

Xincon Home Health Care PA Benefits Guide

Plan Year: March 1, 2020 – February 28, 2021



Introducing Your Benefits for 2020!

Xincon Home Health Care offers you a comprehensive and valuable benefits program. We encourage you to take the time to educate yourself about your benefits so that you will be able to properly utilize them.

Please Note: Only employees providing services to patients reimbursable by Medicaid are subject to receive benefits offered as part of The New York State Living Wage Parity Law. Therefore, the Supplemental Benefits shown on this guide are available ONLY to aides providing services to patients insured by Medicaid and only for those hours worked on Medicaid cases.



Xincon offers a **CHOICE** of Major Medical Insurance OR Supplemental Benefits which are outlined below:

Option 1:

Major Medical Insurance

United Health Care

Employee must pay 9.56% of their monthly salary.

OR

Option 2:

Supplemental Benefits

Includes:

Plan 1

- ✓ Education Assistance
- ✓ Retirement Plan(401A)

Plan 2

- ✓ Education Assistance

Plan 3

- ✓ Retirement Plan(401A)

Option 1: Major Medical Insurance



Employees have the option to elect a Major Medical Health insurance plan with United Health Care. This option is available for employees who work 130 hours or more per month.

Please review the package, determine your acceptance/declination and return the Required Medical Insurance Election/Waiver Form to Xincon Home Health Care Services. If you fail to complete the Required Medical Insurance Election/Waiver Form and do not return them to your employer in the allotted time frame, you will not be able to purchase this insurance until the following year unless you experience a Qualifying Life Event.

The benefits included in this plan are as follows:

Description	Co-Payments/Maximum
Single Deductible	\$2,000
Family Deductible	\$4,000
Single Out of Pocket Maximum	\$6,500
Family Out of Pocket Maximum	\$13,000
Primary Care Doctor Co-Pay	\$30
Specialist Co-Pay	Deductible then \$60 per visit
Emergency Room Co-Pay	Deductible then \$500 copay
Hospital / Inpatient Co-Pay	Deductible then 400 copay per day up to \$1,600
Hospital / Surgical Outpatient Co-Pay	Deductible then \$750
Prescription Co-pays	\$10/ \$65/ 50% to \$800 Max
Prescription Deductible	Med/ Rx Ded Comb

To locate a provider in your area, you can go to: <https://www.uhc.com/>

Enrolling in Medical Insurance

Open Enrollment will start on 11/01/2019 and will end on 11/30/2020.

If elected, this coverage will be effective 12/01/2019 and will remain in effect through 11/30/2020.

No changes will be allowed, unless you have a Qualifying Life Event such as: birth of a child, marriage, divorce, loss of previous coverage, etc...

If you waive, you will be given the opportunity to enroll again in the next Open Enrollment which will begin on 11/01/2020 for a benefit effective date of 12/01/2020.

New eligible employees can enroll upon satisfying the new hire waiting period and do not have to wait for Open Enrollment.

If you have any questions, please contact Customer Support at (212) 560 - 9218

*****Dental & Vision Plan is an individual plan, if needed, please see out Customer Support for help. *****

Option 2: Supplemental Benefits - Outline

The grid below outlines all the benefits you will receive depending on the hours you work per week. In the next few pages, you will see a more detailed explanation of these benefits. You will receive benefits for hours worked two months prior to the current month. For example, hours worked in April will be provided in June.

Employees must choose from the below options. Employees that do not return the election form (found in the later pages), completed correctly to Xincon Home Health Care will be automatically enrolled in Supplemental Option 1.

Supplemental Plan Option 1:

Benefit	5 Hours per Week	10 Hours per Week	15 Hours per Week	20 Hours per Week	25 Hours per week	30 Hours per Week	35 Hours per Week	40 Hours per Week
Retirement Plan	\$ 12.55	\$ 25.10	\$ 37.65	\$ 50.20	\$ 62.75	\$ 75.30	\$ 87.85	\$ 100.40
Education Assistance	\$ 5.60	\$ 11.20	\$ 16.80	\$ 22.40	\$ 28.00	\$ 33.60	\$ 39.20	\$ 44.80

Supplemental Plan Option 2:

Benefit	5 Hours per Week	10 Hours per Week	15 Hours per Week	20 Hours per Week	25 Hours per week	30 Hours per Week	35 Hours per Week	40 Hours per Week
Education Assistance	\$ 18.15	\$ 36.30	\$ 54.45	\$ 72.60	\$ 90.75	\$ 108.90	\$ 127.05	\$ 145.20

Supplemental Plan Option 3:

Benefit	5 Hours per Week	10 Hours per Week	15 Hours per Week	20 Hours per Week	25 Hours per week	30 Hours per Week	35 Hours per Week	40 Hours per Week
Retirement Plan	\$ 18.15	\$ 36.30	\$ 54.45	\$ 72.60	\$ 90.75	\$ 108.90	\$ 127.05	\$ 145.20

*Please see later pages for description on how credits can be redeemed

The above grids represent the maximum amount an employee is eligible to receive in each benefit category. The amounts are based on a \$15.00 per hour wage rate. Employees that have a different wage rate may receive a different amount. Contribution amounts for benefit will less the minimal monthly service charges of the plans.

Benefits for all eligible employees will begin accruing based on January 2020 hours. Deposits for the Retirement Plan and Education credits will occur on April 1st, 2020. All hours accrued up until that point will be deposited at once. This is being done to allow employees the time to choose the option that they prefer.

Xincon Retirement Plan (401A)

Xincon Home Health Care understands the value of saving for retirement. It is because of this your employer has partnered with an industry leader in the retirement planning space, Nationwide.



Employees that election **Supplemental Option 1 or 3**, Xincon will make a deposit for all eligible employees each month. The amount of the deposit is based on the amount of hours an employee works. If you would like more information on the amount that has been deposited with Nationwide, you can contact Nationwide representative at 1(877)669-6877.

Employees that enroll in the retirement plan will receive a comprehensive packet in the email as well as quarterly statements.

Education Assistance Program by Sooner Education

Xincon believes each of its employees deserves the opportunity to obtain a higher level of education if they want it. For that reason, Xincon has partnered with Sooner Education, a platform for providing individuals various educational tools and resources via its mobile applications.



Employees that elect **Supplemental Option 1 or 2** will earn credits based on the amount of hours they work for Xincon. These credits will be redeemable with Sooner Education via its mobile application for various educational services such as:

- Online Courses
- In Class Courses
- Tuition Reimbursement

The mobile application is designed around you, the user with various interactive features to keep you interested in the app and motivated to continue to work towards completing courses. All of the courses included and offered through Sooner Education are intended to help you work towards advancing your career.

For more information on the Sooner Education and the app, you can contact Sooner Customer Service line at 1(347)589-8999.

Required Xincon Home Health Care Medical Insurance Election/Waiver Form

If you are not interested in Major Medical Insurance, please sign the waiver form below and return to:

**Xincon Home Health Care Services, Inc.
224 West 35th Street, Suite 708, New York NY 10001.**

Eligible employees who waive their Medical Coverage will be enrolled in Supplemental Benefits.

Please check the appropriate box and fill out the form below.

All employees must select either the Major Medical Plan or the Supplemental Plan.

If Xincon Home Health Care Services did not receive your waiver form by January 31st, 2020, you will be select to Supplemental Option 1 (Retirement Plan & Education Assistance).

Employee Name: (Print) _____ SSN: _____

Please place a check in the box of the plans you wish to waive.

Major Medical

- I choose the Affordable Care Act compliant (Major Medical Insurance.)
Costs Employee 9.69% of monthly salary

Supplemental Plan

- I choose the **Supplemental Plan. No Cost to Employee**
- Supplemental Option 1: Retirement Plan & Education Assistance
- Supplemental Option 2: Education Assistance
- Supplemental Option 3: Retirement Plan

I have been given the opportunity to enroll in the Major Medical plan that Xincon Care Group offers, however I will be waiving coverage at this time for one of the following reasons:

I choose to enroll to supplemental plan because:

- Spousal Coverage
- Medicaid/ Medicare
- VA Insurance
- Other (Please Specify): _____

Please SIGN and date below

Sign: /Date:

Phone number:

Frequently Asked Questions

- [Living Wage Parity Program FAQ's](#)

Q: Can I opt out of this program?

A: No, this is a mandatory enrollment as the Supplemental Program is 100% employer paid.

Q: How will this program affect my current coverage with Medicaid or my primary insurance provider?

A: The Supplemental Program will **not** affect your Medicaid eligibility. This Supplemental Program provides benefits that can work **alongside your other health insurance** (if applicable). For employees who currently have Medicaid, a coordination of benefits has to be in place.

- [Hours Worked FAQ's](#)

Q: If I do not work for a month, will I still be covered?

A: As a member, you will receive coverage based on the number of hours you work two months prior to the current month. If you do not work for a month, your benefits will be discontinued. However, when you start working your benefits will be reinstated two months later. Benefit levels will vary and are determined by the hours you work. The more hours you work, the greater your benefits.

Q: When will I start receiving my benefits?

A: You will start receiving benefits two months after your hire date.

Q: How much Wage Parity Benefit do I receive?

A: Depending on your case type, your base hourly wage for the first 40 hours per week will be at minimum \$15 per hour, beginning 12/31/2019.

If you are at \$15 per hour base rate, we will dedicate \$0.46 per hour to Paid Time Off, including Sick Time (as required by NYC) and Vacation. The rest will be given in the form of a supplemental benefit program.

Q: How does Xincon 2020 Wage Parity Benefit Program Work?

A: The 2020 plan will have the following benefits:

1. You have the option of electing health insurance (United Health Care).
2. For Option 1, all funds remaining are contributed into a pre-tax retirement plan for your benefit known as the **Xincon 401(A) Retirement Plan (\$2.51/ Hour) & Education Assistance (\$1.12/ Hour)**. If you choose option 2, all funds remaining are contributed to Education assistance. If you choose option 3, all funds remaining are contributed to Xincon 401 (A) Retirement Plan.
3. If Xincon has not received your selection of option for supplemental benefits, you will be defaulted to option 1- Retirement Plan & Education Assistance Package.

Q: How does the pre-tax retirement plan work?

A: Beginning with your first 2020 pay period, Xincon Home Healthcare Services will be making an employer contribution for qualifying Medicaid Managed Care Cases eligible for Wage Parity compensation into a pre-tax retirement plan known as the **Xincon 401(A) Retirement Plan**. The employer contribution will be made monthly, after the conclusion of the month and the contribution will be made in-full without taxes removed.

Q: Who is managing my account?

A: The retirement program will be administered by Nationwide (www.nationwide.com), an A+ Rated provider and one of the largest and most respected retirement planning companies worldwide. You will have access to a full and diverse selection of investments, including programs tailored to your age and risk tolerance.

All hours of service eligible for the contribution, up to the first 40 hours per week, will count! The funds put into the account for you are YOURS – even after you leave our company. You do not need to work a minimum period to qualify to take your account with you. Furthermore, all administrative expenses for maintaining, servicing and administering your account are part of the contribution to the program. As such, the actual amount deposited will be less than the full allowance taking into account the cost of running the plan. Nonetheless, Xincon Home Healthcare Services will spend the entire dedicated amount per hour to the program.

When the program starts, you will receive welcome information; a log in to Nationwide's website and their iPhone and Android smartphone apps, and you can then go online and check your account 24 hours a day, 7 days a week or request a quarterly account statement be mailed to your home showing you the amount in your account.

Q: What if I don't know how to invest?

A: No problem there. You can use the online resources to learn about the program. You can also let the program choose the investments for you, using our Qualified Default Investment Alternative. This will create an account that matches you age and time to normal retirement.

Q: For the funds in 401A account, can I select on what to invest? Or is the fund managed together by Nationwide, and I have no control?

The funds in 401A account are invested to various portfolios selected by Nationwide professionals. You can only select on which portfolios to invest or invest to various portfolios by default setting.

Q: Can funds be distributed from 401A account, and how?

Xincon is the administrator of the employer-sponsored retirement account. You will have control of the funds in your account only when you are terminated or reach 59.5 in age. Distribution option is available after confirmed termination. A signed "Distribution Request" form needs to be submitted for distribution after termination. Nationwide also charge \$50.00 processing fee on your account for distribution request.

Q: What if I already have a 401K retirement account from another company? How would that impact my eligibility?

A: The 2020 employee and employer combined contribution limit is \$57,000, where employee contribution limit is \$19,500. Since 401A benefits are all employer-contribution, as long as your combined employers' contribution in 2020 don't reach \$37,500, you don't need to worry about their eligibility. If you believe that you will receive more than \$37,500 retirement contribution from your employers in 2020, please consult a tax profession before enrolling 401A.



Contact Information

Xincon Home Health Care Services, Inc.

Tel: 212-560-9218 Fax: 212-560-9229

Manhattan Office (Main Office):

224 West 35th Street, Suite# 708,

New York, NY 10001

Flushing Office:

133-36 41st Road, Unit# CS-6,

Flushing, NY 11355

Brooklyn Office:

6402 8th Avenue, Suite# 101,

Brooklyn, NY 11220

Staten Island Office:

105 Stuyvesant Place, 2nd FL Front,

Staten Island, NY 10301