

Total Rewards FAQ

New 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 employees, maximizing their health and productivity.

Table of Contents

BAYADA's Health Insurance Coverage Overview - - - - -	Pg.1
Well-Being Center- - - - -	Pg.3
Paid Time Off (PTO) - - - - -	Pg.3
Other Resources - - - - -	Pg.4

BAYADA's Health Insurance Coverage Overview

1. Are Full Time and Part Time employees eligible for benefits?

Yes, both Full Time and Part Time Guaranteed employees are eligible for benefits. Employees will receive a Workday notification on their 60th day with BAYADA to alert them they are able to enroll into group benefits. They will also receive email and text message reminders to take action to enroll. On their 90th day with BAYADA, the elections they enrolled into on their 60th day will become effective.

2. What classifies me as a Part-Time employee?

Part time employees need to work and maintain an average of 30 hours per week over a 3-month measurement period to enroll into group benefits.

3. Are working weekends and holidays required to qualify for benefits?

No. Working weekends and holidays are not required to enroll or become eligible for benefits. However, it is important to note that those hours are taken into account for eligibility each quarter.

Medical Insurance

4. What Medical coverage is offered to me? (**Eligibility may vary. Candidates can speak to the HR Care Center for more information.*)

At BAYADA, we offer two minimum essential coverage plans through Nationwide Insurance called the Minimum Coverage Plan and the Enhanced Minimum Coverage Plan. These are designed to help with preventative healthcare needs. All employees are given an opportunity to enroll into these plans within their first 31 days at BAYADA.

BAYADA also offers two comprehensive healthcare benefit plans through Aetna called the Premier Care Network Core Plan and Premier Care Network High Deductible Health Plan (HDHP)*.

5. Do the Medical plans include Prescription coverage?

If you opt in to the Aetna Medical Plan, you will automatically be enrolled in the Aetna Rx plan. You will have one medical health insurance card with contact information for both your medical and pharmacy coverage.

If you opt in to the Minimum Coverage and Enhanced Minimum Coverage plans, both provide the Average Wholesale Price (AWP) Value RX Discount program. This program is designed to provide substantial savings on prescription drug expenses and is provided by Nationwide Insurance. All employees will receive enrollment information within the first 30 days of hire.

6. Who can I contact if I have coverage or prescription questions under the Aetna plans?

You may start by calling the Aetna Concierge Team at 1-800-922-5863. This team is dedicated to assisting our employees with navigating their healthcare and can provide support and education on treatment plans, medications, wellness, preventive screenings, and health conditions as well as educate members on understanding plan benefits and coverage. When contacting BAYADA's Aetna Concierge Team, please make sure you state you are a candidate of BAYADA.

Dental Insurance

7. What Dental coverage is offered to me? (*Eligibility may vary. Candidates can speak to the HR Care Center for more information.)

BAYADA offers two dental plans to choose from through Delta Dental. Both plans cover the same services, however, the Buy-Up Plan pays more each plan year for routine care and orthodontia*.

Vision Insurance

8. What Vision coverage is offered to me? (*Eligibility may vary. Candidates can speak to the HR Care Center for more information.)

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*.

Spending Accounts

9. 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) 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.

10. Does BAYADA offer a Health Savings Account (HSA)?

Yes. BAYADA offers a Health Savings Account through Optum Financial that pairs with the Aetna Premier Network HDHP. Contributions to this account will be deducted pre-tax from each paycheck. The money you spend on qualified expenses is also tax-free. Any money you do not use by the end of the year will stay in your account and will earn interest.

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. 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.

13. 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.

Additional Benefits

14. What additional benefits does BAYADA offer?

Below you will find what additional benefits may be available to you. (*Eligibility may vary. Candidates can speak to the HR Care Center for more information.)

- 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
 - Legal and financial assistance
 - 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) *
- MetLife Short-Term Disability (STD)
- MetLife Long-Term Disability (LTD)
- Hartford Voluntary Benefit Products*
 - Accident Insurance
 - Critical Illness
 - Hospital Indemnity
 - Short-Term Disability
- Financial Wellness – Morgan Stanley at Work (Education & Financial Advisory Services)
- Banking Partner Offerings
- Mileage Reimbursement

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. Does BAYADA offer University Partnership discounts?

Yes. BAYADA offers University Partnership discounts for Self-Development. This includes discounted tuition, scholarship opportunities and waived application fees for all partners listed below.

- Drexel University Online
- Wilmington University
- Strayer University
- Capella University
- University of Phoenix
- The Thomas Edison State University (TESU) Accelerated BSN
 - 15-month BSN program hosted by Cooper University Health care, and clinical home care rotations with BAYADA Home Health Care.

2. 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.

3. 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](#).

Have any questions?

Should you have any questions, please contact HRCareCenter@bayada.com.