

# **2020 Employee Benefits Guide**

Open Enrollment  
November 11 - November 25, 2019

# Welcome

Welcome to Brooks Rehabilitation's 2020 Benefits Guide. Enclosed, you'll find details to help you make informed decisions during this Open Enrollment season. This booklet is an overview of the comprehensive benefits package offered to you by Brooks. We care about our employees and are committed to bringing you the best possible benefits at the most reasonable cost. Each year, we evaluate our benefits programs to ensure we keep this commitment to you.

Members of the Brooks Benefits Team will be onsite throughout Open Enrollment to educate about the 2020 benefits, answer questions and help you enroll.

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# 2020 Overview

**We're excited to share that there will be minimal plan changes for the 2020 plan year.** Most of the changes are carrier changes to ensure Brooks can continue to offer the most robust plans at the most competitive prices. Here's an overview of some of the changes in store for 2020.

## Prescription Plan

The Brooks' prescription plan will be switching from CVS/Caremark to Express Scripts (ESI). You will be receiving a new Rx ID Card in December. Be sure to provide your new prescription plan information to your pharmacist. You can find information on participating pharmacies by visiting [express-scripts.com](https://www.express-scripts.com).

## Dental and Vision

Our new dental and vision provider will be Metlife. Metlife does not send ID Cards, but you can view proof of coverage by visiting [metlife.com](https://www.metlife.com). Be sure to review page 15 for information on how to find in-network providers.

## Paid Leave

Paid Leave (PL) Banks will be preloaded with 8 hours as of your hire date. There will not be a 90 day waiting period for use - you'll be able to use paid leave immediately. You can receive pay out after voluntary termination on the first day of the seventh month of employment. You will not receive pay out of paid leave if term happens within first 6 months of employment.

## Life and Disability

For 2020, Metlife has given employees the opportunity to enroll in the Voluntary Life Insurance, Short Term Disability plans or the Long Term Disability buy-up plan without answering any medical questions! If you've considered enrolling in these plans in the past, now is your chance to take advantage of enrolling in the plans at guaranteed issue.

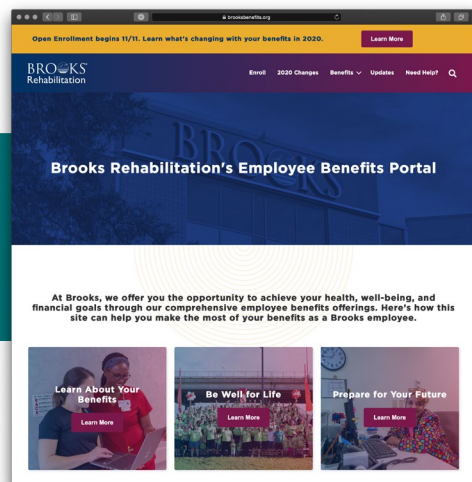
## Paid Leave Cash-In

PL Cash-In will be elected during Open Enrollment (via electronic survey), and payments will be made in the first pay period of June 2020. The parameters will stay the same, you can cash-in up to 40 hours at 100% of base rate.

## Brooks Cares Team Fund

Beginning 1/1/20, Brooks will no longer grant payroll advances. Instead, we are providing a grant program administered by Jewish Family & Community Services. You can find additional information on this program on page 24.

**Visit [brooksbenefits.org](https://brooksbenefits.org) for information on Open Enrollment, 2020 benefits, and HR updates throughout the year.**



## Enrolling in Benefits

- 1 Visit Your Enrollment Site**

Visit [brooks.hrntouch.com](https://brooks.hrntouch.com) and enter your username and password. Select “Create an Account” to begin the registration process. If you’re having trouble logging in, select “Can’t access your account” for assistance resetting your credentials.
- 2 Complete Your Profile**

Complete your profile, including dependent and beneficiary information.  
NOTE: You will need dependents dates of birth and social security numbers, if applicable.
- 3 Select Your Benefits**

As you select your benefits, you will see the semi-monthly cost on the right side of the screen. Once you’ve completed your benefit elections, the total semi-monthly cost will be displayed at the bottom of the screen.

## Eligibility

|                          | Employees  | Dependents  |
|--------------------------|--|---|
| <b>Eligibility Rules</b> | If you are a full-time or part-time employee working 20 hours per week, you are eligible for benefits. | <p><b>Your eligible dependents include:</b><br/>Your legal spouse<br/>Your or your spouse’s children</p> <p><b>For Medical, Dental and Vision coverage</b><br/>Your children can be covered until the end of the calendar year they turn 26</p> <p><b>Child life Insurance</b><br/>Eligibility ends when the child turns 19</p> |

### IMPORTANT

## ID Cards

- **Employees that are currently enrolled in the BCBS Medical plan will not be receiving a new ID Card.** If you need an ID card, please log on to [myhealthtoolkitfl.com](https://myhealthtoolkitfl.com) and request a replacement.
- **All employees that enroll in the medical plan for 2020 will receive a new prescription card from Express Scripts.** Your CVS Prescription ID Card will no longer be valid after 12/31/19.
- Your dental and vision ID Cards can be found by creating a login on [metlife.com](https://metlife.com) or by downloading the [Metlife app](#). Please note that Metlife will not be sending ID cards in the mail.



# Medical Plan

## Plan Details

### First >>

You pay a deductible

#### Calendar Year Deductible (CYD)

Employee Only / Employee + Dependent(s)  
If you cover family members on the plan, the Employee Only deductible does not apply.

## Blue Plus Medical Plan

### In-Network

### Out-of-Network

\$1,500 / \$3,000

\$3,000 / \$6,000

### Then

You and the plan share costs

#### Coinsurance

Plan Pays / Member Pays

80% / 20%

70% / 30%

#### Primary Care Office Visit

20% after CYD

30% after CYD

#### Specialist Office Visit

20% after CYD

30% after CYD

#### Routine/ Preventative Exams

100%  
CYD does not apply

30% after CYD

#### Urgent Care Visit

20% after CYD

30% after CYD

#### Emergency Room Visit

20% after CYD

20% after CYD

#### Inpatient Services

20% after CYD

30% after CYD

#### Outpatient Services

20% after CYD

30% after CYD

#### Independent Diagnostic Labs

20% after CYD

30% after CYD

#### Prescriptions

Generic/ Preferred Brand / Non-Preferred Brand

CYD  
then \$10/\$35/\$60

N/A

### Next >>

You meet your out-of-pocket maximum and the plan starts to pay 100% of your remaining eligible expenses for the year

#### Calendar Year Out of Pocket Maximum

Individual / Family

\$6,000 / \$12,000

\$12,000 / \$24,000

As a member of the medical plan, Brooks provides you with access to Teladoc, a convenient way to seek out medical services from the comfort of your home. Teladoc offers on-demand healthcare - wherever, whenever. Speak with a U.S. Board Certified physician, who, upon request, can share consult information with your primary care physician.



### When to Use Teladoc

Teladoc does not replace your PCP. It is a convenient and affordable option for quality care.

- The cost for each visit is **only \$45 before you meet your deductible or \$9 after you meet your deductible.**
- Teladoc is available 24/7 and can be used from home, on vacation, or wherever you need it.

### Medical Conditions Teladoc Treats

Teladoc doctors can treat many medical conditions, including:

- Cold and flu symptoms
- Pink eye
- Upper respiratory infections
- Bronchitis
- Skin infections
- Abrasions

**Register for Teladoc today so that it's there when you need it most by visiting [Teladoc.com](https://www.teladoc.com) or calling 800-TELADOC**

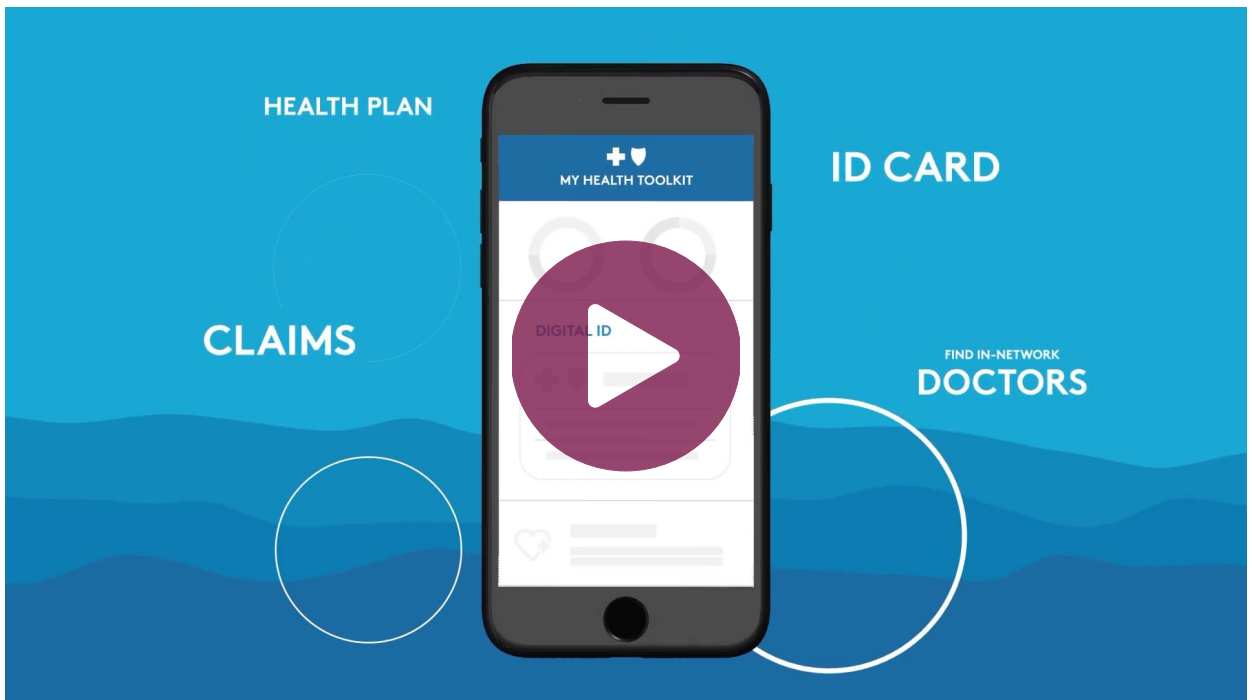


## My Health Toolkit

Download the My Health Toolkit app or register at [myhealthtoolkitfl.com](http://myhealthtoolkitfl.com) so you can:

- Find a doctor
- Order a new ID Card
- View your HSA balance and transactions
- View claim status
- Shop for the most cost-effective source of care
- View how other member rates a provider

**Click or tap the video below to learn more about how the My Health Toolkit app can help you.**





## Medical Premiums

| Full-Time Employees<br>PREMIUMS PER PAY PERIOD (24) |   |                  |
|---|---|------------------|
|   | Inpatient / Outpatient /<br>Halifax / Corporate | Homecare / Aging |
| <b>Employee Only</b>                                | \$32.50   | \$17.50          |
| <b>Employee + Spouse</b>                            | \$197.00  | \$197.00         |
| <b>Employee + Child(ren)</b>                        | \$161.00  | \$161.00         |
| <b>Family</b>                                       | \$293.00  | \$293.00         |

| Part-Time Employees<br>PREMIUMS PER PAY PERIOD (24) |   |                  |
|---|---|------------------|
|   | Inpatient / Outpatient /<br>Halifax / Corporate | Homecare / Aging |
| <b>Employee Only</b>                                | \$74.90   | \$74.90          |
| <b>Employee + Spouse</b>                            | \$362.75  | \$362.75         |
| <b>Employee + Child(ren)</b>                        | \$317.88  | \$317.88         |
| <b>Family</b>                                       | \$521.15  | \$521.15         |

**Take Action**

**Employees who do not complete their Health Assessment will be charged an additional \$31.25 per pay period.**

## Prescription Plan

Your pharmacy benefit is administered through Express Scripts (ESI). You can manage your medications anywhere, any time with the [Express Scripts mobile app](#), or on [express-scripts.com](https://www.express-scripts.com).

### Choose Generics When Possible

Choosing a generic medication is a great way to help save on costs. Ask your doctor if there is a generic option for any medication you are currently taking, or the next time the doctor is writing you a new prescription.

You can also use your pharmacist as a resource to uncover possible generic substitutes.

### Save With Home Delivery

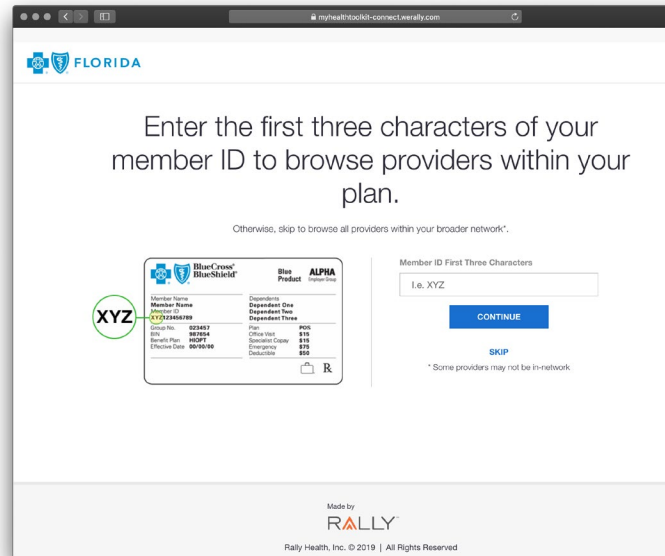
By choosing a 90-day supply of your long-term maintenance medication, you will save both time and money. No-cost home delivery can save you time with fewer trips to the pharmacy. Prior to your medicine shipping, a pharmacist will review all prescriptions to ensure they are accurate. All medication arrives in a private, tamper-resistant package.



Be on the lookout for your new prescription ID card from Express Scripts.

## Finding In-Network Medical Providers

- 1 Visit Florida Blue's [My Health Toolkit Provider Search](#) by going to [brooksbenefits.org/medical-provider](https://brooksbenefits.org/medical-provider)
- 2 Enter the first 3 letters of our plan's network, which is **KYY** and click or tap continue.
- 3 You'll be prompted to enter the location you want to find a provider in and click or tap continue.
- 4 Now just search for the people, places, services, or treatments you're looking for.





## Health Savings Account

As part of the Florida Blue medical plan, eligible employees are enrolled in a Health Savings Account (HSA).



An HSA is an employee-owned, tax-advantaged savings account which can be used to pay for qualified medical, prescription, dental and vision care.



You can contribute to your HSA to pay for eligible expenses throughout the year. The funds roll-over from year to year and stay with you, even if you were to leave Brooks.



Brooks will add funds to your HSA every January and July for those enrolled in the plan on January 1st and/or July 1st. Employer HSA contributions are not pro-rated throughout the year.

| Brooks HSA Contributions         |         |       |
|----------------------------------|---------|-------|
|                                  | January | July  |
| <b>Employee Only</b>             | \$375   | \$375 |
| <b>Employee &amp; Spouse*</b>    | \$375   | \$375 |
| <b>Employee &amp; Child(ren)</b> | \$500   | \$500 |
| <b>Employee &amp; Family*</b>    | \$375   | \$375 |

\*Earn an additional \$250 when your spouse completes the online Health Assessment.

### HSA Quick Facts

- Health Savings Accounts are owned by you and are completely portable.
- HSA Maximum Contributions
  - Employee Only: \$3,550 Total
  - Employee + Dependents: \$7,100 Total
  - Age 55 or older: An additional \$1,000
- HSA contributions roll over from year to year and can always be used for qualified expenses.
- You will receive an HSA Debit Card that you can use to pay for your qualified medical, dental and vision expenses.
- There is a \$2.25 monthly fee for the HSA, which is waived if you have a balance of \$3,000 or more.

# Vision and Dental

Your dental and vision plans are administered by Metlife.

## Vision Plan

|   | In-Network                               | Frequency       |
|---|--|-----------------|
| <b>Eye Exam</b><br>Eye health exam, dilation, prescription and refraction for glasses   | \$15 Copay                               | Every 12 months |
| <b>Frames</b><br>\$150 allowance plus an additional 20% savings on the amount you pay over your allowance.*   | \$25 Copay                               | Every 24 months |
| <b>Lenses</b><br>Single vision, lined bifocal, lined trifocal, lenticular   | \$25 Copay                               | Every 12 months |
| <b>Contact Lenses (In lieu of glasses)</b><br>Contact fitting and evaluation included. \$150 allowance for elective lenses. Medically necessary lenses are covered in full. | \$60 Copay (Exam)<br>\$25 Copay (Lenses) | Every 12 months |
| PREMIUMS PER PAY PERIOD (24)  |  |                 |
|   | Full-Time                                | Part-Time       |
| <b>Employee Only</b>  | \$2.66                                   | \$3.66          |
| <b>Employee + One</b>   | \$5.40                                   | \$6.40          |
| <b>Employee + Two or More</b>   | \$8.42                                   | \$9.42          |

Out-of-Network Reimbursements available. See full plan summary for details.

\* Costco is a participating Vision Provider with Metlife, but the frame allowance is limited to \$85, and the additional 20% off after the allowance does not apply.

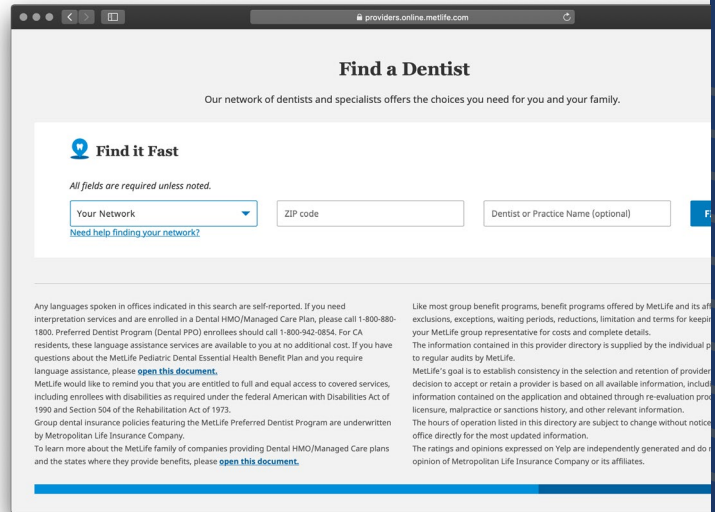
## Dental Plan Options

You have two dental plans available to you through Metlife. Although both plans allow you to see any dentist, you will receive the greatest benefit and be protected from balance billing when you see an In-Network Dentist. The primary benefit of the PPO Passive plan is the enhanced annual dental benefit, which is \$1,500 compared to \$1,000 on the Active plan.

|  | PPO ACTIVE  |                | PPO PASSIVE   |                |
|--|---|----------------|---|----------------|
|  | In-Network  | Out-of-Network | In-Network  | Out-of-Network |
| <b>Calendar Year Deductible (CYD)</b><br><small>Individual / Family</small>        | \$50 / \$150<br><small>Waived for Preventive Services</small> |                | \$50 / \$150<br><small>Waived for Preventive Services</small> |                |
| <b>Preventive Care</b><br><small>(Oral Exams, X-Rays, Cleanings, Sealants)</small> | 0%  | 0%             | 0%  | 0%             |
| <b>Basic Care</b><br><small>(Fillings, Simple Extractions, Root Canals)</small>    | CYD + 10%   | CYD + 20%      | CYD + 20%   | CYD + 20%      |
| <b>Major Care</b><br><small>(Crowns, Inlays, Onlays, Dentures, Bridges)</small>    | CYD + 40%   | CYD + 50%      | CYD + 50%   | CYD + 50%      |
| <b>Annual Maximum Dental Benefit</b><br><small>(Per Covered Person)</small>        | \$1,000   |                | \$1,500   |                |
| <b>Orthodontic Care</b><br><small>(For Children Under Age 19)</small>              | CYD + 50%   | CYD + 50%      | CYD + 50%   | CYD + 50%      |
| <b>Orthodontic Lifetime Maximum</b><br><small>(Per Covered Person)</small>         | \$1,000   |                | \$1,000   |                |
|  | PREMIUMS PER PAY PERIOD (24)                                  |                | PREMIUMS PER PAY PERIOD (24)                                  |                |
|  | Full-Time   | Part-Time      | Full-Time   | Part-Time      |
| <b>Employee Only</b>   | \$9.75  | \$14.28        | \$12.44   | \$16.86        |
| <b>Employee + Spouse</b>   | \$32.00   | \$35.64        | \$42.78   | \$45.99        |
| <b>Employee + Child(ren)</b>   | \$26.07   | \$29.94        | \$30.82   | \$34.47        |
| <b>Family</b>  | \$39.43   | \$42.77        | \$50.77   | \$53.66        |

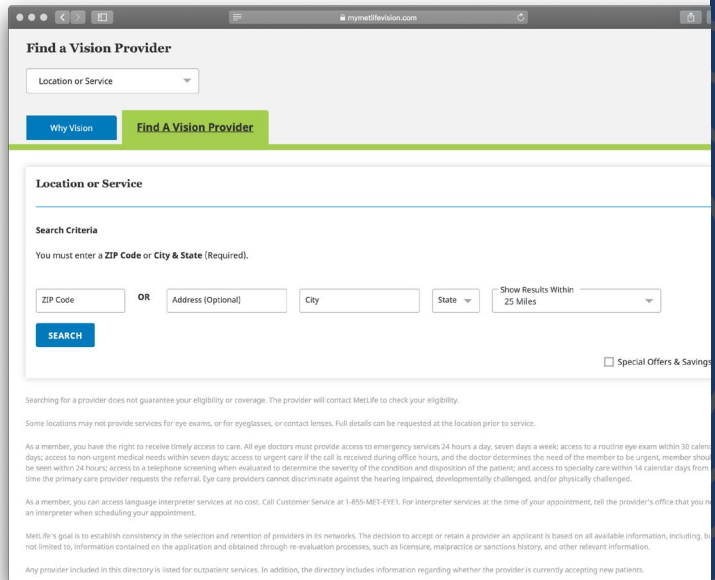
## Finding In-Network Dental Providers

- 1 Visit MetLife's [Find a Dentist](#) provider search by going to [brooksbenefits.org/dental-provider](https://brooksbenefits.org/dental-provider)
- 2 Select the PDP Plus Network.
- 3 Enter the location where you'd like to find a provider in your plan's network.



## Finding In-Network Vision Providers

- 1 Visit MetLife's [Find a Vision](#) provider search by going to [brooksbenefits.org/vision-provider](https://brooksbenefits.org/vision-provider)
- 2 Select the Vision PPO Network.
- 3 Enter the location where you'd like to find a provider in your plan's network.



# Flexible Spending Accounts

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## Health Care FSA

A Healthcare Flexible Spending Account (FSA) allows you to put money aside on a pre-tax basis to pay for out-of-pocket medical, prescription, dental and vision services. This plan is available for employees that do not enroll in the health plan through Brooks. For the 2020 plan year, you can contribute an amount between \$120 and \$2,500. Expenses must be incurred between January 1st and December 31st, 2020, and claims must be submitted by March 31, 2021.

## Limited Health FSA

The Limited Health FSA allows employees to pay for dental and vision expenses on a pre-tax basis. The Limited Health FSA can be used in conjunction with a Health Savings Account so you can pay for dental and vision expenses with your FSA, rather than tapping into your HSA. For the 2020 plan year, you can contribute an amount between \$120 and \$2,500.

## Dependent Care FSA

Childcare expenses such as preschool, after-school care or summer camp for children up to the age of 13, can be paid for on a pre-tax basis with your Dependent Care FSA. In addition, the Dependent Care FSA can be used for elder-care expenses including in-home care for your adult dependents. There is an annual contribution limit of \$2,500 or \$5,000.

### IMPORTANT

**Flexible Spending Accounts do not roll over from year to year.**



# Life Insurance

## Basic Life Insurance and AD&D

As a full time employee, Brooks Rehabilitation provides Basic Life and Accidental Death & Dismemberment (AD&D) insurance at no cost to you. Employees receive a generous benefit of 1.5x your annual compensation through MetLife. During the enrollment process, be sure you designate a beneficiary for this benefit.

## Voluntary Supplemental Life Insurance

Voluntary Supplemental Life Insurance is available to you and your covered dependents, on an optional basis, through MetLife. You must elect Voluntary Life Insurance for yourself in order to elect either your spouse and/or child(ren) voluntary life insurance coverage.

|                            |   |
|----------------------------|---|
| <b>For you</b>             | <ul style="list-style-type: none"> <li>.1-5 x your annual compensation to a maximum of \$750,000</li> <li>.As a new hire, you can get up to 3x your annual compensation to a maximum of \$250,000 guaranteed!</li> </ul>  |
| <b>For your spouse</b>     | <ul style="list-style-type: none"> <li>.\$10,000 increments to a maximum of \$100,000</li> <li>.Coverage may not exceed 50% of your combined employee basic and supplemental coverage</li> <li>.As a new hire, you can elect up to \$30,000 of spousal coverage without answering medical questions.</li> </ul> |
| <b>For your child(ren)</b> | <ul style="list-style-type: none"> <li>.Coverage amounts available in increments of \$2,000 up to \$10,000</li> </ul>   |

| Monthly Rates per \$1,000 of Coverage |   |
|---------------------------------------|---|
| Age                                   | Employee & Spouse Rate<br><small>Spouse Rate is based on Employee's Age</small> |
| 0-24                                  | \$0.044   |
| 25-29                                 | \$0.052   |
| 30-34                                 | \$0.070   |
| 35-39                                 | \$0.078   |
| 40-44                                 | \$0.113   |
| 45-49                                 | \$0.183   |
| 50-54                                 | \$0.305   |
| 55-59                                 | \$0.503   |
| 60-64                                 | \$0.629   |
| 65-69                                 | \$1.105   |
| 70+                                   | \$1.796   |

**Ex: A 42 year old elects \$60,000 of coverage = \$60,000 / \$1,000 x \$0.113 = \$6.78 per month or \$3.39 per pay**

|                      |  |
|----------------------|--|
| Child Life Insurance | \$0.040 / \$1,000<br>(One Premium covers all children) |
|----------------------|--|

### IMPORTANT

During this Open Enrollment, MetLife is giving employees the opportunity to enroll in voluntary life plans without answering any medical questions.

Employees who are not new-hires may request up to or an additional 1 times annual compensation up to \$250,000 without answering any medical questions. During this Open Enrollment, you can also get up to \$30,000 on your spouse, guaranteed.



Dr. Ghonglun Xie

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# Disability Insurance

## Short Term Disability

Two Short Term Disability (STD) plan options are available for full-time employees to elect through Metlife. Both plans begin paying on the 15th day of a qualified disability, and pay for up to a maximum of 11 weeks.

|                                     | STD Base Plan   | STD Buy-Up Plan   |
|-------------------------------------|---|---|
| <b>Benefit Percentage</b>           | 60%   | 66.67%  |
| <b>Maximum Weekly Benefit</b>       | \$500   | \$1,500   |
| <b>Premiums Per Pay Period (24)</b> | <p>\$0.88 monthly per \$10 weekly benefit</p> <p>Example: Susie makes \$700 per week. The weekly disability benefit would be 60% of that, or \$420<br/> <math>\\$420 / \\$10 \times \\$0.88 = \\$36.96</math> per month or \$18.48 per pay period</p> | <p>An additional \$0.27 monthly per \$10 weekly benefit</p> <p>Example: Susie makes \$700 per week. The weekly disability benefit would be 66.67% of that, or \$467<br/> <math>\\$467 / \\$10 \times \\$0.27 = \\$12.60</math> per month or \$6.30 per pay period</p> |

Maternity leave for full-time employees would be covered under the elected STD benefit and would pay at least four weeks for a vaginal delivery and six weeks for a C-section delivery.

## Long Term Disability

Long Term Disability (LTD) is offered to all full-time employees at no charge to you. Eligible employees have the option to add an LTD Buy-Up plan. This benefit begins after 180 days of disability and pays until Social Security Normal Retirement Age.

|                                     | LTD Base Plan   | LTD Buy-Up Plan   |
|-------------------------------------|---|---|
| <b>Benefit Percentage</b>           | 50%   | 60%   |
| <b>Maximum Monthly Benefit</b>      | \$12,500  | \$12,500  |
| <b>Premiums Per Pay Period (24)</b> | <p>The LTD Base Plan is paid for by Brooks for all full-time employees.</p> | <p>\$0.142 monthly per \$100 of monthly income</p> <p>Example: Bob makes \$35,000/year or \$2,917/month<br/> <math>\\$2,917 / \\$100 \times \\$0.142 = \\$4.14</math> per month or \$2.07 per pay period.</p> |

LTD is subject to a pre-existing condition clause: If you have received treatment for any condition 3 months prior to the effective date, you will need to be treatment-free for 12 months from your effective date before benefits will be paid for that condition.

**During Open Enrollment, MetLife is giving employees the opportunity to enroll in STD or LTD without answering any medical questions.**

# Supplemental Plans

## Accident Insurance

Accident coverage, can help you in the event that you experience one of life's unexpected mishaps. Accident coverage is designed to work with your existing health insurance and can help you take care of expenses that arise when an accident occurs, such as urgent care visits, crutches and ambulance services.

| PREMIUMS PER PAY PERIOD (24) |         |
|------------------------------|---------|
| <b>Employee Only</b>         | \$5.21  |
| <b>Employee + Spouse</b>     | \$10.43 |
| <b>Employee + Child(ren)</b> | \$11.89 |
| <b>Family</b>                | \$14.70 |

## Critical Illness Insurance

Critical Illness Insurance can pay money directly to you when you're diagnosed with certain serious illnesses. If you are diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment to use however you want. If you receive a payout for one illness, you are still able to receive coverage for the remaining conditions. Premiums for the Critical Illness plan can be found on [brooks.hrntouch.com](http://brooks.hrntouch.com).

| Who's Covered   | What's Covered  |
|---|---|
| <p><b>For you</b> Choose \$10,000 or \$20,00 of coverage with no medical questions if you apply during this enrollment.</p>   | Heart Attack<br>Cancer<br>Stroke<br>Parkinson's Disease<br>Alzheimer's<br>Coronary Artery<br>Bypass Graft |
| <p><b>For your spouse</b> Spouses can get 50% of the employee coverage amount as long as you have purchased coverage for yourself.</p>  |   |
| <p><b>For your child(ren)</b> Dependent children can receive 50% of the employee coverage amount. An employee must be enrolled for their Dependent Children to be eligible for coverage. Children are eligible for coverage from birth to age 26.</p> |   |

## Hospital Indemnity Insurance

Hospital Indemnity benefits pay cash for a hospital confinement. \$1,000 for the initial day of stay, \$100 daily benefit maximum for up to 30 days per plan year.

| PREMIUMS PER PAY PERIOD (24) |         |
|------------------------------|---------|
| <b>Employee Only</b>         | \$8.26  |
| <b>Employee + Spouse</b>     | \$14.13 |
| <b>Employee + Child(ren)</b> | \$12.63 |
| <b>Family</b>                | \$18.76 |

# Retirement Savings Plan

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Brooks offers a retirement plan to all full-time, part-time and PRN on call employees. The Transamerica 401(k) is offered to Skilled Nursing/ Aging Services/Homecare employees, and the 403(b) is offered to Outpatient, Inpatient, Halifax and Corporate employees.

## 403(b) / 401(k) Matching Employer Contribution

After your one-year anniversary, if you have worked over 1000 hours, Brooks makes a Matching Contribution when you contribute to your retirement. Brooks will match 100% of the first 3% of your pay that you contribute each year.

## 403(b) Only Brooks Employer Contribution

In addition to the Brooks Matching Contribution, Brooks will contribute 3% of pay to your account after your one-year anniversary, if you have worked over 1000 hours. 403(b) employees are eligible for this employer contribution.

### What Does It Mean to Be Vested in Your 401(K)?

Putting it simply, vested is a term used to determine how much of your 401(k) funds you can take with you when you leave Brooks.

**Vesting in the contributions Brooks makes to your retirement accounts is based on years of service.** You receive 20% of employer funds for each year of employment after your first year, if you work a minimum of 1,000 hours that employment year.

**You will be 100% vested after approximately 6 years. You are always 100% vested in the funds you contribute to your 401(k).**

# Paid Leave

- In the first year of benefits eligible employment, 8 hours will be pre-loaded into PL banks, therefore the accrual rate in the first year is slightly lower.
- Beginning 1/1/20, usage of PL banks is allowed upon hire. There is no waiting period for usage.
- Plans shown are for full time employees (80 hours per pay period). Days are represented in 8 hour increments. Employees working less than 80 hours per pay period earn PL at a pro-rated amount based on hours worked.
- PL pay out of unused banks will not begin until tenure is at or beyond the 1st day of the 7th month of employment. There will be no pay out of PL banks if resignation happens within the first 6 months of employment.
- Unworked Holidays are paid through the PL Program. Brooks observes 6 holidays:
  - New Year's Day
  - Memorial Day
  - Independence Day
  - Labor Day
  - Thanksgiving Day
  - Christmas

## Paid Leave Hours Accrued Per Pay Period

| Completed Years of Service | Outpatient / Research / Corporate |           | Inpatient / Halifax / Physicians |           |        |
|----------------------------|-----------------------------------|-----------|----------------------------------|-----------|--------|
|                            | F/T                               | Days      | F/T                              | Days      |        |
| <b>Staff</b>               | 0-1                               | 6.15      | 20 + 1                           | 6.77      | 22 + 1 |
|                            | 2-4                               | 6.46      | 21                               | 7.08      | 23     |
|                            | 5-9                               | 8.00      | 26                               | 8.62      | 28     |
|                            | 10-19                             | 9.54      | 31                               | 10.15     | 33     |
|                            | 20 +                              | 11.08     | 36                               | 11.69     | 38     |
| <b>Mgr</b>                 | 0-1                               | 7.07      | 23 + 1                           | 7.69      | 25 + 1 |
|                            | 2-4                               | 7.38      | 24                               | 8.00      | 26     |
|                            | 5-9                               | 8.92      | 29                               | 9.54      | 31     |
|                            | 10-19                             | 10.46     | 34                               | 11.08     | 36     |
|                            | 20 +                              | 12.00     | 39                               | 12.62     | 41     |
| <b>Dir</b>                 | 0-1                               | 7.69      | 25 + 1                           | 8.31      | 27 + 1 |
|                            | 2-4                               | 8.00      | 26                               | 8.62      | 28     |
|                            | 5-9                               | 9.54      | 31                               | 10.15     | 33     |
|                            | 10-19                             | 11.08     | 36                               | 11.69     | 38     |
|                            | 20 +                              | 12.62     | 41                               | 13.23     | 43     |
| <b>Max Accrual</b>         | <b>160</b>                        | <b>20</b> | <b>160</b>                       | <b>20</b> |        |

| Aging Services             |     |            |           |
|----------------------------|-----|------------|-----------|
| Completed Years of Service |     | F/T        | Days      |
| <b>Staff</b>               | 0-1 | 5.54       | 18 + 1    |
|                            | 2-5 | 5.85       | 19        |
|                            | 6 + | 7.38       | 24        |
| <b>Mgr</b>                 | 0-1 | 7.08       | 23 + 1    |
|                            | 2-5 | 7.38       | 24        |
|                            | 6 + | 8.92       | 29        |
| <b>Max Accrual</b>         |     | <b>160</b> | <b>20</b> |

| Home Care                  |     |            |           |
|----------------------------|-----|------------|-----------|
| Completed Years of Service |     | F/T        | Days      |
| <b>Staff</b>               | 0-1 | 6.46       | 21 + 1    |
|                            | 2   | 6.77       | 22        |
|                            | 3+  | 8.00       | 26        |
| <b>Mgr</b>                 | 0-1 | 6.46       | 21 + 1    |
|                            | 2   | 6.77       | 22        |
|                            | 3+  | 8.00       | 26        |
| <b>Max Accrual</b>         |     | <b>160</b> | <b>20</b> |

# Additional Benefits

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## Legal Plan

In most cases, US Legal Services pays 100% of attorney's hourly rate. You and your listed dependents are covered for virtually all personal legal needs including civil actions, adoptions, criminal violations (felonies excluded), traffic violations, real estate transactions and much more. For additional information call (800) 356-5297.

## Employee Assistance Program

Brooks provides employees with an Employee Assistance Program (EAP) that provides you with up to 5 counseling sessions for issues including but not limited to emotional health, parenting, elders and aging, financial needs and addiction. The EAP will be offered through Lifeworks. You can learn more about this program by visiting [metlifeeap.lifeworks.com](http://metlifeeap.lifeworks.com).

## Tuition Reimbursement

Open to full and part time employees with 1 year of service. All programs must be pre-approved by management prior to registration.

## Employee Discounts

For information and offers on employee discounts for amusement parks, travel, fitness centers, phone services, entertainment, sporting events, banking, gifts and more, check out the MyBrooks discount page. For travel discounts visit [Ticketsatwork.com](http://Ticketsatwork.com) - Company Code: BROOKS

## Brooks Cares Team Fund

Our employees are important to us and we want to provide support when it is most needed. The Brooks Cares Team Fund supports eligible employees in a financial emergency. The fund is administered by Jewish Family and Community Services.

- 1 year of tenure to be eligible
- Currently in PT or FT status
- Assistance only 1x in rolling 12 months
- Maximum of \$1,200 per 12 month period
- Maximum of 3 requests during Brooks tenure
- Assistance paid directly to vendor, not employee
- Financial counseling requirement for employees

## Success Sharing Bonus

This plan is intended to recognize and reward the significant contributions of eligible Brooks Rehabilitation staff to the organizations annual performance. Success Sharing awards are based on performance results as compared to annually established success factors and performance. Ask your manager about your eligibility.



# Be Well at Brooks

Our mission is to help employees and their families become more engaged in their health and well-being. We strive to help all employees improve and understand their health through activities designed around:

**Fitness, Nutrition, Stress, Prevention, and Financial Wellness**

## Be Well for Life

“Be Well for Life, Because You Matter” is the Brooks Rehabilitation Employee Wellness Program Campaign.

“Be Well For Life” mean not just being healthy during your time here at Brooks, but at home as well. It means building and developing healthy habits for the rest of your life.

“Because You Matter” signifies that while this program is for the entire company, we work hard to ensure it is personalized based on everyone’s individual needs.

## Award Winning Program

The Brooks Wellness Program continues to receive the First Coast Healthiest Company Platinum level award. According to the sponsoring agency, the First Coast Worksite Wellness Council (FCWWC), “Platinum award winners have best in class wellness programs and have truly created a culture of health and well-being throughout their organization. They have full leadership support and invest in necessary resources to strategically design, implement and measure programs that show demonstrated improvement in the health and well-being of their employees.”

## Wellness Passport

The Wellness Passport allows all employees, regardless of location, hours worked, or insurance carries, to earn points for participation in a variety of wellness activities. Turn in your completed passport at the end of the year for the chance to earn prizes!

## Rally

Rally is Florida Blue’s Wellness Program, and is available to employees who enroll in the Brooks health plan. Rally is separate from the Wellness Passport Program. Earn 1,000 points on your Rally account for the chance to earn a \$100 gift card.

## Wellness Communications

For up-to-date information on the Brooks Wellness Program, please visit:

- MyBrooks: MyBrooks > Life & Career > Employee Wellness
- Our Wellness Facebook Page: [facebook.com/groups/brooksrehabwellness](https://facebook.com/groups/brooksrehabwellness)
- [brooksbenefits.org](https://brooksbenefits.org)

Questions? Email Brooks Wellness at [Brooks.Wellness@brooksrehab.org](mailto:Brooks.Wellness@brooksrehab.org)



# Benefits Contacts

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## Need Help?

### Brooks Benefits Team

(904) 345-7300  
brooks.benefits@brooksrehab.org  
[brooksbenefits.org](http://brooksbenefits.org)

## Carrier Contacts

### Florida Blue | Medical

(855) 404-6748  
[myhealthtoolkitfl.com](http://myhealthtoolkitfl.com)

### HSA Bank | Health Savings Account

(866) 471-5946  
[fl.hsabank.com](http://fl.hsabank.com)

### Metlife | Dental

(800) GET-MET8  
[metlife.com](http://metlife.com)

### Metlife | Supplemental Plans

(800) GET-MET8  
[metlife.com](http://metlife.com)

### WageWorks | FSA

(855) 774-7441  
[wageworks.com](http://wageworks.com)

### US Legal | Legal Services

(800) 356-5297

### ExpressScripts (ESI) | Prescription

(800) 818-2526  
[express-scripts.com](http://express-scripts.com)

### Teladoc | Telemedicine

(866) 789-8155  
[teladoc.com](http://teladoc.com)

### Metlife | Vision

(855) MET-EYE1  
[metlife.com](http://metlife.com)

### Metlife | Life & Disability

(866) 492-6983 (Life)  
(866) 729-9201 (Disability)

### Employee Assistance Program

[metlifeeap.lifeworks.com](http://metlifeeap.lifeworks.com)

### Transamerica | Retirement Plans

(800) 755-5801  
[brooks.trsrretire.com](http://brooks.trsrretire.com)



**2020 Employee Benefits Guide**

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