

**KALEIDA HEALTH
1199/SEIU UNITED HEALTHCARE WORKERS EAST
COMMUNICATIONS WORKERS OF AMERICA**

2022 CONTRACT NEGOTIATIONS

Employer Economic Package
Date presented: July 26, 2022

Article 28

~~Flexible Benefit~~ Health and Welfare Plan

Section 1. The Employer will make available to full-time and part-time employees a ~~benefit~~ flexible health and welfare benefit plan called Kaleida Health Your Spectrum of Choices Benefit Plan that includes the following options:

- a.) ~~Kaleida Health Spectrum of Choices Plan;~~ Kaleida Health Medical and Prescription Drug Plan
- b.) Kaleida Health Dental Plan;
- c.) Health Care Flexible Spending Account;
- d.) Dependent Care Flexible Spending Account;
- e.) Employee ~~Supplement~~ Life Insurance;
- f.) Dependent Life Insurance (Spouse/Child);
- g.) ~~Supplemental~~ Accidental Death & Dismemberment Insurance;
- h.) Long Term Disability Insurance.

Section 2. ~~The Flexible Benefit Plan is an IRS Section 125 Cafeteria Plan.~~ Employee elections may be made when employees become eligible or during the annual open enrollment period. Elections may be changed only during open enrollment periods, or within thirty (30) days of a qualified family status change as defined by the Internal Revenue Service.

Section 3. Employee contributions to health plan premiums, dental plan premiums and the ~~medical and dental~~ health care and dependent care flexible spending accounts will be deducted from employees' pay on a pre-tax basis. Employee contributions to supplemental life, dependent life, accidental death and dismemberment and long-term disability insurance will be deducted from employees' pay on an after-tax basis.

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Section 4. Flexible Spending Accounts:

Employees may contribute pre-tax dollars from their pay to a health care and/or dependent care flexible spending account, up to the maximum amount allowable by law. Plan participants will be reimbursed for eligible expenses as defined in the plan document by law.

Section 5. Accidental Death & Dismemberment (AD&D):

Employees may elect AD&D coverage for themselves and eligible dependents. This coverage supplements any employer-provided AD&D coverage.

Section 6. Long-Term Disability:

Employees may elect long-term disability insurance for themselves. Plan descriptions are available in all Human Resource departments.

Section 7. The Employer will provide all employees who are eligible to participate in the Kaleida Health Your Spectrum of Choices Benefit Plan a ~~group life insurance, group Long Term Disability and Group Health Insurance~~ with a summary plan description from the provider and enrollment materials.

Section 8. Employees may elect to purchase additional ~~supplemental~~ voluntary short-term disability insurance for themselves. Policy descriptions are available from the insurance provider. Short-term disability premiums will be deducted from employees' pay on an after tax basis.

Section 9. Should the Employer decide to change existing, add additional or change carriers related to voluntary benefit plans, the changes will continue to be presented to the Unions at the Medical Awareness Committee prior to implementation.

Section 10. The Employer agrees to include the SEBF Union Dental Plan in the Annual Open Enrollment as long as the SEBF Dental Plan is made available for enrollments, it being understood that this is not an Employer sponsored plan.

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