Xincon Home Health Care
HHA/ PCA Benefits Guide

Plan Year: March 1, 2022 – February 28, 2023

Introducing
Your Benefits for 2022!

Xincon Home Health Care offers you a comprehensive and valuable benefits program. We encourage you to take the time to educate yourself about your benefits so that you will be able to properly utilize them.

Please Note: Only employees providing services to patients reimbursable by Medicaid are subject to receive benefits offered as part of The New York State Living Wage Parity Law. Therefore, the Supplemental Benefits shown on this guide are available ONLY to aides providing services to patients insured by Medicaid and only for those hours worked on Medicaid cases.

Xincon offers a **CHOICE** of
Major Medical Insurance OR Supplemental Benefits which are outlined below:

Option1:
<u>Major Medical Insurance</u>

United Health Care

Employee must pay 9.61% of their monthly salary.

OR

<u>Option 2:</u>

<u>Supplemental Benefits</u>

Includes:

- ✓ **Mobile Health**
- ✓ **Retirement Plan(401A)**

Option 1: Major Medical Insurance

Employees have the option to elect a Major Medical Health insurance plan with United Health Care. This option is available for employees who work 130 hours or more per month.

Please review the package, determine your acceptance/declination and return the Required Medical Insurance Election/Waiver Form to Xincon Home-Health Care Services. If you fail to complete the Required Medical Insurance Election/Waiver Form and do not return them to your employer in the allotted time frame, you will not be able to purchase this insurance until the following year unless you experience a Qualifying Life Event.

The benefits included in this plan are as follows:

Description	Co-Payments/Maximum
Single Deductible	$5,000
Family Deductible	$10,000
Single Out of Pocket Maximum	$6,450
Family Out of Pocket Maximum	$12,900
Primary Care Doctor Co-Pay	Deductible & 30% Coinsurance
Specialist Co-Pay	Deductible & 30% Coinsurance
Emergency Room Co-Pay	Deductible & 30% Coinsurance
Hospital / Inpatient Co-Pay	Deductible & 30% Coinsurance
Hospital / Surgical Outpatient Co-Pay	Deductible & 30% Coinsurance
Prescription Co-pays	$10/$65/50% $800 max
Prescription Deductible	Med/Rx Ded Comb $5,000/$10,000

To locate a provider in your area, you can go to: https://www.uhc.com/ .

Enrolling in Medical Insurance

Open Enrollment will start on 11/01/21 and will end on 11/30/2021.
If elected, this coverage will be effective 12/01/2021 and will remain in effect through 11/30/2022.
No changes will be allowed, unless you have a Qualifying Life Event such as: birth of a child, marriage, divorce, loss of previous coverage, etc.…

If you waive, you will be given the opportunity to enroll again in the next Open Enrollment which will begin on 11/01/2022 for a benefit effective date of 12/01/2022.
New eligible employees can enroll upon satisfying the new hire waiting period and do not have to wait for Open Enrollment.

If you have any questions, please contact Customer Support at (212) 560 - 9218

******Dental & Vision Plan is an individual plan, if needed, please see out Customer Support for help. ******

Option 2: Supplemental Benefits - Outline

The grid below outlines all the benefits you will receive depending on the hours you work per week. In the next few pages, you will see a more detailed explanation of these benefits. You will receive benefits for hours worked two months prior to the current month. For example, hours worked in January will be provided in the end of March.

Employees must choose from the below options. Employees that do not return the election form (found in the later pages), completed correctly to Xincon Home Health Care will be automatically enrolled in Supplemental Plan.

Supplemental Plan:

Benefit	5 Hours per Week	10 Hours per Week	15 Hours per Week	20 Hours per Week	25 Hours per week	30 Hours per Week	35 Hours per Week	40 Hours per Week
Retirement Plan	$ 17.95	$ 35.90	$ 53.85	$ 71.80	$ 89.75	$ 107.70	$ 125.65	$ 143.60
Mobile Health	Included	Included	Included	Included	Included	Included	Included	Included

The above grids represent the maximum amount an employee is eligible to receive in each benefit category. The amounts are based on a $15.00 per hour wage rate. Employees that have a different wage rate may receive a different amount. Contribution amounts for benefit will less the minimal monthly service charges of the plans.

Benefits for all eligible employees will begin accruing based on January 2022 hours. Deposits for the Retirement Plan will occur on April 1st, 2022. All hours accrued up until that point will be deposited at once. This is being done to allow employees the time to choose the option that they prefer.

Xincon Retirement Plan (401A)

Xincon Home Health Care understands the value of saving for retirement. It is because of this your employer has partnered with an industry leader in the retirement planning space, Nationwide.

Employees that election **Supplemental Plan,** Xincon will make a deposit for all eligible employees each month. The amount of the deposit is based on the number of hours an employee works. If you would like more information on the amount that has been deposited with Nationwide, you can contact Nationwide representative at 1(877)669-6877.

******* Employees that enroll in the retirement plan will receive a comprehensive packet ***** in the email as well as quarterly statements.**

Mobile Health: Free Annual Medical Check-up and Follow-up Visit:

Physicals, drug tests and PPD tests are required annually by the New York State Department of Health to maintain HHA licensing. In the past, you were required to schedule, receive, and pay for these medical services out of your own pocket. If you work for Xincon Home Health Care, your new benefit plan will provide you with an annual physical, PPD test, and follow-up at any Mobile Health Clinic in New York. All services required to maintain HHA certification are included.

Your employer has made this benefit simple to use. The Xincon Home Health Care human resources department will schedule the required exam when it is due. After your appointment has been confirmed, simply go to any MobileHealth clinic with a picture ID and tell them you are an employee of Xincon Home Health Care. You will not be required to pay for these services nor collect any paperwork. The results of your medical services, along with the bill for services, will be sent directly to your employer.

******* You must make your appointment through your employer to receive services. *******

Required Xincon Home Health Care Medical Insurance Election/Waiver Form

If you are not interested in Major Medical Insurance, please sign the waiver form below and return to:

Xincon Home Health Care Services, Inc.
20 West 33rd Street, Unit 2006A, New York, NY 10001

Eligible employees who waive their Medical Coverage will be enrolled in Supplemental Benefits.

Please check the appropriate box and fill out the form below.
All employees must select either the Major Medical Plan or the Supplemental Plan.
If Xincon Home Health Care Services did not receive your waiver form by March 31st, 2022, you will be select to Supplemental Option 1 (Retirement Plan & Education Assistance).

Employee Name: (Print) ______________________________ SSN: ________________

Please place a check ✓ in the box of the plans you wish to waive.

Major Medical

☐ I choose the Affordable Care Act compliant
(Major Medical Insurance.)
Costs Employee 9.61% of monthly

Supplemental Plan

☐ I choose the **Supplemental Plan.**
No Cost to Employee

Retirement Plan

I have been given the opportunity to enroll in the Major Medical plan that Xincon Care Group offers, however I will be waiving coverage at this time for one of the following reasons:

I choose to enroll to supplemental plan because:

- ☐ **Spousal Coverage**
- ☐ **Medicaid/ Medicare**
- ☐ **VA Insurance**
- ☐ **Other (Please Specify):** ______________________________

Please SIGN and date below

Sign: ____________ Date: ____________ Phone number: ____________

Paid Time Off Benefit Summary

As a covered employee working at Xincon, you can use any accrued PTO day from your start date forward. PTO will accrue at the rate of one hour of PTO for every 30 hours worked, and the annual maximum PTO accrual per employee is 56 hours (7 days) per calendar year, from January to December. PTO can be used for vacation, personal time off, or reasons covered by the New York City Earned Sick Time Leave. Carry-over hours can only be used as sick days and will be forfeited the next year. Accrued and unused PTO will not be paid out upon voluntary or involuntary termination of employment.

PTO can only be used on scheduled work days in a 4-hour or 8-hours (full day) increments. Xincon requires you to give no less than a 7-day calendar notice for foreseeable or per-scheduled absences. However, if/when an emergency arises, notice is required as soon as practical given the circumstances. We require and expect you to inform Xincon about the specific PTO you plan to take; Excessive absenteeism, patterned absences and failure to properly call in advance of leave, may be subject to disciplinary action.

Holiday Pay

Effective 1/1/2022, covered employees working at Xincon will receive holiday pay on the exact holiday at a rate of 1.5 to the base rate for working during the following holidays:

Date	**Holiday**
01/01/2022	New Year's Day
02/21/2022	Presidents' Day
05/30/2022	Memorial Day
07/04/2022	Independence Day
09/05/2022	Labor Day
10/10/2022	Columbus Day
11/24/2022	Thanksgiving Day
12/25/2022	Christmas Day

Frequently Asked Questions

- Living Wage Parity Program FAQ's

  Q: Can I opt out of this program?

  A: No, this is a mandatory enrollment as the Supplemental Program is 100% employer paid.

  Q: How will this program affect my current coverage with Medicaid or my primary insurance provider?

  A: The Supplemental Program will **not** affect your Medicaid eligibility. This Supplemental Program provides benefits that can work **alongside your other health insurance** (if applicable). For employees who currently have Medicaid, a coordination of benefits has to be in place.

- Hours Worked FAQ's

Q: If I do not work for a month, will I still be covered?

A: As a member, you will receive coverage based on the number of hours you work two months prior to the current month. If you do not work for a month, your benefits will be discontinued. However, when you start working your benefits will be reinstated two months later. Benefit levels will vary and are determined by the hours you work. The more hours you work, the greater your benefits.

Q: When will I start receiving my benefits?

A: You will start receiving benefits two months after your hire date.

Q. How much Wage Parity Benefit do I receive?

A: Depending on your case type, your base hourly wage for the first 40 hours per week will be at minimum $15 per hour, beginning 12/31/2020.
If you are at $15 per hour base rate, we will dedicate $0.50 per hour to Paid Time Off, including Sick Time (as required by NYC) and Vacation. The rest will be given in the form of a supplemental benefit program.

Q. How does Xincon 2022 Wage Parity Benefit Program Work?

A: The 2022 plan will have the following benefits:

1. Mobile Health will continue to provide post-hire date annual health screening as well as a preventive health screening at no copayment per visit to you.
   This benefit is around $0.01 per hour.
2. You have the option of electing health insurance (United Health Care).
3. For Supplemental benefit, all funds remaining are contributed into a pre-tax retirement plan for your benefit known as the **Xincon 401(A) Retirement Plan ($3.59 / Hour for aide earning $15/hour)**.
4. If Xincon has not received your selection of option for supplemental benefits, you will be defaulted to Supplemental Plan - Retirement Plan.

Q. How does the pre-tax retirement plan work?

A: Beginning with your first 2022 pay period, Xincon Home Healthcare Services will be making an employer contribution for qualifying Medicaid Managed Care Cases eligible for Wage Parity compensation into a pre-tax retirement plan known as the **Xincon 401(A) Retirement Plan**. The employer contribution will be made monthly, after the conclusion of the month and the contribution will be made in-full without taxes removed.

Q. Who is managing my account?

A: The retirement program will be administered by Nationwide (www.nationwide.com), an A+ Rated provider and one of the largest and most respected retirement planning companies worldwide. You will have access to a full and diverse selection of investments, including programs tailored to your age and risk tolerance.

All hours of service eligible for the contribution, up to the first 40 hours per week, will count! The funds put into the account for you are YOURS – even after you leave our company. You do not need to work a minimum period to qualify to take your account with you.

Furthermore, all administrative expenses for maintaining, servicing and administering your account are part of the contribution to the program. As such, the actual amount deposited will be less than the full allowance taking into account the cost of running the plan.

Nonetheless, Xincon Home Healthcare Services will spend the entire dedicated amount per hour to the program.

When the program starts, you will receive welcome information; a log in to Nationwide's website and their iPhone and Android smartphone apps, and you can then go online and check your account 24 hours a day, 7 days a week or request a quarterly account statement be mailed to your home showing you the amount in your account.

Q. What if I don't know how to invest?

A: No problem there. You can use the online resources to learn about the program. You can also let the program choose the investments for you, using our Qualified Default Investment Alternative. This will create an account that matches you age and time to normal retirement.

Q: For the funds in 401A account, can I select on what to invest? Or is the fund managed together by Nationwide, and I have no control?

A: The funds in 401A account are invested to various portfolios selected by Nationwide professionals. You can only select on which portfolios to invest or invest to various portfolios by default setting.

Q: Can funds be distributed from 401A account, and how?

A: Xincon is the administrator of the employer-sponsored retirement account. You will have control of the funds in your account only when you are terminated or reach 59.5 in age. Distribution option is available after confirmed termination. A signed "Distribution Request" form needs to be submitted for distribution after termination. Nationwide also charge $50.00 processing fee on your account for distribution request.

Q: What if I already have a 401K retirement account from another company? How would that impact my eligibility?

A: The 2022 employee and employer combined contribution limit is $61,000, where employee contribution limit is $20,500. Since 401A benefits are all employer-contribution, as long as your combined employers' contribution in 2021 don't reach $40,500, you don't need to worry about their eligibility. If you believe that you will receive more than $40,500 retirement contribution from your employers in 2022, please consult a tax profession before enrolling 401A.

Contact Information

Xincon Home-Health Care Services, Inc.

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