

# Hawaii Total Rewards FAQ

## Employee Frequently Asked Questions



At BAYADA, we deeply value every team member and their vital contribution to our success. That's why our goal is to offer a comprehensive Total Rewards program designed to acknowledge and reward employees for their unwavering hard work and dedication.

Annually, our Total Rewards team collaborates closely with key stakeholders, brokers, and carriers to ensure that BAYADA remains highly competitive in attracting and retaining top talent. This strategic partnership allows us to deliver cost-effective, comprehensive benefits, services, and programs to eligible BAYADA Hawaii employees, maximizing their health and productivity.

### **BAYADA's Health Insurance Coverage Overview**

#### **Medical, Prescription, and Dental Insurance**

##### **1. What Medical and Dental coverage is offered to me?**

At BAYADA, we offer Kaiser Permanente and HMSA plans that offer medical and dental coverage bundled together. These plans are designed to help with preventative healthcare needs.

##### **2. Is Orthodontics included in the dental coverage?**

Orthodontics are not a covered benefit with either HMSA or Kaiser. If you are full time employee and enrolled in our Flexible Spending Account (FSA), you can utilize those funds towards expenses.

#### **Vision Insurance**

##### **3. What Vision coverage is offered to me?**

BAYADA's vision coverage is offered through EyeMed INSIGHT Network. You may sign up for a comprehensive vision care plan, which includes an annual eye exam that can help detect disease, measure vision, and provides discounts on eyewear\*.

##### **4. What do I pay?**

Your weekly benefit premiums for EyeMed Vision are a set rate. However, your medical and dental premiums are 1.5% of your weekly pay up to a set rate.

#### **Eligibility**

##### **5. When do I become eligible?**

For Hawaii Office employees and Caregivers/Clinicians, you are eligible for BAYADA's group Medical, Prescription Drug, Dental and Vision benefits on the first of the following month after working 4 consecutive weeks with 20 or more hours each week. To maintain eligibility, you must work 80 hours each month.

##### **6. When do my benefits begin?**

Your benefits will begin on the first day of the following month after meeting the eligibility requirements that are explained above.

##### **7. When do deductions begin?**

Your paycheck deductions will begin at the same time that your benefit elections are made.

## Spending Accounts

### 8. Does BAYADA offer a Flexible Spending Account (FSA)?

Yes. If you qualify, BAYADA offers two Flexible Spending Accounts through Optum Financial. Flexible Spending Accounts (FSAs) and Dependent Care Accounts (DCFSA) allow full-time employees to pay for IRS-approved medical and dependent care expenses, such as health care, your kids' daycare, or your parents' elder care expenses on a before-tax basis. This can save you money on the things you're already paying for!

You can participate in one or both FSAs. Each year you would like to participate in an FSA, you must re-elect the amount you want to contribute to either or both FSAs during BAYADA's annual open enrollment period.

### 9. How much can I rollover from year to year with an FSA?

The FSA has a carryover feature allowing up to \$610 of your unused Healthcare FSA balance to be carried into the next plan year. Any funds over the \$610 rollover will be forfeited if not used by 12/31 or claims filed by 3/1. Please note that unused dependent care contributions do not roll over.

### 10. How do I submit my claims and receipts for my FSA?

You have until the end of March following the end of each plan year to submit your expenses. To be reimbursed, you will submit paper claim forms directly to ConnectYourCare through Optum. Remember to keep your receipts and to check the eligible out-of-pocket healthcare expenses that are not covered by a medical, prescription drug, dental or vision care plan, including deductibles, copayments, and coinsurance below.

- i. [FSA Eligible Expense List](#)
- ii. [DCFSA Eligible Expense List](#)

## Retirement

### 11. Does BAYADA offer any Retirement plans?

Yes. BAYADA provides two retirement plans to eligible employees through Empower:

- 401(k) Plan which is immediately available to the majority of BAYADA employees. You can enroll after receiving your 1st BAYADA paycheck.
- 403(b) Plan is only for identified Highly Compensated Employees (HCEs) of 501(c)(3) non-profit BAYADA entities. Annual eligibility review and communication is completed by the BAYADA Retirement Office.

### 12. How do I know if I am eligible for the Retirement plans?

All employees are eligible to enroll and contribute to a retirement plan.

### 13. What can I contribute towards my 401k on an annual basis?

You can contribute up to 80% of eligible compensation up to IRS annual maximums on either a pre-tax or after-tax Roth basis.

### 14. Does BAYADA offer a match for my 401k contribution?

Yes. Our employer match eligibility is available to those who are 21 or older and hold at least 1 year of BAYADA service, plus 1,000+ service hours.

## **FMLA/TDI (Temporary Disability Insurance)**

### **15. What is FMLA?**

FMLA protects your position and health benefits while you are out on an approved leave of absence. Employees who have worked for BAYADA for at least twelve (12) months within the last seven (7) years and who have worked at least 1,250 hours during the prior twelve (12) months are eligible for FMLA.

### **16. What is Temporary Disability Insurance?**

Hawaii Temporary Disability Insurance (TDI) provides partial wage replacement insurance to eligible employees who are unable to work due to a non-work-related injury or sickness, including pregnancy. To be eligible for TDI benefits, an employee must have at least 14 weeks of Hawaii employment during each of which the employee was paid for 20 hours or more.

## **Additional Benefits**

### **17. What additional benefits does BAYADA offer?**

Below you will find what additional benefits may be available to you.

- Employee Assistance Program (EAP) – Aetna Resources for Living have benefits available to all employees, including household members and children living away from home up to age 26. Our EAP offers a wide variety of assistance including:
  - Mental health and addiction support
  - Work/Life balance tools and resources
  - Crisis and disaster management
  - Trauma, grief, and loss support
  - Webinars, podcasts, and videos updated monthly
- Identity Theft Protection\*
- Basic Life and Accidental Death and Dismemberment (AD&D) Insurance
- Supplemental Life Insurance (Voluntary Life Insurance) \* (Please note, eligibility may vary based on your role)
- Hartford Voluntary Benefit Products\*
  - Accident Insurance
  - Critical Illness
  - Hospital Indemnity
- Financial Wellness – Morgan Stanley at Work (Education & Financial Advisory Services)
- Banking Partner Offerings

*\*Denotes an **employee paid benefit***

## **BAYADA Well-Being Center**

### **1. What is the BAYADA Well-Being Center?**

The Well-Being Center is where employees can access education, support, and tools to help improve their well-being. It includes information on BAYADA's existing wellness initiatives, provides new resources to support targeted areas of health and wellness, and education on the dimensions of wellness recognized by BAYADA.

### **2. What can I access through BAYADA Well-Being Center?**

- Expert blogs, articles, healthy habits, and tips for a healthier lifestyle.
- A wealth of fitness videos and how-to guides on yoga, cardio, strength, and Pilates.
- Nutritional tips, education, and thousands of recipes.
- Education from financial experts and tools to help you plan for a financially sound future.
- Mindfulness videos including how to manage stress and anxiety, and tools to aid soundful sleep.

- Employee Assistance Program resources.
- Blogs to connect with fellow employees.

## **Paid Time Off (PTO)**

### **1. Who is eligible for PTO?**

All our employees are eligible for paid time off. The amount of paid time off offered is dependent on your practice and position. BAYADA observes 7 holidays:

- New Years Day
- Spring Holiday
- Memorial Day
- Fourth of July
- Labor Day
- Thanksgiving Day
- Christmas Day

## **Other Resources**

### **1. What is BAYADA University?**

BAYADA University is an online platform that aims to uphold our commitment to your future and professional development. BAYADA University provides extensive curricula based upon your role, and it gives you the opportunity to grow in your position via elective learning courses.

### **2. What is PSLF?**

PSLF is a federal program administered by the US Department of Education, which allows full-time employees of qualifying nonprofit employers to have the remaining balance of their Federal Direct student loans forgiven after making 120 (10 years) qualifying monthly payments under a qualifying repayment plan.

Nonprofit entities of BAYADA are considered qualifying employers for the PSLF program and employees of nonprofit BAYADA entities are eligible to apply for PSLF. General information about the PSLF Program can be found here: [Public Service Loan Forgiveness | Federal Student Aid](#).

Please note that PSLF eligibility may vary depending on your role.

### **Have any questions?**

Should you have any questions, please contact [HRCareCenter@bayada.com](mailto:HRCareCenter@bayada.com).