

2024 | BENEFITS AT A GLANCE

Berkshire Health Systems (BHS) believes that you and your family deserve great care.

We offer innovative benefit plans designed to promote the health and well-being of our employees and their families.

This brief guide provides an overview of benefits available to qualifying Berkshire Health Systems employees.

The following information is intended to provide a summary of the benefit programs. The terms and conditions of each applicable policy will provide specific details and govern all matters relating to each particular benefit option described in this summary. In no case will any information in this summary amend, modify, expand, enhance, improve or otherwise change any term, condition or element of the policies or certificates of coverage that govern the benefit options described in this summary.



Medical

Berkshire Health Systems offers a variety of medical plans all of which include pharmacy benefits. These plans are designed to provide different coverage options and networks while giving you the ability to save money when you use your plan:

Plan	Health New England HMO	Blue Cross HMO	Blue Cross PPO
Network Type	Western Mass	New England	National
Deductible	\$250 Individual \$500 Family	\$250 Individual \$500 Family	\$1,600 Individual \$3,200 Family
HSA Eligible/ BHS Contributions	No	No	Yes \$500 Individual \$1,000 Family
Primary Care/ Specialty Office Visit	\$15/\$15	\$15/\$15	Deductible, then \$15/\$25
Medical Care at BHS	Deductible, then covered 100%	Deductible, then covered 100%	Deductible, then covered 100%
Medical Care Outside BHS	Deductible, then copay varies	Deductible, then copay varies	Deductible, then copay varies
Prescriptions at BHS	\$5/\$5/\$15	\$5/\$5/\$15	Deductible, then \$5/\$5/\$15
Prescriptions Outside BHS	\$30/\$60/\$90	\$30/\$60/\$90	Deductible, then \$30/\$60/\$90

Medical plan details and premiums available upon request.



Spousal Wrap

An employee's spouse who has medical coverage through their employer will be enrolled in the Spousal Wrap. This program is designed to reimburse the spouse for eligible medical claims and is typically more financially beneficial than adding a spouse to a BHS medical plan.



Tax Advantaged Medical Accounts

A *Flexible Spending Account* allows you to set aside pre-tax dollars to pay for eligible medical expenses and over-the-counter medicines.

If you are enrolled in the high deductible medical plan, a *Health Savings Account* will allow you to reduce your taxable income when you contribute to this account, purchase qualified healthcare services free of tax, and earn tax-free interest. **BHS supports employees by contributing annually to an employee's account:** \$500 for an individual plan or \$1,000 for an employee enrolled in a plan with 1 or more dependents.



Dental

Good dental hygiene has a substantial impact on your overall health. Prevent oral disease through regular preventive dental care which is available at no-cost for employees and covered dependents enrolled in the the BHS dental plan. You may choose to enroll in one of the two dental plans, which are available through Blue Cross Blue Shield, based on your dental health needs. Both plans cover braces for children to age 21.



Vision

Protect your sight and enjoy those beautiful Berkshire sunsets. While vision exams are covered under the medical plans, you can enroll in vision insurance to defray the cost of frames, lenses and contacts.



Basic Life & AD&D

BHS provides employer-paid Basic Life and Accidental Death and Dismemberment insurance because you can't put a price tag on your life, but you can protect your loved ones in the event of a loss. Voluntary coverage is available to allow you to purchase additional protection for you, your spouse, and/or your child(ren).



Time Off

Time off provides a healthy work/life balance and allows you to be more productive and focused while at work. So, BHS offers a generous program that includes vacation, holidays, personal and sick days. **Details provided by your recruiter.** This program also allows you to supplement state paid family and medical leave by using some of this accrued time.



Short Term Disability

Accidents and illnesses happen when we least expect. To help ensure you are financially secure, BHS offers voluntary employee-paid short-term disability that wraps around the state paid family and medical leave, allowing you to supplement your earnings while you are out on leave.



Long Term Disability

Your ability to generate income is a valuable financial asset and one that is extremely important to your lifestyle and future. To protect this asset, BHS provides an employer-paid long-term disability plan that pays benefits after a six-month elimination period. A buy-up option to increase the value of the benefit is available for employees to purchase.



Voluntary Benefits

Additional coverage through Accident and Critical Illness Insurance plans are available to purchase. These plans help you pay your out-of-pocket costs and cover expenses resulting from the unexpected. Cash payments are made directly to you for any covered illness or injury.



Training & Development

BHS offers several opportunities for growth and development including tuition assistance and educational programs designed to advance careers in nursing and other clinical areas. BHS also makes paid training programs available which provide pathways to careers in healthcare.



Mental Health Support

Manage life's curveballs with programs designed to provide counseling, support, and resources for a variety of personal issues available to employees at no cost:

- Employee Assistance Program
- On-line Counseling through Talkspace



Dependent Care Account

Child and Eldercare can be expensive. A Dependent Care Spending Account allows you to set aside pre-tax dollars to help you pay for childcare for children under age 13 or adult daycare for tax dependents so that you are able to work. Contributing to this account lowers your taxable income.



Retirement

A 403(b) Pension plan is provided through Transamerica. After one year of service and 1,000 hours worked, BHS will contribute 2.5% of your pay and a 0.5% match for every 1% you contribute up to the first 4%. Vesting of all funds deposited to your account is immediate.

Advisory services are available at no cost to assist with investment decisions and answer other financial planning questions such as how to consolidate student loans or save for a house.



Wellness At Work

The Wellness at Work team provides comprehensive, evidence-based programs that promote healthy lifestyle and behavioral changes through customized support including Wellness Coaching, Nutrition Counseling, Stress Management, and Tobacco Cessation Support.

The BHS Wellness program offers no-cost generic prescriptions for some chronic conditions such as diabetes and high blood pressure for you and a spouse who have BHS medical insurance.



Employee Recognition

BHS celebrates employees throughout the year with ice cream socials, cookouts, and other special programs to recognize and celebrate employee and organizational accomplishments.



Discounts & Perks

- Employee Parking
- Wireless Phone Discounts
- 10% Discount on over-the-counter products at the BHS Pharmacy

Our Mission

To advance health and wellness for everyone in our community in a welcoming, inclusive, and personalized environment.

Our Vision

To be the region's trusted healthcare partner and community advocate for improving overall quality of life.

Our Values

Compassion

Accountability

Respect

Excellence

