



J.N. SAVASTA CORP.

2024

EMPLOYEE BENEFIT GUIDE



Benefit Plan

INTRODUCTION

OPTION 1

Major Medical Insurance

Available to all employees that work a minimum of 130 hours per month.

OPTION 2

Supplemental Benefits

Available ONLY for hours worked on Medicaid reimbursed cases.

- Limited Medical Benefits
- Dental Discount Plan
- Vision Discount Plan
- Virtual Vet
- LevelUp
- Keeper
- Identity Theft Protection



OPTION 1

Major Medical Insurance

PLAN INTRODUCTION

If you work at least 130 hours per month, you can choose Option 1 Major Medical Insurance. If you don't make an active election, or if you don't meet the 130-hour minimum, you will be defaulted into Supplementary Benefits (Option 2).

To change your benefit election, you must wait until the next Open Enrollment period, unless you experience a Qualifying Life Event (QLE), such as: birth of a child, marriage, divorce, loss of previous coverage, etc. For a complete list of QLEs, visit www.HealthCare.gov. You have 30 days to inform JN Savasta or your employer of the QLE from the date it occurs.

New eligible employees can enroll upon satisfying the new hire waiting period and do not have to wait for Open Enrollment. As a newly hired employee, you have 30 days from the date you become eligible to make an election with an effective date of first of the month following your eligibility date.

Major Medical Insurance

Plan	Open Enrollment Period	Effective Date
Major Medical Insurance	Dec. 22, 2023 - Jan. 31, 2024	Jan. 1, 2024 - Dec. 31, 2024

OPTION 1

Major Medical Insurance

Benefits Included

	Out of Pocket Expenses
Single Deductible	\$5,000
Family Deductible	\$10,000
Single Out-of-Pocket Max	\$6,500
Family Out-of-Pocket Max	\$13,000
Coinsurance	20%
Emergency Treatment: Urgent Care	\$75
Primary Care Doctor Co-Pay	\$35
Specialist Co-Pay	\$50
Emergency Room Co-Pay	\$300
Hospital/Inpatient Co-Pay	Deductible/Coinsurance
Hospital/Surgical Outpatient Co-Pay	Deductible/Coinsurance
Prescription Co-Pays	\$10 Generic / \$50 Brand
Prescription Deductible	\$0

Notes

You must complete and return the Required Waiver/Election Form found at the end of this guide to J.N. Savasta Corp. via mail or fax during the open enrollment period. Newly hired employees must mail or fax the form prior to the end of the new hire waiting period and do not have to wait for Open Enrollment.

This plan uses the Magnacare Network for Professional and Ancillary Services. You can find a complete list of providers near you by going to the Magnacare Network website:

<https://www.magnacare.com/who-we-serve/providers/>

This plan reimburses **Facility** claims as per ELAP's methodology.

Prescription Coverage excludes reimbursement for all Specialty Drugs. Specialty Drugs are defined as any drug where the cost to any combination of the plan of benefits and/or the plan participant of any 30 day-equivalent fill exceeds \$950.00, or any drug billed with a HCPCS cost where the cost to any combination of the plan of benefits and/or the plan participant exceeds \$950.00 during any 30 day period, subject to formulary.

ACA mandated preventive medications covered if prescribed for preventive treatment, including those exceeding \$950.00 / 30 days. Assumes PReP coverage effective 1/1/20.

For more details on the prescription benefit, please call the Pharmacy Benefit Manager (PBM), BMR at 866-718-2375.





OPTION 2

Supplemental Benefits

PLAN INTRODUCTION

Supplemental benefits are provided by your agency at no cost to you. These benefits are calculated based on eligible hours worked on Medicaid reimbursed cases two months prior to the current month. For example, hours worked in October determine benefit enrollment for December.

The next few pages will introduce you to all the services and benefits provided to you.

Benefits	40 hrs	60 hrs	80 hrs	100 hrs	120 hrs	140 hrs	160 hrs
Keeper	✓	✓	✓	✓	✓	✓	✓
LevelUp	✓	✓	✓	✓	✓	✓	✓
Limited Medical Benefits						MEC	MEC + 2x PCP Visits
Bundled Ancillary	✓	✓	✓	✓	✓	✓	✓

Please be advised that enrollment in the above tiers can differ from what is illustrated due to variables in calculating your benefit contribution. For example, rate of pay, case location, and PTO can impact your net contributions.

SUPPLEMENTAL BENEFITS CONTINUED

Using Your Benefits

Limited Medical Benefits

As a part of your employer's benefits, you may be eligible for limited medical coverage. Your benefits can help you at the doctor's office and at the pharmacy—here's how to use them.

Your eligibility and enrollment in this benefit can change as a result of various factors such as where you work and the amount of hours you work.

See What You're Eligible For

Before you schedule your appointment, call JNSC and we'll let you know what's covered. Your benefits may change from month to month, so always call to check your copays and eligibility! When you work 140 hours or more per month, you may be eligible to be enrolled in the Minimum Essential Coverage (MEC). Before you schedule your appointment, call JNSC and we'll let you know what's covered. Your benefits may change from month to month, so always call to check your copays and eligibility! Some of the covered preventative services you may be eligible for include:

1. Abdominal aortic aneurysm one-time screening for men of specified ages who have ever smoked
2. Alcohol misuse screening and counseling
3. Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk
4. Blood pressure screening
5. Cholesterol screening for adults of certain ages or at higher risk
6. Colorectal cancer screening for adults 45 to 75
7. Depression screening
8. Diabetes (Type 2) screening for adults 40 to 70 years who are overweight or obese
9. Diet counseling for adults at higher risk for chronic disease
10. Falls prevention (with exercise or physical therapy and vitamin D use) for adults 65 years and over, living in a community setting
11. Hepatitis B screening for people at high risk, including people from countries with 2% or more Hepatitis B prevalence, and U.S.-born people not vaccinated as infants and with at least one parent born in a region with 8% or more Hepatitis B prevalence.
12. Hepatitis C screening for adults age 18 to 79 years
13. HIV screening for everyone age 15 to 65, and other ages at increased risk
14. PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adults at high risk for getting HIV through sex or injection drug use
15. Immunizations for adults — doses, recommended ages, and recommended populations vary
 - Chickenpox (Varicella)
 - Diphtheria
 - Flu (influenza)
 - Hepatitis A
 - Hepatitis B
 - Human Papillomavirus (HPV)
 - Measles
 - Meningococcal
 - Mumps
 - Whooping Cough (Pertussis)
 - Pneumococcal
 - Rubella
 - Shingles
 - Tetanus
16. Lung cancer screening for adults 50 to 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years
17. Obesity screening and counseling
18. Sexually transmitted infection (STI) prevention counseling for adults at higher risk
19. Statin preventive medication for adults 40 to 75 at high risk
20. Syphilis screening for adults at higher risk
21. Tobacco use screening for all adults and cessation interventions for tobacco users
22. Tuberculosis screening for certain adults without symptoms at high risk



SUPPLEMENTAL BENEFITS CONTINUED

Using Your Benefits

Limited Medical Benefits



Seek Care **MAGNACARESM**

Your supplemental benefits cover all ACA-mandated preventative and wellness services and prescriptions at no cost. We work with trusted networks to make sure that you can see a provider that works for you. If you need help finding a provider, just call JNSC, or use the links referenced in this guide.

This plan uses the Magnacare Network for Professional and Ancillary Services. You can find a complete list of providers near you by going to the Magnacare Network website:

<https://www.magnacare.com/who-we-serve/providers/>

Go to Your Appointment

Once you've made an appointment, show your provider your card (along with any other insurance cards you may have) so they know who to bill. If you have multiple coverages, your provider will coordinate with your carriers about your bill.

Receive Your EOB & Bill

Once your claim is processed, an Explanation of Benefits (EOB) will be mailed to you, explaining what your benefit plan will and won't pay for. This is not a bill, and you may receive other EOBs from other carriers.

If there are any additional charges that your benefit plan doesn't cover, you may receive a bill from your provider in the mail.

If you work 160 hours or more per month, you may be eligible to have up to two Primary Care Physician (PCP) visits covered by your plan. Please contact JNSC for more details and to confirm eligibility.



Dental Discount Plan



Eligible employees who work over 40 hours per month can take advantage of Careington's Platinum Point of Service Dental Network to save on most dental procedures, including routine oral exams, cleanings, and certain major procedures such as dentures, crowns, and root canals. Savings can range from 5% to 40%, and participants can select and switch between participating dentists and specialists at any time.

Vision Discount Plan



Eligible employees who work over 40 hours per month can take advantage of VSP's Individual Savings Pass to obtain savings on eye care and eyewear. In addition to price ceilings on certain services and lenses, savings may be available on frames, sunglasses, contact lens exams, and laser vision correction.

To find a provider or determine what discounts or services are available, call VSP at 800-877-7195, or go to www.vsp.com.

Discount plans do not constitute insurance.



DialCare[®]

VIRTUAL VET

When you work 100 hours or more per month, your supplemental benefits may include DialCare Virtual Vet, a 24/7 televet service designed to help you take care of your pets. If you have any questions about whether you should take your pet to a vet, inquiries about their quality of life, or if you just need some general guidance, you can video chat or telephone call a licensed, qualified veterinary professional at any time of the day or night. You can access this service whenever you need, and however much you need.

This plan is not an insurance policy and is not intended to replace pet insurance. Virtual Vet does not provide formal diagnoses or prescriptions.



CONSUMER **Identity Theft Protection**

As a part of your employer's supplemental benefits, you may be eligible for consumer identity theft protection when you work 80 hours or more per month. It is provided through NorthPoint Data Security. The Consumer ID Theft Program provides credit monitoring services, identity restoration services, lost wallet assistance, and up to \$1 million of identity theft insurance.

In addition to helping you replace lost or stolen identification, recover from identity theft, or file claims for lost funds, you will also have access to your Experian Credit Report, Experian VantageScore, and Experian Credit Monitoring and Alerts. You will also benefit from dark web monitoring, which can help you protect your data from unauthorized use or access.

To get started, visit
northpointidtheft.com/portals



As a part of your benefits program, your agency has partnered with LevelUp to make annual physicals available to you so you may maintain good Health and Wellness. LevelUp has convenient locations throughout New York City that are open seven days a week. These services are provided at no cost to you, and your results may be sent directly to your agency. All appointments must be scheduled through your employer.

- Annual Wellness Screening
 - Physical Exam
 - BMI Screening
 - Blood Pressure Screening
- COVID Screening
 - One rapid antigen COVID test for return-to-work purposes
- Employment Physical
 - UDS Chain of Custody
 - TB Screen Questionnaire (QuantiFERON/PPD/CXR1V if applicable)
 - Immunization Titers Screen
- Annual Flu Vaccine



**NEWLY ADDED BENEFIT
FOR OUR CAREGIVERS:**

Get paid daily with our new App, for FREE!

PREFERRED HOME CARE OF NEW YORK IS
PROUD TO ANNOUNCE THAT SAME-DAY PAY IS
NOW AVAILABLE AND FREE WITH THE KEEPER APP*



Quick:

Get paid
immediately after
you clock out.



Easy:

Get your money
with just a few clicks
in the Keeper app



Free:

Clock in and out
with HHAExchange
to get paid today!

HOW IT WORKS: Cash out immediately in
our app anytime, and the amount you withdraw
throughout the week is automatically taken out of
your account on payday. It's that simple!

JOIN THE THOUSANDS OF
CAREGIVERS BENEFITING FROM
KEEPER SAME-DAY PAY!
DOWNLOAD THE KEEPER APP NOW!



NEED ASSISTANCE?
CALL KEEPER AT 929-415-4080

*Available for HHA/PCA/PA only

*Certain limitations apply



A Centralized Hub

FOR ALL YOUR BENEFIT NEEDS

The JNSC Benefits App is a single source healthcare delivery application that makes a number of resources and services available right at your fingertips. It may be available to you when you work 40 hours or more per month.

Registering Online for Access to Your Benefits App

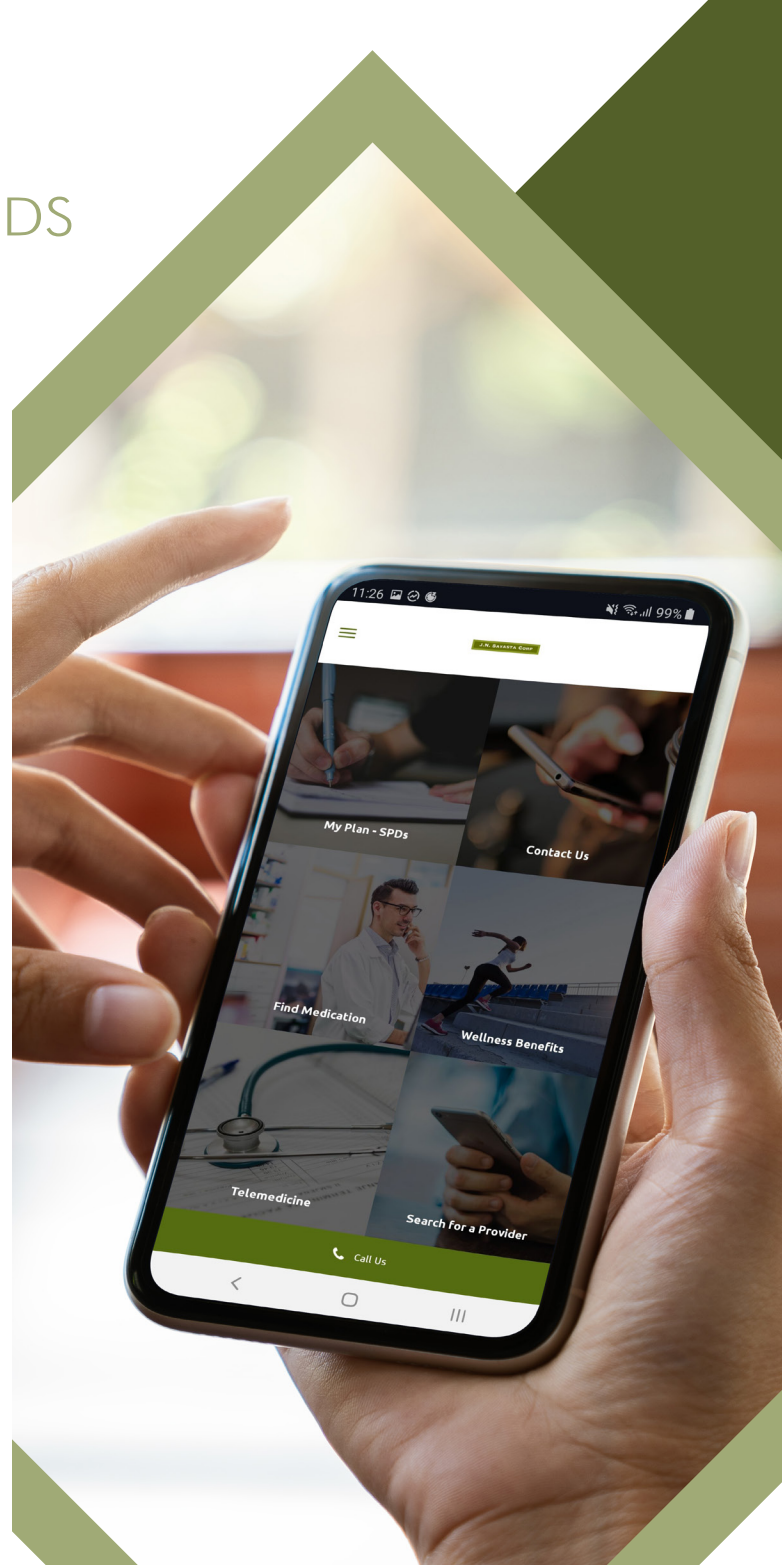
Your group Validation code: **PREFERRED**

1. Download the JNSC App on your mobile device from the Google Play store or the Apple App Store.
2. Launch the JNSC App or visit www.preferred.jnscmobile.com to register.
3. Enter the above Group Validation Code, and follow the prompts. You'll be asked to provide your cell phone and email address.
4. We'll then send an activation link to your email address. Click on that link, login and you'll be able use your benefits.

If you prefer to call, please dial your dedicated Dial-Care support line at (877) 761-1865 to access your telemedicine/telehealth benefit.

The JNSC App Provides:

- Instant access to your agency's employee benefits information and benefits SPDs.
- Information on prescriptions and generic equivalents. You can gain access to Discount Cards for savings up to 70% on prescriptions.
- Access to The Wellness Connection platform which includes videos, tips and tricks on various healthcare and wellness topics.
- Direct access to the JNSC support team
- Access to behavioral health calls
- Telemedicine/Telehealth – personalized treatment for a large number of health concerns from the comfort of your home or workplace. Employees can be treated for a large number of common health concerns such as allergies, flu, gout, sore throat, and many others.
- A tool to look up a medical provider or pharmacy directory



YOUR VIRTUAL Healthcare Hub



Physician Access

Telemedicine

When you work 60 hours or more per month, your benefit package includes as many physician access telemedicine sessions as you need. All sessions are zero copay. Our providers are ready to help, so please call anytime of the day or night.

Using the nationwide telehealth service and national network of US-licensed, board-certified medical providers, you can connect with a provider in your state, and receive a diagnosis and personalized treatment plan. Be diagnosed and treated for common illnesses and injuries 24/7, day or night including weekends and holidays. The program is designed to supplement care when your regular doctor is not available.

Mental Wellness

Teletherapy

When you work 60 hours or more per month, our benefit includes as many mental wellness sessions as you need. BMR provides the service and technology to give you and your family affordable and convenient access to behavioral health services online or by phone. The service can connect you with a licensed and trained mental health professional and receive a diagnosis and personalized treatment plan. We make it easy to receive talk therapy from the comfort and privacy of your own home or office.

All sessions are zero copay. Our providers are ready to help, so please call anytime of the day or night. Sessions can be scheduled quickly, often within 24 hours of request. Individual sessions are scheduled in advance and recurring sessions typically occur once per week but can occur more often.

Call your dedicated DialCare support line at (877) 410-1811 to access your telemedicine/telehealth benefit.

J.N. SAVASTA CORP.

J.N. Savasta Corp.
wageparityCSR@jnsCorp.com
Phone: (866) 718-2379

Our team speaks:

English ext. 1
Spanish ext. 2
Chinese ext. 3
Russian ext. 4
Creole ext. 5

Mon.-Thurs. 9:00 AM - 5:30 PM ET
Friday 9:00 AM - 5:00 PM ET



Required Waiver/Election Form

This is a mandatory form required by your employer
and must be returned regardless of your selection.

Employee Name (please print): _____

Social Security Number (last 4 digits): XXX-XX-____

Phone Number: _____

YOU MUST CHOOSE ONLY ONE OPTION BY PLACING A
CHECK (✓) IN THE BOX OF THE PLAN YOU WISH TO CHOOSE.

☐

OPTION 1: Major Medical Insurance

**This option will cost the Employee
8.39% of salary in 2024.*

If you are not enrolling in this Major Medical
Insurance, please select one of the below
reasons:

- ☐ Enrolled in Spousal Coverage
☐ Medicaid/Medicare
☐ VA Insurance
☐ Other - Please Specify: _____

Sign & date below:

☐

OPTION 2: Supplemental Benefits

**This option is offered at NO COST
to the Employee.*

***I choose to enroll in the
employer-offered Supplemental
Benefits Plan that includes:***

- Limited Medical Benefits
- Dental Discount Plan
- Vision Discount Plan
- Virtual Vet
- LevelUp
- Keeper
- Identity Theft Protection

**If we do not receive a waiver form from you, you will
automatically be enrolled in supplemental benefits based
on your available contributions.*

OR

Sign

Date

Return completed required waiver form to JN Savasta by sending **ONLY** this page:

E-MAIL

wageparitycsr@jnsCorp.com

MAIL

J.N. Savasta Corp.
1350 Broadway, Suit 410
New York, NY 10018

FAX

(929) 481-4812