



SOUTH SHORE MENTAL HEALTH



NEW FOR SSMH EMPLOYEES!

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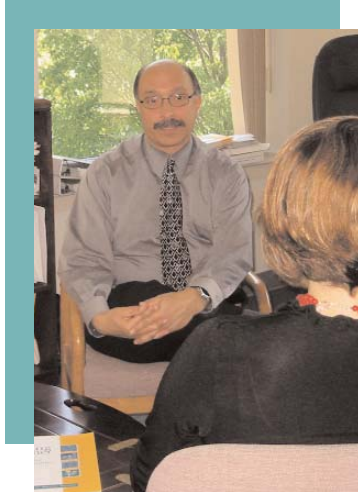
Your Benefits Package: *South Shore Mental Health* **SALARIED EMPLOYEES**

Visit the SSMH Intranet website
www.intranet.ssmh.org



South Shore Mental Health

South Shore Mental Health is a private, non-profit, comprehensive behavioral healthcare organization which provides a broad range of services for people of all ages throughout the South Shore, Plymouth Area and Cape Cod. Our continuum of services includes outpatient counseling, medication management, early intervention, residential services, twenty-four hour emergency services, crisis stabilization and employee assistance services (EAP). We are committed to providing services and supports for our clients in a way that best maintains their welfare and dignity, while allowing each individual to reach his or her maximum potential.



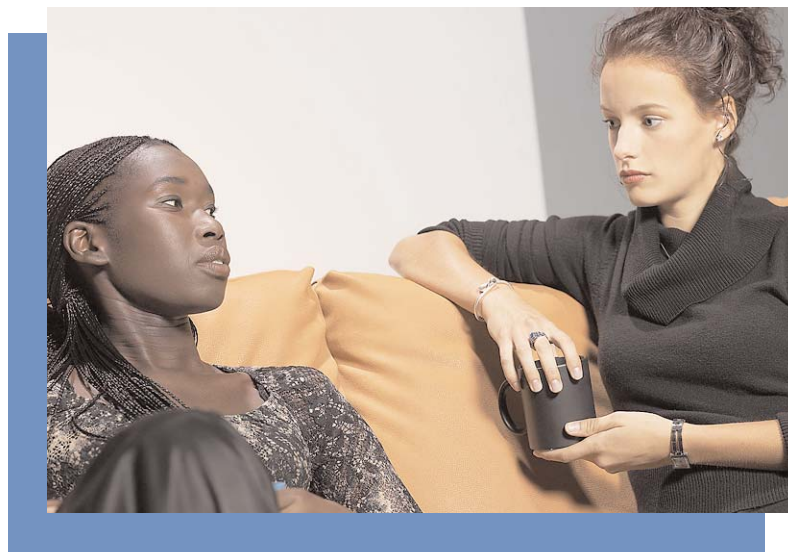
Since its beginnings as a child guidance center, South Shore Mental Health has focused on the needs of children and families. Now in its 83rd year, we are a leader in providing services for children, teens, and families experiencing serious emotional problems, behavioral issues, developmental disabilities, and substance abuse. We continue to evolve to meet the needs of our communities, providing services that assist people in acquiring and maintaining the physical, mental and social skills needed to function most effectively in the community.

Today, South Shore Mental Health has grown to include six outpatient clinics including two in Quincy, and one in each of the following towns: Marshfield, Plymouth, Wareham and Hyannis. We also offer services along the continuum

of care including day treatment, intensive wrap-around services, and community and job services for adults and adolescents focused on increasing each client's level of independence. Additionally we provide child and family services in the home, school, child care center, group residence and other community settings. Our rehabilitative services are flexible in intensity, based on individual needs. Supports are provided to clients and their families who may be at differing stages in their recovery.



Our multidisciplinary staff of over 650 full and part time professionals, offer expertise in meeting the needs of children, families, and individuals with long term mental illness and/or with developmental disabilities. We value our employees and recognize that attracting and retaining exceptional staff is the key to providing excellent care for our clients!



South Shore Mental Health



Health Insurance

South Shore Mental Health offers a comprehensive medical plan for our employees and their families. We offer the Harvard Pilgrim Health Care Best Buy HMO; which has been ranked the #1 commercial health plan on the U.S. News & World Report/NCQA, "America's Best Health Plans" for four consecutive years. They have an extensive provider network and a number of value added programs for you and your family members.

The Harvard Pilgrim HMO is offered in conjunction with a Healthcare Reimbursement Account (HRA). The plan includes a calendar year deductible of \$1,000/individual and \$2,000/ family, however, South Shore Mental Health will reimburse the second half of the deductible through the HRA. This means that employees enrolled in an Individual plan will be reimbursed for deductible expenses in excess of \$500, and those enrolled with Employee Plus 1, or Family coverage will be reimbursed for deductible expenses in excess of \$500 per individual to a maximum reimbursement of \$1,000 per family.

How does the Healthcare Reimbursement Account (HRA) work?

The HRA is a reimbursement vehicle, which has been set up and is funded by South Shore Mental Health. It is limited to the second \$500 of deductible expenses that employees, spouses, and dependents covered by the health plan incur, and members receive the reimbursement automatically through a third party administrator, HR Concepts. The maximum reimbursement for those enrolled in either the Individual plus One, or the Family Plan is \$500 per individual but no more than \$1000 per family. You do not have to submit paperwork or provide substantiation to prove that an expense is eligible for reimbursement. HR Concepts receives a weekly claims file from Harvard Pilgrim identifying all such eligible expenses and sends payment directly to the employee by paper check sent to your home address. You will be responsible for paying the provider.

HARVARD
PILGRIM IS THE
#1 COMMERCIAL
HEALTH PLAN AS
RATED BY THE
U.S. NEWS &
WORLD REPORT

Harvard Pilgrim Plan Summary

Office Visit Co-pay (Office visits are not subject to deductible)	\$20
Deductible	\$1,000/individual & \$2,000/ family*
*SSMH will reimburse the second half of the deductible up to \$500 pp/\$1000 per family.	
Emergency Room	100% after deductible
Inpatient Care	100% after deductible
Outpatient Surgery	100% after deductible
Rx: Retail	\$10/\$25/\$45
Rx: Mail Order	\$20/\$50/\$90 for a 90-day supply

Bi-Weekly Cost

Status	Individual	Employee Plus One	Family
1.0 FTE	\$97.82	\$179.79	\$277.61
.75 FTE	\$119.56	\$219.74	\$339.30

This is a Section 125 plan, thus all deductions are taken on a pre-tax basis.

All employees working a budgeted minimum of 30 hours per week (.75 FTE) are eligible. Once eligible, insurance begins on the first day of either of the following two months. For example, if you become benefit eligible on August 20th, you can choose to begin your insurance coverage on either September 1 or October 1.

Eligible employees have 30 days from date of hire or the date of benefit eligibility to submit the enrollment paperwork to Human Resources. The only other time employees may either enroll in, or change their coverage is during the annual open enrollment period each June (for an effective date of July 1), or if there is a relevant qualifying event such as marriage, birth, divorce, loss of coverage, etc.

South Shore Mental Health offers same sex domestic partner benefits. You may enroll your same sex domestic partner and your partner's eligible dependent children in your medical plan. The necessary paperwork is available through Human Resources.



South Shore Mental Health

Dental Insurance

South Shore Mental Health offers our employees a choice between two comprehensive Blue Cross Blue Shield dental plans: the BCBS \$1,500 plan and the BCBS \$750 plan. This allows our employees to select the coverage that best meets their personal needs.

Blue Cross Dental Plan Summaries

Plan	\$1,500 Plan	\$750 Plan
Deductible	\$25/Individual & \$75/Family	\$50/Individual & \$150/Family
Annual Dental Maximum	\$1,500	\$750
Preventative Care	100% No deductible	100% No deductible
Basic Services	80% After deductible	80% After deductible
Major Services	50% After deductible	50% After deductible
Orthodontia	50% to \$1,000 Lifetime Max.	50% to \$750 Lifetime Max.

Bi-Weekly Cost

\$1,500 Plan	Individual	Employee Plus One	Family
1.0 FTE	\$15.04	\$30.08	\$44.76
.75 FTE	\$16.34	\$32.67	\$48.61
\$750 Plan			
1.0 FTE	\$13.00	\$25.99	\$38.66
.75 FTE	\$14.12	\$28.23	\$42.00

This is a Section 125 plan, thus all deductions are taken on a pre-tax basis.

All employees, who have been employed for at least 3 months and are working a budgeted minimum of 30 hours per week (.75 FTE), are eligible. Dental insurance begins on the first day of the month following three months of benefit eligible service. For example, if you become benefit eligible on August 20th, your insurance coverage will begin on December 1st.

Eligible employees have 30 days from date of hire or date of benefit eligibility to submit their enrollment paperwork to Human Resources. The only other time employees may either enroll in, or change their coverage is during the annual open enrollment period each June (for an effective date of July 1), or if there is a relevant qualifying event such as marriage, birth, divorce, loss of coverage, etc.

South Shore Mental Health offers same sex domestic partner benefits. You may enroll your same sex domestic partner and your partner's eligible dependent children in your dental plan. The necessary paperwork is available through Human Resources.

South Shore Mental Health



Flexible Spending Accounts

A flexible spending plan is an IRS regulated tax benefit that allows you to have money deducted from your paycheck on a pre-tax basis from which to reimburse yourself for qualified expenses. South Shore Mental Health offers two Flexible Spending Plans, a Medical Flexible Spending Account and a Dependent Care Flexible Spending Account. While this is a very valuable benefit, it is important that you plan your savings carefully for either the Medical or Dependent Care Flexible Spending Account as the IRS has a "Use it or lose it" rule attached to these accounts.

Medical Reimbursement Account

Employees who choose to enroll in the Medical Flexible Spending Account may elect up to \$3,000 per plan year in pre-tax deductions. This account can be used to reimburse out of pocket medical and dental expenses such as deductibles, co-pays, dental services, orthodontics, dentures, eyeglasses, contacts, and over the counter medications. To reimburse yourself, you complete a claim form and submit it with your paid receipts to Benefit Strategies. You may also choose to enroll with the convenience of a debit card. Benefit Strategies reserves the right to ask for claims substantiation, so we recommend that you keep copies of all receipts in your records, even if you have elected the debit card option.

Dependent Care Reimbursement Account

The Dependent Care Flexible Spending Account allows employees who enroll to elect up to \$5,000 per plan year for dependent care expenses. These are expenses for care that allow you (or if married, you and your spouse) to work outside the home, such as daycare, eldercare, day camp and after school care. The money is deducted on a pre-tax basis each pay period and you are then able to submit for reimbursement against the balance available in your DCRA account, once the service has occurred. In order to be reimbursed, you simply pay the provider, fill out a claim form, and mail or fax the form along with the provider's receipt to Benefit Strategies.

All employees, who have been employed for at least 3 months and are working a budgeted minimum of 30 hours per week (.75 FTE), are eligible. Eligible employees have 30 days from date of hire or date of benefit eligibility to submit the enrollment paperwork to Human Resources. The only other time employees may either enroll in, or change their coverage is during the annual open enrollment period each June (for an effective date of July 1), or if there is a relevant qualifying event such as marriage, birth, divorce, loss of coverage, etc.

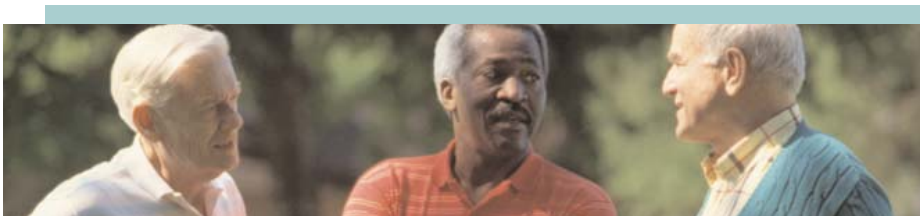
Retirement Plan / 403(b) Plan

To help you attain your financial goals, South Shore Mental Health sponsors a 403(b) tax-deferred annuity program. This is a supplemental retirement program that allows you to set aside money during your working years on a pre-tax basis, which can be later used for retirement. This lowers your current income taxes. Your contributions and any earnings that accumulate over the years are not taxed until you receive them.

All South Shore Mental Health employees may elect to contribute to the 403B plan. Employee contributions are always vested 100% immediately.

South Shore Mental Health will match eligible employee contributions .50 cents for each dollar you contribute, up to a maximum company contribution equivalent to 2.5% of your earnings. To be eligible for the agency match you must be employed for at least one year and have an FTE of .5 or greater (20 hours per week). For example, if you elect to contribute 5% of your earnings to the 403(b) then the agency will contribute 2.5% on your behalf.

The plan offers a wide variety of fund choices through ING. Employees may enroll at any time in South Shore Mental Health's 403(b) retirement savings plan by contacting Donna Dumas at DC Advisors (877) 895-3211.





South Shore Mental Health

Group Life/Supplemental Life

Group Life and AD&D

South Shore Mental Health provides our employees with group term life insurance through Lincoln Financial Group. The benefit amount is equivalent to one times your annual salary, up to a maximum of \$50,000.

All employees, who have been employed for at least 3 months and are working a budgeted minimum of 30 hours per week (.75 FTE), are eligible. Eligible employees are automatically enrolled in the Lincoln Financial Group Life and AD&D plans. Coverage is effective the first of the month following 3 months of employment or of becoming benefit eligible.

Supplemental Life

We offer additional life insurance on a voluntary basis for you, your spouse and your children. New hires who enroll within 30 days of their date of hire can take advantage of purchasing this coverage on a guaranteed issue basis. Guaranteed issue means that certain amounts of coverage are available to you without providing evidence of insurability. Once you are beyond the 30 day period, you are still able to purchase the supplemental life insurance, however you may be required to provide evidence of insurability.

*Guaranteed Issue Amounts for Term Life:

- Ages 15-50: 3x salary to \$75,000
- Ages 51-60: 3x salary to \$50,000
- Ages 61-75: 2x salary to \$25,000

*Employees may purchase additional coverage over guaranteed limits but you may be required to provide evidence of insurability.

Supplemental Short Term Disability

For those wishing to purchase Short Term Disability coverage, South Shore Mental Health offers a voluntary supplemental short term disability program. Under this program an employee can customize an income protection plan tailored to his or her specific needs. This is available on a guaranteed issue basis and will cover up to 66% of income up to a maximum of \$3,000 per month. This plan does have a 12 month pre-existing condition clause.

All employees are eligible to participate in this plan. If you have an FTE of .5 (20 hours) or greater, payment can be taken through payroll deduction.

Enrollments are coordinated directly with the vendor. If you are interested in enrolling in Supplemental Life or Supplemental Disability, please contact TJ Hannon at (888) 623-6236 ext. 80.

Carrier Contact Information

Harvard Pilgrim Health Care	(888) 333-4742	www.hphc.org
Harvard Pilgrim Mail Order Pharmacy through BioScript	(877) 347-3216	www.hphc.org
Blue Cross Blue Shield	(800) 932-8323	www.bcbsma.com
Benefit Strategies FSA	(888) 401-FLEX(3539)	www.benstrat.com
Lincoln Financial Group	(800) 423-2765	clientservices@lfg.com
ING Retirement	(800) 584-6001	www.ingretirementplans.com
DC Advisors	(877) 895-3211	donna.dumas@ingfp.com
Colonial Life	(888) 623-6236 ext. 84	www.coloniallife.com

South Shore Mental Health



Educational Benefits/Tuition Reimbursement

South Shore Mental Health values our employees and encourages staff to further their education. Eligible employees may participate in the state of Massachusetts Tuition Remission program, which allows employees of human service providers to attend undergraduate courses at state community colleges and universities tuition free. Once you have been employed for at least 6 months and your FTE is .75 (30 hours) or greater, you may be eligible.

We also offer a \$350 tuition reimbursement benefit to our employees per fiscal year. All employees working a budgeted minimum of 30 hours per week (.75 FTE), are eligible.

Professional Staff Continuing Education Credits Training

South Shore Mental Health offers clinical trainings on a wide variety of topics, on a monthly basis (September - June) through any of our six outpatient clinics at no cost to you. You may either attend these training live at a central location or at your home site through video conferencing technology. Trainings offered cover most licensing requirements. Staff may sign up for seminars through the Staff Development Calendar on the Intranet. All staff are eligible to participate.

Paid Time Off

To support a balance between work and family, South Shore Mental Health offers a generous time off package which includes vacation, sick, personal and holiday time. All salaried employees working a budgeted minimum of 30 hours per week (.75 FTE), are eligible for paid time off. Accruals shown are based on full time employment; part time employees receive pro-rated benefits.

Vacation

Less than one year of service	8 Hours per month
More than 1 year/less than 5 years	10 Hours per month
More than 5 years/less than 10 years	13.33 Hours per month
10+ years of service	16.66 Hours per month

Vacation accruals begin once you have been employed for 3 months. Vacation time may be carried over from year to year, but may not exceed two (2) times annual accrual.

Sick Time

Sick time accruals begin at the rate of 5.33 hours per month once you have been employed for 3 months. Sick time may be carried over year to year indefinitely.

Personal Time

Full time employees receive a bank of 24 hours of personal time annually. This occurs each year, during the first pay period in July. This time is pro-rated for all part-time employees and for new hires. Personal time may not be carried over from year to year and must be used by June 30th.

Holiday Time

South Shore Mental Health believes in time with family and friends and therefore recognizes the following Holidays:

New Year's Day	Labor Day
Martin Luther King Day	Thanksgiving Day
Memorial Day	Day after Thanksgiving Day
Independence Day	Christmas Day

The nature of our work, necessitates some programs remaining open during scheduled holidays. If an employee works, s/he will receive an additional 8 hours of holiday pay. Holiday pay is pro-rated for part time employees.



South Shore Mental Health

Employee Group Discounts

South Shore Mental Health has partnered with a number of vendors to provide a variety of discounts to our employees. Below you will find a list of the discounts available to staff. Since this list does change on occasion, please see the South Shore Mental Health website for the most up to date list.

If you are regularly scheduled to work at least .5 FTE (20 hours salaried) you may purchase tickets via payroll deduction. If you are regularly scheduled to work less than .5 FTE, you must bring a check payable to SSMH with you to human resources to purchase tickets.

AMC Theatres - \$6.00/Ticket www.amctheatres.com
(May not be good during 1st two weeks of release)

National Amusements - \$7.75/Ticket www.nationalamusements.com
(Good for all Shows)

Six Flags New England - \$25.00/Ticket www.sixflags.com/newEngland/index.aspx
(Available Memorial Day through Labor Day)

Verizon Wireless

Receive a 15% savings on monthly access service and equipment. For more information contact Jason Locke at Verizon Wireless (508) 505-0986 or Jason.Locke@verizonwireless.com

BJ's Wholesale Club

Enjoy \$10 savings off the normal membership fee, 15 Month membership year vs. 12 month membership year, and a second membership card at no additional charge.

** This discount is not available in store locations or on-line. For an application, please contact Cathy Joyce in Human Resources, cjoyce@ssmh.org or (617) 847-1950. For more information about BJ's visit www.bjswholesale.com

Mass Buying Power

Receive group discounts on automobiles, insurance, travel, home heating, major appliances, and more . . .

Contact Mass Buying Power directly at (866) 271-2196 or on-line at www.massbuy.com (click on "group member", both Sign-in and Password are *MBP*.)

Club Memberships

We offer discounted membership tickets to Universal Studios, Busch Gardens, Sea World and Sesame Place.

For more information or to purchase tickets, please contact Cathy Joyce at cjoyce@ssmh.org, or ext. 1950.

Rock Spot Climbing

At Rock Spot Climbing enjoy the physical activity, mental challenge, and friendly camaraderie. There are two gyms, one is located in Boston and the other in Lincoln, Rhode Island. Discount includes \$10 unlimited climbing pass or \$15 includes equipment and lesson. You must bring proof of employment (I.D. badge). For more details visit www.rockspotclimbing.com



***** This document is a summary only, not a legal document. Benefits outlined in this summary are subject to change. This summary in no way implies guarantee to pay, nor is South Shore Mental Health liable for any plan/policy stipulations not outlined or otherwise mentioned in this document. In the event of a discrepancy between this summary and the plan certificate, the plan certificate shall govern.***