

Optum

CAREMOUNT[™]
MEDICAL

CareMount's Educational Session

For APCs Transitioning over to CareMount as of
September 1st, 2022.

Presented July 2022



What to Expect

1

This webinar is for informational purposes only.

All questions should be directed to us to handle on a one-on-one basis

2

Have a Question? Our benefits team at CareMount is here to assist you!

Please send all questions to us at CMM-BenefitSupport@caremount.com

3

Kindly keep yourself on Mute.

This will assist in alleviating any unnecessary background noise throughout our presentation.

Session objectives

- The goal of today's presentation is to provide you a general understanding of the partnership CareMount and ProHEALTH will have come September 2022.
- We will review a variety of topics during today's presentation to help make this transition as seamless as possible.
- The largest focus of today's session will be to review the benefit plan options that will be available to you and your family as of September 1st, 2022.

Agenda

- 1 Intro to CareMount & Optum Partnership
- 2 Overview of CareMount Policies
- 3 Total Rewards & Benefits Review
- 4 Next Steps

Who we are

We are a health services innovation company

Our Mission

Helping people live healthier lives and helping make the health system work better for everyone

UNITEDHEALTH GROUP®

Ranked 5th
of the Fortune 500

\$257.1B
FY 2020 revenue



A diversified enterprise with complementary yet distinct business platforms



Our Businesses








OptumInsight | OptumHealth | OptumRx®

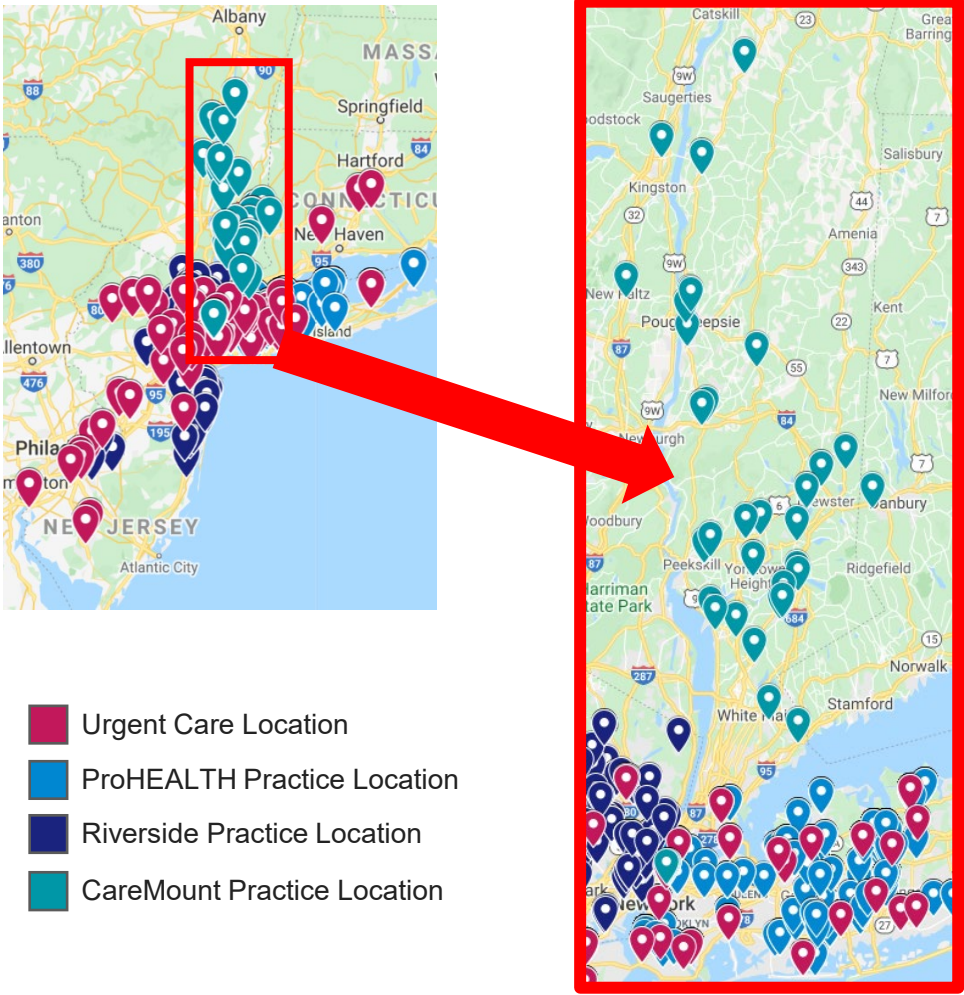


Where we are

As a part of a regional team that includes Riverside and ProHEALTH, we have **over 2,100 providers who serve more than 1.6 million patients.**

CareMount serves patients throughout **New York City, Westchester, Putnam, Dutchess, Columbia and Ulster counties.**

-  Imaging sites
-  160 PCPs
-  In-house labs
-  360 Specialists
-  Virtual care
-  100 APCs
-  164 Total locations



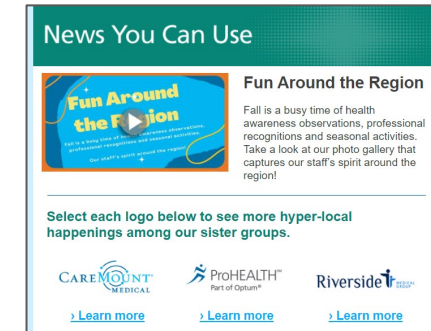
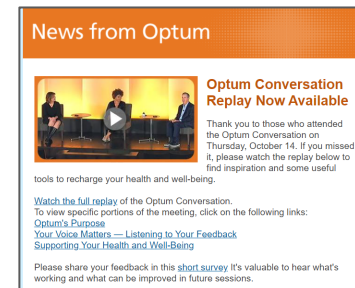
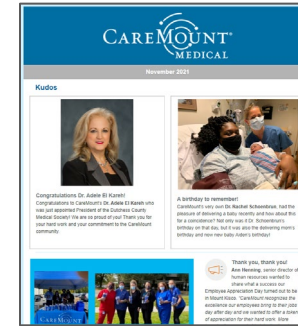
Internal communications

Tri-State Voice

- For employees only
- Emailed the 15th of the month
- Includes kudos and recognition for staff and departments, plus fun-filled pictures and videos about Tri-State activities

Monthly Insider

- For employees only
- Emailed the first of the month
- Includes news on business operations, reminders about call-to-action, and things you need to know.



Policy Overview

CareMount Policy Overview

Some of the policies reflected below you have already reviewed and signed off on when you completed the onboarding process in UKG, while others you will sign off on via Document Acknowledgement once you have regular access to UKG. All policies reflected below are included in our Employee Handbook, stored electronically with your online UKG portal.

Onboarding Policies



- HIPAA & Confidential Patient Health Information
- Confidentiality Policy
- Anti-Harassment & Anti-Sexual Harassment Policy
- Open Door Policy
- Electronic Communication
- Breaks for Nursing Mothers
- Personal Electronic Devices
- Social Networking & Blogging

Document Acknowledgement



- Photo Consent Waiver
- Mobile App Waiver
- New Hire Policy Review Waiver

Direct Deposit



- Paid Bi-Weekly on Fridays.

09/09/2022

First pay check from CareMount for time worked from 09/01/2022 – 09/04/2022.

09/23/2022

Second pay check from CareMount for all time worked from 09/05/2022 – 09/18/2022

Paid Time Off (PTO) and Sick Time Transition

This information is focused on transition of hours; the holiday and PTO policies will be shared in a transition update in early August.

As shared previously, all accrued but unused PTO and sick time hours will transfer to CareMount within the first month after integration. Balances will likely not be visible in the new HR system until second paycheck.



ProHEALTH NY Paid Time Off

All accrued but unused PTO will transfer to new PTO bank within the first month after integration.



ProHEALTH NY Sick Time

All accrued but unused sick time will transfer to a Safe & Sick bank within the first month after integration.

Eligible employees can designate a certain amount of PTO as sick leave within each calendar year in accordance with city, county and state laws.



Approved PTO requests will not automatically transition from ADP to CareMount.

If an employee has requested PTO for dates after their integration, the hours will be canceled and returned to their ProHEALTH PTO bank.

CareMount Library

UKGPro Documents:

- Can be accessed from within your UKGPro Portal.
 - Resources available in the HR folder include:
 - Benefits, HR Policies, Employee Discounts, Recruitment forms and so much more!
-

Employee Handbook & Dress Code:

- New York City & Westchester Supplement Policies
- Employee Dress Code
 - Clinical Staff – Scrubs
 - Non-Clinical Staff – Business Casual

Sexual Harassment:

- Complaint Form
- Fact Sheet
 - Previously referenced within the Anti-Sexual Harassment Policy

Thanks to You Program

- CareMount provides an online Employee Recognition Program.



These policies can be found on your UKGPro Portal for future reference.

Benefits Eligibility & Online Portal:

Benefit Eligibility



Benefits will be available upon integration to CareMount with no lapse in coverage.

Benefits Eligible Employees

Full Time Employees:

- Employees regularly scheduled to work consistently 30 or more hours per week.

Part Time Employees:

- Employees regularly scheduled to work consistently 20 – 29 hours per week.

Benefits Ineligible Employees *(except as required by law)*

Part Time Employees:

- Employees regularly scheduled to work less than **20** hours per week.

Per Diem Employees:

- Working on as needed basis



CareMount online enrollment process: elections must be submitted by Aug. 3

Benefits Open Enrollment Portal Website

<https://enroll.benefitsconnect.net/caremount>

- All employees transitioning to CareMount will need to log in to their online benefits portal between **Wednesday, July 27– Wednesday, Aug. 3.**
- Coverage for elected benefits will start Sept. 1, 2022.
- Email communications and reminders will be sent to PHNY work email address and will include:

Once on the Open Enrollment portal website:

1. Enter your Username

HINT: First six letters of your last name, first letter of your first name, last four digits of your Social Security Number (SSN)

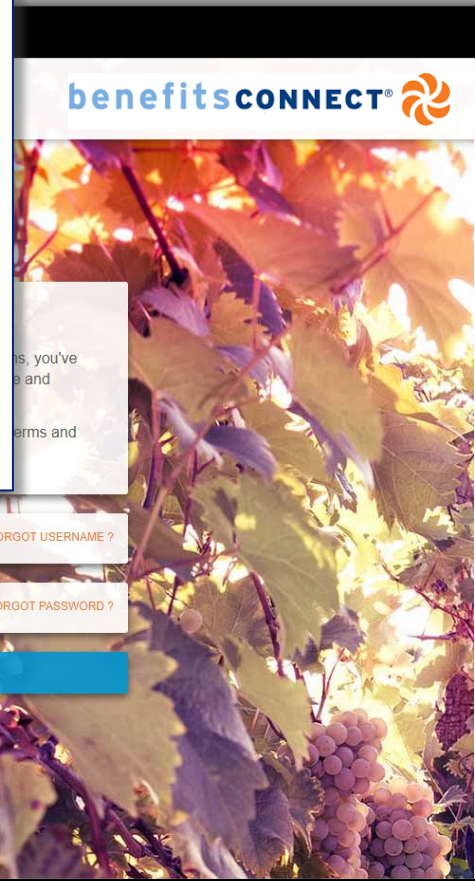
****If your last name is less than six letters, use full last name****

Example: James Bond = BondJ0007

1. Enter your Password

HINT: Your entire SSN without the dashes

2. Click **SIGN IN**



Link to the Open Enrollment Portal Website



Instructions for How to determine your username



A preset password for quick access

Open Enrollment Process *Continued*



Open Enrollment Elections required to be submitted by:

Wednesday, August 3rd, 2022

This is your opportunity to make adjustments to your benefit plan elections for coverage effective September 1st.

If you choose to waive coverage, your next opportunity to make changes will be in the fall of 2022 for coverage updates for Jan. 1, 2023.



Add Dependent Demographics:

Have available to enter into the system your dependent's Name, DOB, SSN, Address and contact number.



Beneficiary Demographics:

Have available to enter into the system their Name, DOB, SSN, address and contact number for anyone you intend on reflecting as a beneficiary.



Dependent Age Limits for 2022:

- CareMount is able to cover dependents (regardless of full time student status) through the age of 26 on our Medical, Dental and Vision Plans.
- All eligible dependents enrolled onto our plans, will remain actively covered until December 31st of their 26th birthday.

Health & Prescription Coverage

CareMount Medical Plans

Aetna POS Plan

Point of Service Plan

- This is a traditional copayment style plan. The copays for office visits and prescriptions count toward their respective out-of-pocket maximums.
- Higher amount deducted from each paycheck, but less cost at the time of the office visit / Rx service.
- Typically elected by average medical insurance utilizers, or employees who have a significant amount of out-of-network claims.
- Offers the most robust coverage with related to infertility treatment, with up to a \$25,000 lifetime maximum with regards to IVF treatment.

Aetna HSA1 & HSA2 Plan

High Deductible Health Savings Account Plans

- These are High Deductible Health Plans, and therefore do not have any copayments, with the exception of prescription drugs where copays apply after the deductible has been met.
- Less cost up front from paycheck, but potentially more cost at the time of service.
- Health Savings Account with employer seed money can offset costs.
- Typically elected by low medical users or if you plan on maxing out your out-of-pocket maximum.
- Offers only basic coverage with regards to infertility and does not cover IVF treatment.

CareMount will be crediting deductibles and out-of-pocket maximums for PH NY claims incurred from January 1 – August 31st. Prior to September 1st, we will receive credit for claims incurred from January 1st – July 31st, and then later in November we will provide a final credit update to account for any claims incurred through August 31st, 2022.

CareMount POS Plan



Point of Service Plan (POS)

- Eligible for a \$25.00 per pay period discount after successful completion of the Health Risk Assessment
- No Referrals needed for specialty visits
- Network refers to Aetna's nationwide network
- Preventative Care covered by the plan 100% with in-network providers.
- Aetna partners with CVS as their pharmacy vendor, all mail-order is provided through CVS-CareMark.

	In-Network	Out-of-Network
Copayment Structure	\$30 Office Visit \$60 Specialist/Urgent Care \$300 Emergency Room	None
Health Savings Account Employer Funding	N/A	N/A
Deductible	None	Single - \$1,000 2 Person/Family - \$2,500
Coinsurance	None	70% after out-of-network deductible is met
Out-of-Pocket Maximum	Single - \$2,000 2 Person / Family - \$4,000	Single - \$4,000 2 Person / Family - \$10,000

**Separate Out-of-Pocket Maximum for Pharmacy - Single - \$4,000 / 2 Person/Family - \$8,000*

In-Network Pharmacy – 3 Tier Structure

	In-Network	Tier 1	Tier 2	Tier 3
30 Day Supply		\$10 Copay	30% to \$60 max copay	45% to \$120 max copay
90 Day Supply		\$20 Copay	30% to \$120 max copay	45% to \$200 max copay

Bi-Weekly Costs (Full Time)

Non-Tobacco User		Tobacco User	
Single	\$268.86	Single	\$338.53
2 Person	\$502.96	2 Person	\$639.52
Family	\$741.94	Family	\$946.79

CareMount HSA1 Plan



**High Deductible
Health Savings
Plan 1
(HSA1)**

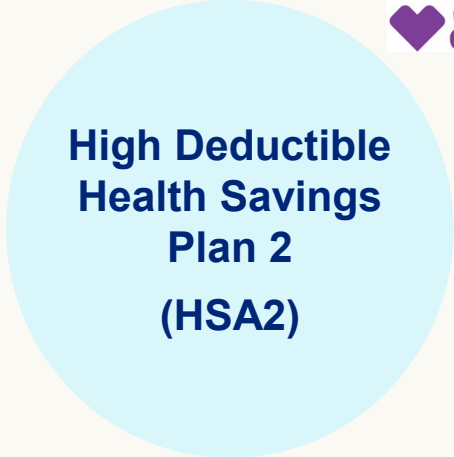
- Eligible for a \$25.00 per pay period discount after successful completion of the Health Risk Assessment
- No Referrals needed for specialty visits
- Network refers to Aetna’s nationwide network
- Preventative Care covered by the plan 100% with in-network providers.
- Aetna partners with CVS as their pharmacy vendor, all mail-order is provided through CVS-CareMark.

	In-Network	Out-of-Network
Copayment Structure	None	None
Health Savings Account Employer Funding	Single – Up to \$1,125 2 Person / Family – up to \$2,250	
Deductible	Single - \$1,500 2 Person / Family - \$3,000	Single - \$5,000 2 Person/Family - \$10,000
Coinsurance	90% after in-network deductible is met	60% after out-of-network deductible is met
Out-of-Pocket Maximum	Single - \$3,000 2 Person / Family - \$6,000	Single - \$10,000 2 Person / Family - \$20,000

In-Network Pharmacy – 3 Tier Structure – Medical Deductible Applies First				
	In-Network	Tier 1	Tier 2	Tier 3
30 Day Supply		\$10 Copay	30% to \$60 max copay	45% to \$120 max copay
90 Day Supply		\$20 Copay	30% to \$120 max copay	45% to \$200 max copay

Bi-Weekly Costs (Full Time)				
	Non-Tobacco User		Tobacco User	
Single	\$95.13	Single	\$130.20	
2 Person	\$238.06	2 Person	\$306.79	
Family	\$385.83	Family	\$488.93	

CareMount HSA2 Plan



- Eligible for a \$25.00 per pay period discount after successful completion of the Health Risk Assessment
- No Referrals needed for specialty visits
- Network refers to Aetna’s nationwide network
- Preventative Care covered by the plan 100% with in-network providers.
- Aetna partners with CVS as their pharmacy vendor, all mail-order is provided through CVS-CareMark.

	In-Network	Out-of-Network
Copayment Structure	None	None
Health Savings Account Employer Funding	Single – Up to \$1,125 2 Person / Family – up to \$2,250	
Deductible (Embedded)	Single - \$2,800 2 Person / Family - \$5,600	Single - \$5,000 2 Person/Family - \$10,000
Coinsurance	90% after in-network deductible is met.	60% after out-of-network deductible is met
Out-of-Pocket Maximum	Single - \$5,000 2 Person / Family - \$10,000	Single - \$10,000 2 Person / Family - \$20,000

In-Network Pharmacy – 3 Tier Structure – Medical Deductible Applies First

In-Network	Tier 1	Tier 2	Tier 3
30 Day Supply	\$10 Copay	30% to \$60 max copay	45% to \$120 max copay
90 Day Supply	\$20 Copay	30% to \$120 max copay	45% to \$200 max copay

Bi-Weekly Costs (Full Time)			
Non-Tobacco User		Tobacco User	
Single	\$82.13	Single	\$110.70
2 Person	\$198.58	2 Person	\$254.57
Family	\$318.96	Family	\$402.94

Dental Coverage

CareMount Dental Plans

CareMount offers two dental plans through MetLife – PPO & DHMO:

Dental DPPO Plan

In/Out Network Deductible

- Single \$50
- 2 Person/Family \$150

Deductibles waived for preventative care

Preventative Care: Covered at 100%

Coinsurance: 80% Basic/50% Major

In/Out Network Orthodontia (*for Dependents only*): 50% to \$2,000 lifetime

Annual Maximum (per person): \$2,500

Biweekly Rates (full time):

- Single: \$6.05
- Double: \$12.31
- Family: \$17.60

Dental DHMO Plan

In Network Co-payment structure

\$5 Office Visit

\$0 Cleaning/X-rays (Preventative Care)

\$225 Crown

\$30 Root Canal

See copay schedule for more details

In Network Orthodontia (*for Adults & Dependents*): \$1,695

Annual Maximum (per person):

In-Network: Unlimited

Biweekly Rates (full time):

- Single: \$1.27
- Double: \$2.54
- Family: \$4.77

Vision Coverage

CareMount Vision Plan



- Very Similar to the EyeMed plan currently provided by PH NY.
- Annual Eye Exam covered by the plan 100% with In-Network Optometrists.
- EyeMed partners with ContactsDirect for mail order contacts.

	In-Network	Out-of-Network
Exam Copayment	\$0.00	Up to \$45.00
Lens/Contact Lens Allowance	Up to \$130 Yearly	\$30 - \$104 Yearly
Frame Allowance	Up to \$150 Every 2 years	Up to \$91 Every 2 years
Lens Upgrades / Options	Most Options Available after Copay - \$15 -\$75	Not Covered

Bi-Weekly Costs (Full Time)	
Single	\$0.50
2 Person	\$0.98
Family	\$1.47

Health Savings Accounts & Flexible Spending Accounts

CareMount Health Savings Account (HSA)

Contributions:

- For 2022 the IRS allows HSA accounts to receive pre-tax employee contributions of up to:
 - *3,600 – Single Coverage
 - *\$7,300 – Double / Family Coverage**includes both employee and employer contributions*
- **Pro-rated deposit provided for September 2022**
 - Single Coverage - \$93.75
 - Double / Family Coverage - \$187.50
- Employer funding is provided quarterly – every January, April, July & **October**
 - Single Coverage – **\$281.25 per quarter**
 - Up to \$1,125 annually
 - Double / Family Coverage – **\$562.50 per quarter**
 - Up to \$2,250 annually
- Employee has the ability to make pre-tax contributions directly from their payroll check.
- Employer funding is auto-deposited regardless of whether you elect to contribute on your own are not.

Eligibility Requirements

- Must be enrolled on HSA1 or HSA2 Medical Plan.
- Employee is unable to have any other form of Health Insurance coverage:
 - Spouse or Parent's Medical and/or Pharmacy Plan
- Can not be eligible for coverage through Medicare: Part A, Part B, Part D or TRICARE
- Can not have an Active General Purpose Flexible Spending Account
- Can not be claimed as a Dependent on another person's Tax Return.
- **Health Savings Account (HSA) Funds rollover year after year.**
- **You can also transfer your existing funds with PNC into your new account with HSA Bank if you choose.**

CareMount Flexible Spending Account (FSA)

Healthcare FSA

Annual Maximum for 2022 - \$2,850

General Purpose FSA:

- These pre-tax funds can be used for all eligible medical, dental, and vision expenses.

Limited Purpose FSA:

- If you participate in an HSA (health savings account), you may fund a limited FSA with pre-tax dollars to use for eligible dental and vision expenses only.

Dates to keep in mind:

- If elected, these benefits will provide coverage for claims incurred from 09/01/2022 – 12/31/2022.
- **If you currently have an FSA with ProHEALTH** remember to use your existing funds by 08/31/2022.

Dependent Care FSA

Annual Maximum for 2022 - \$5,000 per household

Dependent Care FSA:

- This type of FSA can be used for eligible child/elder care expenses.

Dates to keep in mind:

- If elected, these benefits will provide coverage for claims incurred from 09/01/2022 – 12/31/2022.
- **If you currently have a Dependent Care Election with ProHEALTH** - check your 2022 contributions, to ensure you do not exceed the IRS maximum of \$5,000 per household.

Transit Accounts:

Monthly Maximum for 2022 - \$280

Commuter Account:

- Eligible to put monthly pre-tax election toward mass transit costs.

Parking Account:

- Eligible to put monthly pre-tax election towards parking costs to/from work.

Dates to keep in mind:

- If elected, these benefits will provide coverage for claims incurred from **10/01/2022 – 12/31/2022**.
- *Note this monthly benefit's start date is 10/01/2022.*

Flexible Spending Account (FSA) funds must be used within the calendar year by December 31. “Use it or Lose it” type of benefit.

Life & Disability Benefits

Life Insurance & Disability Coverage for APCs



Beneficiary Allocations are required for Life & Disability Plans

*Note – Beneficiaries currently on file with ProHEALTH will not carry over and will need to be updated in your CareMount benefits portal.

Life Insurance

VOYA Basic Term Life & AD&D Insurance

Life Insurance and Accidental Death & Dismemberment (AD&D) coverage offers financial protection for you and your loved ones.

CareMount provides coverage at no cost to you for \$50,000.

Supplemental Life Insurance

You have an opportunity to purchase Supplemental Life Insurance up to \$500,000.

Guarantee issuance available as a new enrollee as of September 1st for up to:

- \$300k (employee)
- \$30k (spouse) & \$10k (child)

Disability Coverage

Hartford NYS Short Term Disability (STD)

This benefit offers 50% of your salary up to \$170 per week.

You can purchase additional STD coverage through Aflac.

Hartford Long Term Disability

Long Term Disability (LTD) protects your finances by providing you with income when you are unable to work.

Benefits may be paid at 60% of your salary up to \$6,000, monthly and have a 90-day elimination period.

Other Benefit Offerings

CareMount Employee Assistance Program (EAP)

An EAP is an employee benefit program that assists employees with personal and/or work-related issues that may impact job performance, health and emotional wellbeing.



- We partner with three carriers for Behavioral Health Services:
 - Aetna EAP Program
(available to employee & family members)
 - Hartford EAP Program
(available to employee & family members)
 - The Therapy Center
(available to employee only)
- You do not need to be enrolled on our Medical plan to use our Aetna EAP Program.
- This service is 100% confidential.

CareMount Perks

Fitness Reimbursement

Available to employees and spouses covered on the medical plan

- Employees are eligible to receive up to \$200 every 6 months for completing 50 workouts within each 6 month period
- Spouses also covered on the medical plan are eligible to receive up to \$100 every 6 months for completing 50 workouts within each 6 month period
- In-Person and at-home exercise programs apply, as long as proof of attendance is able to be provided.
- Submit all documentation directly over to Aetna using your portal for reimbursement – www.aetna.com.

Staffing Incentive – Employee Referral Program

Available to all employees

- Employees are eligible to receive a staffing incentive bonus for referring new employees to the company.
- Payment is provided upon the new employee's 6 month anniversary.
- Currently, we are offering staffing incentive bonuses of up to \$1,500 for full time positions.

Employee Discount Program

Available to all employees

Many great discounts are available on our UKGPro Portal:

Dining
Cell Phone Carriers

Entertainment
Discounted Tuition

Travel
Car Dealerships

Voluntary Benefits



Aflac Group Benefits:

The two policies listed below are available for eligible employees and spouses up to the age of 65.

Critical Illness Insurance

Two policy options available –

- \$10,000 Policy
- \$20,000 Policy

Provides a lump sum cash benefit upon diagnosis of critical illness – Cancer, heart attack, stroke, etc.

Offers a yearly \$50 wellness benefit.

For PH NY employees with existing Aflac Accident and Aflac Hospital Indemnity coverage.

- Those two policies will terminate as of 08/31/2022 and will transition over to direct bill.
- Employee's would be required to pay Aflac directly each month if they choose to continue the policy.

Accident Insurance

Provides a cash benefit based off the severity of an injury.

Cash benefit is intended to assist you with paying for the medical claim associated with treatment.

Aflac Short Term Disability:

- Assists employees with supplemental income, while they are out on a short term leave from work.
- Aflac's policy can provide you with up to 60% of your gross income while you are out, to assist in paying your bills and other expenses during your leave.
- This benefit needs to be elected with an Aflac Rep directly, we will share a link for you to schedule a virtual meeting to enroll if you are interested.

For PH NY employees with existing Aflac Short Term Disability (STD) coverage.

- Additional guidance will be provided outlining any action items that you may need to take regarding your current policy.

Retirement Benefits:

401K Savings Plan

401(k) Plan – Fidelity Investments

CareMount 401(k) Plan Overview:

- In addition to any personal contributions, 401k plan has a yearly 3% Safe Harbor Employer Contribution, never exceed annual IRS compensation limit, \$9,150 for 2022.
- Offers both pre-tax 401k & post-tax Roth options.
- Automatic Enrollment as of Date of Hire with CareMount if employee meets:
 - 1,000 hours of work & 1 year of service at ProHEALTH prior to conversion date.
- Ability to make updates and changes electronically online portal.
- Your ProHEALTH Fidelity username and password will remain the same.

Impact on PH NY 401k

Any contributions per the PHNY plan remain vested.
Your ProHEALTH 401k will not rollover automatically.
Reach out to Fidelity directly to request a rollover once your CareMount 401k is established.

401k contributions

- 09/23/2022 First deduction into CareMount 401k

401k loans

- Reach out to Fidelity to set up loan repayment options

.....
Fidelity Investments can be contacted directly to review your current account balances.

Contact Fidelity at:

800-624-4015 or online at www.NetBenefits.com

Continuing Education

Tuition Reimbursement



Eligibility:

Once you integrate you can be reimbursed for classes started following date of integration.

Full-Time and Part-Time employees may participate and submit tuition reimbursement forms to their manager for approval – includes Providers.

Reimbursement Amounts:

- Full-Time employees with six months of active service are eligible for **up to \$2,750.00 per year.**
- Part-Time employees with six months of service are eligible for **up to \$1,500.00 per year.**
 - Years of service at PH NY will be honored.

Requirements:

The actual amount of reimbursement will be as follows:

- 100% reimbursement of eligible costs for grade C or above. Passing if grading system is Pass/Fail.
- 0% reimbursement for grade of D or lower or statement of unsatisfactory completion.

Not all programs are applicable for reimbursement; must submit for reimbursement within 1 year from course start date.

- **Applies to any courses that start after September 1st, 2022**

What to Expect Next:

Thank you for attending today's presentation!

Our Educational session has concluded, here is what you can expect next:

What to Expect Next:



Continue to monitor your email inbox

As we continue to have additional updates and details we will send out updated communications to your work email.



Benefits action item – July 27th – August 3rd:

Please log into your benefitsCONNECT portal to submit your open enrollment benefit plan elections by **Wednesday, August 3rd**. *Benefit plans elected will be for coverage effective as of September 1st, 2022.*

Recording and Contact Information:



We will be sending out a recording of this session along with a copy of the presentation we reviewed today.



This webinar is for informational purposes only, all questions should be directed to us to handle on a one-on-one basis.



Have a Question?

We are here to assist you!

Email us at

CMM-BenefitSupport@caremount.com

Contact CareMount's Benefits Team:

Sarah Abrignani, PHR, SHRM-CP – HR Benefits Manager

Maryann Pelton, MHR – Senior Human Resources Generalist

Michael-Mary Harrison – Human Resources Generalist

Optum

Optum is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions. All other brand or product names are the property of their respective owners. Because we are continuously improving our products and services, Optum reserves the right to change specifications without prior notice. Optum is an equal opportunity employer.

© 2022 Optum, Inc. All rights reserved.