



# HUDSON HEADWATERS HEALTH NETWORK

The following is a summary of benefits offered by Hudson Headwaters Health Network. Please contact Human Resources with any questions or for more plan-specific details.

## HEALTH INSURANCE

<b>Full-time employees:</b>	<b>Part-time employees:</b>
<i>Individual policy:</i>	<i>Individual policy:</i>
\$27.93/pay period	\$108.47/pay period
<i>Family policy:</i>	<i>Family policy:</i>
\$189.43/pay period	\$643.65/pay period

The high-deductible health plan has a \$2,500 individual and \$5,000 family deductible, with Hudson Headwaters covering half. This amount is prorated for employees who start after the plan year begins (Sept. 1).

### Medical Opt-Out

\$100 conditional opt-out credit per pay period. Offered to full-time employees who have other comprehensive group health coverage.

**Free health care services through Hudson Headwaters for yourself and covered family members if covered by our health insurance plan.**

## VISION

Coverage is included with health insurance plan and employees can elect voluntary coverage if not covered under Hudson Headwaters' health insurance.

<i>Individual policy:</i>	<i>Family policy:</i>
\$2.59/pay period	\$6.13/pay period

## DENTAL INSURANCE

<b>Full-time employees:</b>	<b>Part-time employees:</b>
<i>Individual policy:</i>	<i>Individual policy:</i>
\$0.84/pay period	\$8.15/pay period
<i>Family policy:</i>	<i>Family policy:</i>
\$8.01/pay period	\$30.16/pay period

*Benefit deductions occur on a semi-monthly basis (24 deductions annually).*

## LONG-TERM DISABILITY

Premium paid by Hudson Headwaters Health Network. The percentage of the benefit is 60% with a monthly plan maximum of \$5,000.

**This is for full-time employees.**

## LIFE INSURANCE

Premium paid by Hudson Headwaters Health Network. Two-times the individual's annual salary for full-time.

Part-time has a \$5,000 benefit amount.

## Additional Voluntary Plans Available:

- Life Insurance
- Short-Term Disability
- Hospital Indemnity
- Accident
- Critical Illness
- Pet Insurance

## 403(b) RETIREMENT PLAN

Hudson Headwaters offers an annual fixed and match employer contribution to the 403(b) Retirement Plan after one full year of service according to IRS regulations and Hudson Headwaters policies; as well as the ability to make your own contributions to the plan immediately.

## FLEXIBLE SPENDING PLANS

Employee contribution on a pre-tax basis to cover uninsured health or dependent care expenses.

Updated 7/9/25.

## BENEFIT TIME OFF

Full-time and part-time staff accrue twenty-six (26) days annually of Personal Time Off representing vacation, holiday, and sick time. *Part-time staff accrue on a pro-rated basis based on hours worked.*

## VOLUNTEER TIME OFF

All full-time employees are eligible to apply for participation in the Network's Volunteer program and may volunteer up to 4 hours per calendar year with a Network designated charitable event.