2019 Benefits Overview

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Middlesex Health understands that your benefits are important to you and your family. Helping you understand the benefits available to you is essential. We have prepared this summary to give you a brief overview of some of the benefit options that are available to you. We hope that giving you information to review your options is helpful so that you can prepare to enroll in the coverage that best meets your needs.

More detailed information on these benefit offerings can be found at the Middlesex Health Benefits website upon hire.

Benefits Provided through Middlesex Health

Health Insurance

Middlesex Health offers you two medical plans to choose from: Aetna Basic and Aetna Preferred.

The Aetna Basic plan deducts a lower amount from your bi-weekly paycheck, but some costs-such as your deductible and certain copayments-will be higher. Similarly, the Preferred plan costs more per paycheck, but includes a lower deductible and generally lower co-payments.

Think carefully about which plan best suits your needs-those who know they have regular health care expenses might opt for the Preferred plan, while people who don't use health care services as often may prefer the Basic plan.

In order to enroll in the health insurance plan, each employee, as well as the employee's spouse and dependent children are required to choose a Primary Care Provider (PCP) and provide the PCP information to Aetna via telephone or online.

To qualify for the Wellness level premium, you will need to: 1) Complete a health assessment at www.Aetna.com as well as a have a Biometrics Attestation form completed following your wellness appointment with your PCP; and 2) Agree to consult with a Wellness Coach if contacted. If you do not wish to perform these functions, you will receive health insurance at the Standard level premium.

Benefits Provided through Middlesex Health

Dental Coverage

Middlesex Health offers two dental plan options through Delta Dental of New Jersey: Basic and Major. The main difference between the two is that the Major plan covers certain procedures that the Basic plan does not, such as crowns and orthodontics. Again, consider each plan carefully and select the plan that best serves the needs of you and your dependents.

Vision Coverage

The Aetna vision plan offers both In and Out-of-Network coverage for things like eye exams, eyeglass frames and lenses, and contacts. However, the richest benefits will be accessed by utilizing providers within Aetna's vision network. Additionally, certain services may not be covered at all when you go to a provider who is not within the network.

Flexible Spending Account

Flexible Spending Accounts (FSAs) are designed to help you budget and pay for eligible health care and dependent care expenses while saving money on taxes. When you enroll, you specify how much to contribute from your paycheck on a pre-tax basis. Your contributions are added to your Health Care or Dependent Care FSA, and you can use your account to pay for eligible medical and dependent care expenses.

Basic Life and AD&D Insurance

Middlesex Health provides all eligible employees with Basic Life and Accidental Death & Dismemberment (AD&D) insurance. Eligible employees are automatically enrolled for this benefit at no cost. The Basic Life and AD&D benefit is equal to one time your annual base salary up to a maximum of $75,000. If you are 65 or older, please see the detailed plan summary for further information on your benefit.

Dependent Life Insurance

Dependent life insurance coverage provides a benefit if a covered family member dies. The cost of coverage varies depending upon the age of the employee, the number of dependents covered under the plan, and the desired amount of coverage.

Long Term Disability (LTD)

If you work 35 hours per week or more, you are eligible for Long Term Disability insurance. The plan will provide for lost wages in the event that you are unable to work due to sickness or an injury which lasts for a period longer than 90 days.

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Voluntary Benefits Provided by The Farmington Company

Personal Accident Coverage (Provided by Aflac)
The Accident Plan provides both on and off-the-job coverage for you and your covered dependents, and is designed to assist you with both medical and everyday expenses in the event that you suffer an accident. The plan also provides accidental death insurance.

Cancer Expense Insurance (Provided by Aflac)
AFLAC's Cancer Insurance plan pays benefits directly to you, regardless of your existing medical insurance. Family coverage is available, and the plan includes a yearly cancer screening wellness benefit.

Short Term Disability (STD) (Provided by Aflac)
STD coverage protects your income should you become injured or ill and are unable to work, helping to maintain your financial security. You are guaranteed coverage, and the plan includes a maternity option.

Supplemental Life Insurance
You can purchase additional amounts of life insurance, the value of which increases as the plan matures. Family coverage is available, and you may cover your dependents even if you are not participating.

Critical Illness Insurance
The Critical Illness policy is designed to pay you and any covered dependents a lump sum benefit upon diagnosis of any one of the covered conditions, including heart attack, stroke, severe burns, cancer, & more. The benefit paid to you can be used however you wish.

Pet Insurance
The Pet Insurance plan helps pet owners manage veterinary expenses. Reimbursements are made directly to you for a wide variety of veterinary services, from regular check-ups to emergency situations. You can bring your pet to any veterinarian of your choosing, and do not need pre-authorization for any of the services.

Legal Insurance
The Legal plan provides easy, convenient access to affordable legal services, including will preparation, consumer protection, and contract review. With this plan you will receive unlimited telephone consultations and legal advice.

General Benefits Questions   Benefits@midhosp.org