Union Employee Benefits
2026-2027 Enrollment Guide



Loretto

Exceptional People. Extraordinary Care.

2026-2027 Loretto Union Employee Benefits Guide

Included in this guide are highlights and important information regarding the benefits available to you as a Loretto Union employee. The information in this guide is intended to give you a high-level understanding of the benefit designs and associated costs of all the different coverages. If you would like more detailed information, please visit the following path on a Loretto computer: **Human Resources>Shared Documents>2026 Union Benefits**. The Summary Plan Document including any addendums, is located on SharePoint as well as several other helpful resources and documents to assist you with making your plan selections. If you have any questions, you may contact the Loretto Benefits Department (contact information below). Benefit enrollment must be completed online using the ADP site. If you have any issues or questions when enrolling, you can contact the **ADP Support Line for assistance at 1-855-547-8508**.

Who is eligible?

- Full time employees scheduled to work a minimum of 30 hours per week.
- Part time employees who are normally scheduled to work 18.75-30 hours per week.
- Your legal spouse, domestic partner, and children, from birth to age 26, providing you elect coverage for yourself.

Eligibility Matrix

Coverage	Eligibility	Union Group (Full time & Part time)
Single Coverage	1st of the month following 2 months from date of hire	All Union Groups
Family Coverage	1st of the month following 2 months from date of hire*	All Union Groups

***Effective 01/01/2027**

What if I need help?

Your Loretto Benefits Department can answer most questions regarding enrollment, premiums, and eligibility and can be reached at 315-413-3034.

For questions regarding coverage and claims, please reach out to SEBF (Service Employee Benefit Fund). They can be reached at 315-218-6513.

Medical Plan Offering and Bi-Weekly Premiums

Excellus BluePPO	In Network	Out of Network
Deductible	None	$1,000 Individual $2,000 Family
Coinsurance	0%, unless noted	30% of allowance, unless noted
Out of Pocket Max (Medical and RX – effective 01/01/27)	$6,350 Individual $12,700 Family	None
Telemedicine ~	Covered in full	No coverage
Physician: • Office Visit • Telehealth	$40 Copay	Covered at 70% of allowance, subject to the deductible
Specialist Office Visit	$40 Copay	Covered at 70% of allowance, subject to the deductible
Preventive Care	Covered in full	Covered at either 100% or 70% of allowance depending on service type, subject to the deductible
Inpatient Hospitalization	$500 Copay Precertification applies	Covered at 70% of allowance, subject to the deductible Precertification applies
Emergency Room	No Coverage for Non-Emergency Care $300 Copay per visit then covered in full (Copayment waived if admitted inpatient)	No Coverage for Non-Emergency Care $100 Copayment per visit then covered at 100% allowance (Copayment waived if admitted inpatient)
Rx Coinsurance Retail	30% Generic/Brand/Specialty 50% for heartburn and allergy medications as OTC alternatives are available Mandatory mail order for maintenance drugs	Pay in full and submit a claim to Excellus for reimbursement in the amount charged by the participating pharmacy less applicable coinsurance
Rx Coinsurance Mail	30% Generic/Brand/Specialty 50% for heartburn and allergy medications as OTC alternatives are available Up to a 60-day supply	No coverage

**All benefits listed above are for in-network coverage. Higher out-of-network rates apply.*
~Telemedicine through Excellus MDLive app described on page 4

Medical Plan Rates	Full Time Employees		Part Time Employees	
Per Pay Period Cost	Single	Family	Single	Family
Group A & B, LPN, Auburn	$90.07	$279.55	$240.18	$559.10

**In months containing three pay periods, premium deductions for all benefits will only be taken from the first two paychecks, totaling 24 deductions per year.*

Medical Plan Continued

Telemedicine
MDLive is included in both Loretto Health plans and offers members 24/7/365 access to a medical doctor via phone or online video. This service is available to you or your family members, from wherever you are. Board-certified physicians can diagnose, recommend treatment, and write short-term prescriptions when appropriate. By using telemedicine instead of more expensive urgent care and ER visits, you can save time and money. Common conditions include sinus problems, respiratory infection, allergies, cold and flu symptoms and many other non-emergency illnesses. These consultations will be **covered in full with a $0 copay.** Please note that Telehealth visits through your Primary Care Doctor's office are subject to a $40 copay. This program does not cover children less than 3 years of age. You must be registered to begin to use MDLive. You can go to www.mdlive.com or call toll free at **1-800-400-6354** to register, you will need your Subscriber ID.

**Telehealth is different than telemedicine and is specific to virtual visits with your regular provider's office. Telehealth visits will have the office visit copay of $40. Telemedicine visits are free of charge but most go through MDLive.*

Prescription Benefits
You are required to fill your maintenance/long term medication prescriptions through the Wegmans Mail Order pharmacy, or the Express Scripts mail order pharmacy. You may fill a maintenance/long term medication up to 3 times at your local participating retail pharmacy. Beginning with the 4th fill you must fill the prescription through Wegmans Mail Order or Express Scripts. To setup your mail order pharmacy account please call or visit the website of your preferred vendor. The contact information is listed below.

Wegmans Mail Order
800-586-6910
www.wegmans.com/pharmacy

Excellus/Express Scripts
855-315-5220
www.express-scripts.com

Blue 365

Excellus healthy deals and discounts
Blue365 is an online destination for Excellus BlueCross BlueShield members featuring exclusive discounts on health related products and services such as gym memberships, fitness gear, weight-loss programs that make it easier and more affordable to make healthy choices. For additional information on Blue365, please visit: www.excellusbcbs.com/sebf.

Disability Insurance

You work hard for your paycheck. However, it can be hard to budget for life's unexpected emergencies. NYS Disability insurance coverage available to all employees, you can purchase additional short term disability coverage through the SEBF (Service Employee Benefit Fund). This covers 50% of your income to a weekly maximum of $170 (which supplements the NYS Disability Insurance coverage of the same amount).

The additional coverage through SEBF has a **6-month waiting period**. You must be enrolled and contributing premiums to the coverage for 6 months before your disability will be covered. Current/in process disabilities once you reach the 6-month period will not be eligible for a benefit, only new disabilities once the 6-month threshold has been reached.

We encourage all employees to consider these benefits and what you would do to cover your expenses should you need to be out of the office for a significant period of time (i.e. maternity leave, surgery, long term illnesses, etc.).

2026 – 2027 Service Employee Benefit Fund (SEBF)		
Per Pay Period Cost	When enrolled in Loretto medical or dental coverage	$12.51
	When NOT enrolled in Loretto medical or dental coverage	$15.28

Flexible Spending Accounts

Loretto offers you the convenience and savings of Flexible Spending Accounts (FSA). Your FSA lets you save a portion of your income each year without paying tax on it (that's the same as earning an extra 30% on that money!) to pay for qualified expenses. There are two types of accounts, healthcare and dependent care.

Healthcare Flexible Spending Account

Eligible participants can contribute up to $3,400 to a healthcare FSA. Contributions come out of your paycheck before any taxes are taken out. This means that you don't pay Federal Income tax, Social Security taxes, or state and local income taxes on the portion of your paycheck you contribute to your FSA. You can then use these funds to pay for eligible out of pocket medical, dental and vision expenses. A complete list of qualified expenses can be found on the Excellus website or on www.fsastore.com. Any amount you contribute is available to you at the start of the year, while your contribution will come out of your paycheck evenly over the 24 pay periods. Those individuals on a HDHP are not eligible to participate in this FSA and instead have access to the HSA.

You should contribute the amount of money you expect to pay out of pocket for eligible expenses for the plan period. **Participants are only able to rollover up to $680 of unused funds year to year** so any additional money in your FSA account at the end of the year will be forfeited if you do not have eligible expenses for reimbursement. You are still able to elect up to the annual maximum in the new plan year even if you are rolling over funds from the previous year. **After the end of the plan year, participants will have 120 days to submit receipts for reimbursement (90 days if you terminate your employment with Loretto).**

Dependent Care Flexible Spending Account

Eligible expenses include dependent care expenses for any dependent child (as defined by the IRS) less than 13 years of age, or an adult dependent who is disabled or unable to care for themselves and spend at least 8 hours per day in your home. **You may set aside up to $7,500 pre-tax dollars per year for any eligible child or adult care expenses.** Different from the FSA, this money is not "front loaded" and can only be used as you've accumulated the fund in your account. Anyone with eligible dependents in a qualified daycare or after school program can enroll in this benefit. You do not need to be enrolled in any medical program.

The dependent care FSA **does not** allow a rollover therefore you will need to use all elected funds in the current calendar year or forfeit any unused portion.

The following example illustrates how you can save money with a flexible spending account.

Healthcare Flexible Spending Account (FSA) Savings Example		
Pre-Tax Income	$38,000	$38,000
FSA Contribution	$0	-$500
Taxable Income	$38,000	$37,500
Federal, State & FICA Taxes (26.65%)	-$10,127	-$9,994
Out of Pocket Medical Expenses	-$500	$0
Take-Home Income	$27,373	$27,506
*Illustration is just an example. Incomes, contributions and taxes will vary by individual.		

Dental Plan Options

		Basic Plan			Comprehensive Plan		
Annual Deductible		None			None		
Preventive Services		100%			100%		
Basic Services		100%			100%		
Major Services		Not covered			100%		
Annual Benefit Maximum		$1,500			$1,500		
Orthodontic Services		Not covered			Not covered		
Dependents to age		26			26		
Dental Plan Rates		**Basic**			**Comprehensive**		
Per Pay Period Cost		Single	EE + 1	Family	Single	EE + 1	Family
Group A, B & LPN	Full-Time	N/A	$5.84	$7.81	$2.98	$6.06	$8.40
Group A, B & LPN	Part-Time	N/A	$11.68	$15.61	$7.94	$12.11	$16.79
Auburn	Full-Time	N/A	N/A	N/A	$2.98	$6.06	$8.40
Auburn	Part-Time	N/A	N/A	N/A	$7.94	$12.11	$16.79

**In months containing three pay periods, premium deductions for all benefits will only be taken from the first two paychecks, totaling 24 deductions per year.*

Vision Benefits

DAVIS VISION
EYECARE REFRAMED℠

	In Network	Out of Network
Eye Exam	$15 Copay	Up to $30
Lenses	$15 Copay Covers Lenses & Fashion/Designer frame from Davis Vision's collection	Single Vision – up to $25 Bifocal/Progressive – up to $35 Trifocal – up to $45 Lenticular – up to $60
Frames	$15 Copay Covers Lenses & Fashion/Designer frame from Davis Vision's collection or up to $130 retail allowance plus 20% discount on remaining balance	Up to $30 per frame
Contact Lenses & Fitting (in lieu of eyeglasses)	$15 Copay Davis Vision Collection up to 4 boxes, includes evaluation and fitting or Retail Allowance – Up to $130 allowance plus 15% discount on remaining balance	Elective up to $75 Visually (medically) required – up to $225
Dependents to age	26	26

***In-Network provider for vision benefits is Vision Works**	
Group A, B & LPN	The frequency for this benefit is once every other January 1st.
Auburn	The frequency for this benefit is once every 24 months

Vision Rates	**Full Time Employees**		**Part Time Employees**	
Per Pay Period Cost	Single	Family	Single	Family
Group A, B, & LPN	$0	$3.77	$0	$3.77
Auburn	$0.46	$1.36	$1.21	$2.72

Pet Insurance

Pet insurance takes away the financial strain that comes with extending the lives of your beloved animal. Through Nationwide you have 2 plans to choose from My Pet Protection and My Pet Protection with Wellness500 with levels of reimbursement to choose from 50% or 70%. Depending on the plan you choose, pet insurance will cover accidents, injuries, illnesses, preventive and wellness care needs, and more. These plan options are made to fit any budget!

- All plans feature a $250 annual deductible and have a $7,500 maximum annual benefit. You can choose from either 50% or 70% reimbursement on eligible vet bills.
- Policies are per pet. Multiple pet discounts are available.
- Pre-existing conditions are not covered. Any illness or injury your pet had prior to the start of the policy will be excluded.
- Rates are based on species of pet, employee zip code, age, and breed of pet.
- **To sign up or learn more go to: https://partnersolutions.nationwide.com/pet/lorettocny**

Basic Term Life Insurance Coverage

Loretto provides full and part-time employees with Basic Life and Accidental Death and Personal Loss (ADPL) insurance and pays the full cost of this benefit. Enrollment in this coverage is automatic. Coverage effective dates correspond to specific union enrollment and contract. Please contact the Human Resources Benefits department for details.

Union	Eligibility	Plan Offerings
Group A	Full-Time	1 times your annual base salary to a maximum of $250,000
	Part-Time	Flat $5,000
Group B	Full-Time/ Part-Time	1.5 times your annual salary to a maximum of $100,000
LPN	Full-Time	1.5 times your annual salary to a maximum of $100,000
Auburn	Full-Time	Flat $15,000

Pension

As a union member, you may be eligible for a pension benefit at retirement. A pension is a way to assist in providing you an income when you retire. All pension contributions are made by Loretto, you do not contribute to this plan and because you are part of the Union pension plan, are not eligible to participate in a 401k plan. For every hour you work in covered employment, Loretto contributes a negotiated amount (contribution rate) to the pension plan on your behalf. The money is invested in the plan's trust fund. When you retire, you receive a monthly pension from the plan's trust fund. The amount you receive is based on the number of years you have worked while covered by the plan and the contribution rate – the longer you work, the larger your potential retirement benefit.

Participation in the plan is automatic once you have completed 1,000 hours of covered employment within the 12-month period following your date of hire, or the first day of the plan year in which you initially complete 1,000 hours. You continue to be a participant in the plan for each plan year you work at least 400 hours of covered employment, and you are vested (have a right to receive a pension benefit from the plan at retirement) at the end of the plan year in which you accumulate five years covered employment with at least 400 hours in a plan year. For more detailed information contact the Service Employees Pension Fund at 315-424-1754 or the Benefits department.

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer and carriers. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential. If you have any questions about your guide, contact Human Resources.

Employee Assistance Program (EAP)

Today's healthcare workers face new, more daunting challenges than ever before: Budget crises, government mandates, difficult patient and family issues, rapidly changing technology and the impact of social media are just a few of the emerging issues impacting the healthcare landscape. HealthCare EAP offers extensive links, tools, and resources to help healthcare workers deal with these and other personal and professional challenges.

For additional information call 1-800-252-4555 or visit www.MyHealthcareEAP.com

Benefits of being a part of the Loretto family:

- Comprehensive benefits package
- Mentoring programs
- Annual employee recognition celebrations
- Employee coaching – person and professional support
- Volunteer opportunities
- FREE parking and many locations are on the bus route
- Health and fitness discounts
- Flexible part-time, full-time, and per diem positions
- Certification programs
- Continuing education benefits
- PayActiv – sign up and get paid as you earn
- Credit builder program
- Diaper assistance program
- Opportunities for career growth and movement within our 19 sites
- Onsite food trucks at our main campus
- Employee appreciation events
- Employee contests and prize giveaways
- Free tickets to local sporting events

Members of 1199 SEIU Union

Eligible 1199 SEIU Members:

- Get pre-paid tuition vouchers to community colleges, SUNY programs and some 4-year colleges including BOCES LPN program
- Pre-paid Short-term certificate benefits (Phlebotomy certification, EKG, etc.)
- Receive reimbursement for accredited training programs

Learning Center located on our main campus
750 E. Brighton Ave in Syracuse:

- Tutoring assistance in all subjects
- Guidance Career Counseling and help filling out financial aid and college applications
- Study assistance for GED, Medical Terminology, LPN Program and College Entrance Exams