that your contact information is up to date to make sure you get any information about changes to your eligibility. To learn more, visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

What about Alternatives to Marketplace Health Insurance Coverage?

If you or your family are eligible for coverage in an employment-based health plan (such as an employer-sponsored health plan), you or your family may also be eligible for a Special Enrollment Period to enroll in that health plan in certain circumstances, including if you or your dependents were enrolled in Medicaid or CHIP coverage and lost that coverage. Generally, you have 60 days after the loss of Medicaid or CHIP coverage to enroll in an employment-based health plan, but if you and your family lost eligibility for Medicaid or CHIP coverage between March 31, 2023, and July 10, 2023, you can request this special enrollment in the employment-based health plan through September 8, 2023. Confirm the deadline with your employer or your employment-based health plan.

Alternatively, you can enroll in Medicaid or CHIP coverage at any time by filling out an application through the Marketplace or applying directly through your state Medicaid agency. Visit <https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/> for more details.

How Can I Get More Information?

For more information about your coverage offered through your employment, please check your health plan's summary plan description or contact:

Name/Entity of Sender:	Becky Houde
Contact Position/Office:	Director of Human Resources
Address:	Crouse Hospital, 736 Irving Ave Syracuse, New York United States 13210
Phone Number:	315-470-7618, x17618

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name Crouse Hospital		4. Employer Identification Number (EIN) 16-0960470	
5. Employer address 736 Irving Avenue		6. Employer phone number 315 - 470-7521	
7. City Syracuse	8. State NY	9. ZIP code 13201	
10. Who can we contact about employee health coverage at this job? Becky Houde			
11. Phone number (if different from above)		12. Email address RebeccaHoude@crouse.org	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:
☒ All employees. Eligible employees are:

Full-Time Regular Working 30 Hours per Week
Part-Time Regular Working 20 Hours per Week

- ☐ Some employees. Eligible employees are:

- With respect to dependents:
☒ We do offer coverage. Eligible dependents are:

Spouse, children to age 26.

- ☐ We do not offer coverage.

- ☒ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

****** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers but will help ensure employees understand their coverage choices.

13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?

☒ **Yes** (Continue)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? _____ (mm/dd/yyyy) (Continue)

☐ **No** (STOP and return this form to employee)

14. Does the employer offer a health plan that meets the minimum value standard*?

☒ Yes (Go to question 15) ☐ No (STOP and return form to employee)

15. For the lowest-cost plan that meets the minimum value standard* offered only to the employee (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/ she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.

a. How much would the employee have to pay in premiums for this plan? \$

b. How often? ☐ Weekly ☒ Every 2 weeks ☐ Twice a month ☐ Monthly ☐ Quarterly ☐ Yearly

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return form to employee.

16. What change will the employer make for the new plan year?

☐ Employer won't offer health coverage

☐ Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.* (Premium should reflect the discount for wellness programs. See question 15.)

a. How much would the employee have to pay in premiums for this plan? \$

b. How often? ☐ Weekly ☒ Every 2 weeks ☐ Twice a month ☐ Monthly ☐ Quarterly ☐ Yearly