

Email: HRBenefits@misericordia.com

For General Questions: HumanResource@misericordia.com

Initial New Hire Enrollment

- Full time and Part time employees will receive an email notification via their personal email upon New Hire outlining enrollment eligibility and how to make New Hire Enrollment Elections
- Medical, Dental, and Vision coverage takes effect the 1st of the month following 60 days of employment
- Employer Paid Life Insurance and AD&D, Voluntary Life Insurance and AD&D, STD, and LTD coverage begin the 1st of the month following 6 months of employment
- Enrollment for coverage listed takes place via the Self-Service ADP Workforce Now Employee Portal and must be done within the first 45 days of hire

Qualified Life Events (QLE)

- Qualified Life Events allow employees to make changes to their benefit elections outside of the Annual Open Enrollment Period
- Examples of Qualified Life Events are: Marriage; Divorce; Birth or Adoption of a child; Loss of coverage from another Qualified Plan; Change in Employment Status
- Employees are required to notify the Benefits Department and provide supporting documentation of their Qualified Life Event (QLE) within 30 days of the Qualified Life Event in order to make changes to their plans
- If the appropriate supporting documentation is not provided within 30 days of the Qualified Life Event (QLE), the only other opportunity to make changes will be during the Annual Open Enrollment period

Open Enrollment (OE)

- Annual Open Enrollment is the one time of year employees are allowed to make updates to their coverage; Medical, Dental, Vision, Voluntary Life Insurance and AD&D, STD
- Changes made during the Annual Open Enrollment period take effect 1/1; if canceling coverage or switching plans, the last day of coverage for that plan will be 12/31; if newly electing coverage, the first day of coverage will be 1/1

Employee Assistance Program (EAP) two options

- Employee Assistance Program is available to assist employees who may be struggling with personal, financial, or legal issues
 - **Health Advocate** – Offered to employees who are currently covered on Health Plans offered through Misericordia
 - Licensed Professional Counselor: 1 – 3, one-hour sessions in person or via phone to help with anxiety, depression, grief, loss, parenting, etc.
 - Certified Financial Specialist: Half hour phone or in-person consultation per financial issue with unlimited issues which include debt management, credit issues, saving, bankruptcy, etc.
 - Independent Legal Attorney: Half hour phone or in person consultation with a 25% discount on standard fees if retained to help deal with adoption, divorce, estate planning, real estate, etc.
 - Phone: 866-799-2728; email: answers@HealthAdvocate.com; Web: HealthAdvocate.com/members
 - **Employee Resource Systems, Inc. (ERS)** - Offered to employees who are **not** currently covered on Health Plans offered through Misericordia
 - Licensed Professionals to help with family conflict, anxiety, depression, etc.
 - Work/Life Resources which include adoption, elder adult care, parenting, child care, etc.
 - Legal/Financial Resources which include divorce/custody, bankruptcy, estate planning, /wills, etc.
 - Phone: 800-292-2780; Website: ers-eap.com or download the app at MyLifeExpert.com Company Code: MISERICORD

Tuition Reimbursement

- Program designed to help employees continue their education and maintain or improve skills for career advancement
- Work at Misericordia 6 months prior to starting class
- Reimbursement shall not exceed the annual maximum (\$2000) per calendar year
- Prior consent and approval by Department Assistant Vice President

Student Loan Repayment Assistance Program (Peanut Butter)

- Program designed to assist employees to payoff student loans they have incurred
- Employees will need to register https://app.getpeanutbutter.com/users/sign_up or call Peanut Butter at (800) 913-6651 and press 1 for employee support.

- Misericordia will not exceed \$150/month and an annual maximum \$1,800 per calendar year in payments toward your student debt; these payments do not replace your current student loan payment

401K

- Employees are eligible to participate at the beginning of the quarter (January, April, July, October) after completing 6 months of employment
- Misericordia has an automatic enrollment at 1% when you become newly eligible to contribute to the plan
- Election and percentage changes are updated through the Correll Co. employee portal at www.correllco.com
- Misericordia will match elections up to 2% if the employee contributes up to 2%
- Misericordia makes an annual discretionary contribution of 4% every 6 months based on your annual salary
- Misericordia also has an Annual Automatic Increase each July and the automatic increase will not exceed 10%
- Phone: 800-876-7160

Transit Benefit

- Effective January 1, 2024, Misericordia now offers a transit benefit through the P&A Group.
- All enrollment/changes are completed in ADP
 - New employees are eligible to enroll after completing 60 days of employment
 - Existing employees can enroll make changes monthly in ADP on or before the 10th day of the month, for enrollment for the following month
 - Changes must be made on or before the 10th of the month
- This benefit allows eligible employees (FT/PT) to save taxes on the money used to pay for transit expenses by using pre-tax dollars on eligible commuter costs
- Staff who choose to enroll will receive a separate, prepaid card via mail to use to load funds onto their transit accounts
- These funds can be used on public transportation systems within the jurisdiction of Pace, Metra or Chicago Transit Authority.