

BENEFITS GUIDE 2010

Fletcher Allen is pleased to offer a comprehensive benefits package designed to meet the diverse needs of our large employee population. We have assembled this guide to provide you with valuable information about the many benefits we offer, as well as the options you have regarding your benefits plan.

We're here to help you understand and maximize your benefits – please don't hesitate to contact us at 847-2825, option 2, with any questions about your plan.



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BENEFITS GUIDE 2010

MEDICAL COVERAGE

Medical Plan administered by Vermont Managed Care (VMC)



Fletcher Allen offers two medical plan options

Fletcher Allen Preferred Plan: In-Network Coverage Only

Fletcher Allen Preferred Plus Plan: Both In-Network & Out-of-Network Coverage

You are eligible for coverage the first day of the month following your date of hire or benefits-eligibility date.	In-Network Fletcher Allen Preferred Plan Fletcher Allen Preferred Plus Plan When utilizing in-network providers, coverage is the same, regardless of plan.	Out-of-Network Fletcher Allen Preferred Plus Plan Preferred Plus is the only medical plan that provides out-of-network coverage.
Annual Deductible (does not apply to co-pays, pharmacy or mental health services) Includes Coinsurance? Includes Co-pays?	\$250 per person, up to \$750 for a family Yes No	\$500 per person, up to \$1,500 for a family Yes No
Annual Out-of-Pocket Maximum Includes Deductible? Includes Coinsurance? Includes Co-pays?	\$1,500 per person, up to \$4,500 for a family Yes Yes No	\$2,000 per person, up to \$6,000 for a family Yes Yes No
Lifetime Maximum Benefit	Unlimited	\$1,000,000 (out-of-network only)
Pre-Existing Condition Limit	None	None
Office Visit - Preventive Care	\$10 co-pay per office visit	Not Covered
X-Ray and Laboratory Services (Preventive)	Covered at 100%	After the deductible is met, you pay 30% coinsurance on the remaining charges, up to the annual out-of-pocket maximum.
Primary Care (includes routine well women, well child care)	\$10 co-pay per office visit	
Office Visit - Specialist Care	\$25 co-pay per office visit	
Office Surgery (Specialist)		
Second Opinion		
Maternity - Confirm pregnancy Prenatal/Postnatal Visits	\$10 co-pay for first office visit. Remaining visits covered 100%	
Hospice	Covered at 100%	
Routine Vision Exam (one visit every 24 months)	\$15 co-pay per office visit	Not Covered
Outpatient Physical, Speech and Occupational Therapy	\$10 co-pay for FAHC Provider only \$25 co-pay per office visit (up to 30 visits per year)	After the deductible is met, you pay 30% coinsurance on the remaining charges, up to the annual out-of-pocket maximum.
Chiropractic Care	Plan pays \$15 per visit (up to 12 visits per year)	Plan pays \$15 per visit (up to 12 visits per year)
Urgent Care/Fanny Allen WICC	\$25 co-pay plus coinsurance if applicable	\$25 co-pay plus coinsurance if applicable
Emergency Room	\$50 co-pay (waived if admitted) plus coinsurance if applicable	\$50 co-pay (waived if admitted) plus coinsurance if applicable
Hospital Inpatient Care	After the deductible is met, FAHC charges are subject to 5% coinsurance and other providers' charges are subject to 10% coinsurance, up to the annual out-of-pocket maximum.	After the deductible is met, you pay 30% coinsurance on the remaining charges, up to the annual out-of-pocket maximum.
Outpatient Surgery (doctor and hospital fees)		
Outpatient CT/MRI/Nuclear Scans		
X-Ray and Laboratory Services (Diagnostic)		
Skilled Nursing Facility (up to 120 days per year)		
Home Health Care	After the deductible is met, you pay 10% coinsurance on the remaining charges, up to the annual out-of-pocket maximum.	
External Prosthetic Devices	After deductible is met, you pay 20% coinsurance on the remaining charges, up to the annual out-of-pocket maximum.	
Durable Medical Equipment		
Infertility Treatment AI, IUI, IVF	After deductible is met, you pay 50% coinsurance. \$15,000 Lifetime Maximum Benefit. Must be a FAHC Provider.	Not Covered

2 When utilizing out-of-network coverage under the Preferred Plus Plan, payments are based on the allowable amount, which is the Reasonable and Customary charge determined by the Plan for the services provided. Even if your out-of-network services are pre-approved, you may be responsible for charges above the Reasonable and Customary charge.

You are eligible for coverage the first day of the month following your date of hire or benefits-eligibility date.	In-Network Fletcher Allen Preferred Plan Fletcher Allen Preferred Plus Plan When utilizing in-network providers, coverage is the same, regardless of plan.	Out-of-Network Fletcher Allen Preferred Plus Plan Preferred Plus is the only medical plan that provides out-of-network coverage.
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MENTAL HEALTH/SUBSTANCE ABUSE - CIGNA BEHAVIORAL HEALTH		
Inpatient	\$250 co-pay per admission	You pay 30%, no deductible
Outpatient (office visit)	\$25 co-pay per visit	
Outpatient (group therapy)	\$10 co-pay per visit	

PRESCRIPTION DRUG BENEFITS - CIGNA PRESCRIPTION DRUG PLAN		
Retail Pharmacy (up to 30-day supply)	\$10 generic, \$25 preferred, \$45 non-preferred Infertility: 50% coinsurance with a maximum annual benefit of \$2,000	You pay 50%, no deductible
Fletcher Allen Retail Pharmacies and Cigna Tel-Drug (up to 90-day supply)	\$20 generic, \$50 preferred, \$90 non-preferred	Not Covered

CONTACT INFORMATION & PROVIDER NETWORK DIRECTORIES	
Vermont Managed Care	1-802-847-4862 • 1-866-582-6836 • www.fahcpreferred.org
Cigna Behavioral Health	1-800-554-6931 • www.cignabehavioral.com
Cigna Prescription Drug Plan	1-800-622-5579 • www.cigna.com

Examples of How the Deductible & Coinsurance Process Works:

Example #1: You visit your primary care provider for your annual check-up which includes routine preventive lab work such as cholesterol screening. You will pay a \$10 co-pay for the office visit. This preventive lab work is covered at 100% and is NOT subject to the deductible or any coinsurance.

Example #2: You have a diagnostic x-ray performed at a Fletcher Allen site that costs \$1,750. If you have not paid any deductible yet for the year, you will pay the first \$250 of charges for the x-ray to meet that \$250 deductible. Your coinsurance will then be 5% of the remaining charges (\$1500 x .05 = \$75). Your total cost is \$325 (\$250 deductible + \$75 coinsurance).

Example #3: You have an inpatient hospital stay that costs \$12,000 and you have already paid your \$250 deductible for the year. You would be responsible for 10% of the charges (\$1,200) if your hospital stay was not at Fletcher Allen Health Care. If your hospital stay was at Fletcher Allen Health Care, your 5% coinsurance would be \$600.

DENTAL COVERAGE - NORTHEAST DELTA DENTAL	
Eligibility	First day of month following hire date or benefits-eligibility date.
Type of Plan	Network dental plan; use Northeast Delta network providers to receive the highest level of benefits.
Annual Deductible	\$25 per person, up to \$75 for a family
Annual Maximum Benefit	\$1500 per individual (All services except orthodontics, see below)
Preventive Services (oral exams, cleanings, x-rays)	100% coverage, no deductible. Please note: plan allows up to 4 cleanings per year and the cost applies towards your annual maximum benefit.
Basic/Restorative Services (fillings, root canals, simple extractions, periodontics)	80% usual and customary, after deductible.
Major Services (crowns, dentures, surgical extractions)	50% usual and customary, after deductible.
Orthodontia	50% usual and customary, \$1500 lifetime maximum per-person.
Contact Information & Provider Network Directory	1-800-832-5700 • www.nedelta.com

VISION COVERAGE - VISION SERVICE PLAN		
Eligibility	First day of month following hire date or benefits-eligibility date.	
	In-Network	Out-of-Network
Complete Eye Exam (once every 12 months)	Covered at 100% after \$15 co-pay	Covered up to \$35
Frames (once every 24 months)*	Covered up to \$130 after \$20 co-pay (co-pay applies to both frames and lenses)	Covered up to \$45
Lenses (once every 12 months)*	Covered at 100% (up to plan allowance)	Covered up to: Single \$25/ Bifocal \$40/ Trifocal \$55/ Lenticular \$80
Contact Lenses*	Covered up to \$130	Covered up to \$105
Contact Information & Provider Network Directory	1-800-877-7195 • www.vsp.com	

* Note: You may receive frames/lenses or contact lenses, but not both.

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CORE BENEFITS

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D INSURANCE) - UNUM

BASIC COVERAGE - 100% PAID FOR BY FLETCHER ALLEN

Basic Life	Coverage of two-times (2x) your annual base salary, rounded up to the nearest \$1,000, paid for by Fletcher Allen.
Eligibility Date	First day of month following hire date or benefits eligibility date.

OPTIONAL COVERAGE - EMPLOYEE-PAID

Employee Life/ AD&D Insurance	Purchase additional coverage equal to one to five times (1x-5x) your annual base salary (includes AD&D coverage). Costs based on age and coverage amount. Evidence of Insurability (EOI) is required if you are electing coverage for the first time or if you are requesting an increase in coverage.
Spouse	Purchase up to \$250,000 of coverage (in \$25,000 increments up to \$100,000 and then \$50,000 increments up to \$250,000) not to exceed the employee's basic and optional coverage amount. Costs based on age and coverage amount. Evidence of Insurability (EOI) is required if you are electing coverage for the first time or if you are requesting an increase in coverage.
Child Life	\$10,000 of coverage for each child. Coverage is for dependent children up to 19 years of age (25 if full-time student). Cost is the same regardless of the number of children covered. Evidence of Insurability (EOI) is required if you did not enroll during your initial eligibility period.
Contact Information	1-800-445-0402 • www.unum.com

SHORT TERM DISABILITY (STD) - UNUM - 100% PAID FOR BY FLETCHER ALLEN

Full-Time Employees (72 - 80 hours per-pay-period)	Eligibility begins after six months of employment. Benefits begin after 7 calendar days of disability. Benefit pays 60% of bi-weekly base earnings for up to 12 weeks.
Part-Time Employees (40 - 71 hours per-pay-period)	Eligibility begins after one year of employment. Benefits begin after 14 calendar days of disability. Benefit pays 45% of bi-weekly base earnings for up to 11 weeks for employees with up to 3 years of service. Benefit pays 60% of bi-weekly base earnings for up to 11 weeks for employees with 3 or more years of service.
Contact Information	1-866-717-4820 • www.unum.com

LONG TERM DISABILITY (LTD) - UNUM

BASIC COVERAGE - 100% PAID FOR BY FLETCHER ALLEN

Basic LTD	Basic LTD is fully paid for by Fletcher Allen. Benefits begin after a 90 day waiting period. Benefit equals 60% of pre-disability earnings up to a maximum benefit of \$10,000 per month.
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OPTIONAL COVERAGE - EMPLOYEE-PAID

Additional LTD	You may purchase an additional 6 ² / ₃ % benefit to bring your coverage level up to 66 ² / ₃ % of pre-disability earnings. Employee-paid rate is based on age and annual salary. Buy-up is only available when first benefit-eligible or during Open Enrollment.
Eligibility	First day of the month following hire date or benefits-eligibility date.
Contact Information	1-866-717-4820 • www.unum.com

403(b) RETIREMENT PLAN

Now is the best time to think about and plan for your future – and Fletcher Allen is pleased to provide a great retirement plan to help you prepare for it. There are two great advantages to our 403(b) program. First, you can make your personal contributions with pre-tax earnings – you save money while paying less taxes. Second, Fletcher Allen will make generous contributions to your account. Together, the contributions add up quickly.

Highlights of the Plan

Participation

All Fletcher Allen employees can participate in the 403(b) plan immediately upon hire. Fletcher Allen's employer contributions are available to full-time and part-time employees, and are subject to a 3-year vesting schedule. To enroll, please contact the Benefits Department at 847-2825, option 2 or Benefits_Compensation@vtmednet.org to request enrollment materials.

Employee Contributions

Your Contributions: You can begin making personal contributions immediately upon hire. You can contribute up to 50% of your pre-tax salary each pay period, up to \$16,500 in 2010.

Age 50+ Catch-up Contribution: This provision allows those age 50 and older the opportunity to defer additional pre-tax dollars. The Catch-up maximum amount is set annually by the IRS. In 2010 the limit is \$5,500.

Changing Your Contributions & Allocations: You can make changes to the amount you contribute at any time. To do this, simply complete a new Salary Reduction Agreement and submit it to the Benefits Department. You can also change your investment allocations at any time by working directly with the vendor.

Employer Contributions

Employer Basic Contribution: After six months of service, Fletcher Allen will begin making contributions to your account. The amount varies from 3% to 10% of your eligible earnings and is determined by adding your age and years of service together to calculate a "points" total. It is not necessary to make personal contributions in order to get this Employer Basic Contribution.

Your Age Plus Years of Service (points)	Fletcher Allen's Basic Contribution
Less than 40	3%
40-59	5%
60-79	7%
80+	10%

Employer Matching Contribution: After six months of service, if you contribute 3% or more of your earnings, Fletcher Allen will make a matching contribution equal to 2% of your eligible earnings. If you contribute less than 3%, the matching contribution will be pro-rated up to a maximum of 2%.

Contribution Example: Bill is 56 years old and has 4 years of service (point total of 60). His salary is \$1,000 per-pay-period pre-tax.

Bill's Personal Contribution is 3%; this equals \$30 pre-tax (\$780 annually)

FAHC Matching Contribution is 2%; this equals \$20 pre-tax

FAHC Basic Contribution is 7%; this equals \$70 pre-tax

Total FAHC Contribution is 9% or \$90 per-pay-period (\$2,340 annually)

Bill's total retirement plan contribution is \$120 per-pay-period or \$3,120 annually

For detailed information about the plan, please refer to the Retirement Plan section of the Intranet and look for the Summary Plan Description. You may request a copy by calling 802-847-2825, option 2.

2010 BI-WEEKLY PREMIUMS FOR MEDICAL, DENTAL & VISION INSURANCE

FULL-TIME EMPLOYEE (72-80 HOURS)	SINGLE	2 PERSON	FAMILY
Preferred Medical Plan:	\$44.00	\$87.75	\$116.50
Preferred Plus Medical Plan:	\$50.25	\$100.25	\$133.00
Dental Plan:	\$4.50	\$8.30	\$15.10
Vision Plan:	\$4.45	\$6.00	\$10.25
PART-TIME EMPLOYEE (60-71 HOURS)			
Preferred Medical Plan:	\$66.00	\$132.00	\$174.75
Preferred Plus Medical Plan:	\$75.25	\$150.50	\$199.25
Dental Plan:	\$6.35	\$11.65	\$21.15
Vision Plan:	\$4.45	\$6.00	\$10.25
PART-TIME EMPLOYEE (40-59 HOURS)			
Preferred Medical Plan:	\$88.00	\$176.00	\$233.00
Preferred Plus Medical Plan:	\$100.00	\$200.50	\$265.75
Dental Plan:	\$13.60	\$25.00	\$45.30
Vision Plan:	\$4.45	\$6.00	\$10.25

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FLEXIBLE SPENDING ACCOUNTS



Save Money: Use a Flexible Spending Account in 2010

Health Care and Dependent Care Accounts Provide Tax Break

You can save from 30% to 40% on many everyday health and dependent care costs by paying for them on a pre-tax basis. A Flexible Spending Account (FSA) lets you put aside money for these expenses before you pay state, federal, and Social Security taxes on those earnings.

You decide how much to put into your FSA each pay period and you then submit claims to take money out of your account. We all buy things like cold medicine, aspirin, and eyeglasses. We pay co-pays at doctors' offices and buy prescription drugs. And many of us pay for child care and braces. Your FSA lets you save on expenses like these by paying for them using pre-tax dollars.

Why enroll?

The big reason is to **save money**. Here are more great reasons to sign up:

- **It's covered!** Besides your co-pays, deductibles, prescriptions, and out-of-pocket dental and vision costs, your health care FSA is also good for **hundreds** of over-the-counter items and services. Your dependent care FSA covers day care, pre-school programs, and elder care services.
- **It's convenient!** Your FSA is built for maximum convenience, from on-the-spot access with the **WageWorks Card**, to great time-saving features like direct payments to providers and easy online tracking. And in 2010, you'll be able to submit claims online.
- **It's flexible!** You can pick just a health care account, just a dependent care account, or both.

What do you need to do?

Taking advantage of a Flexible Spending Account does require some planning and work on your part.

- **Plan Carefully – “Use It or Lose It”:** Per IRS regulations, you must forfeit your unused contributions. We cannot return any money you have left in your account.
- **Managing your account:** You'll need to submit claims for reimbursement and review your monthly statements to see if action is required on your part. And for many debit card purchases, you'll need to submit documentation to WageWorks to show that your claim is eligible to be reimbursed. The best documentation to submit is the Explanation of Benefits provided to you by your insurance carrier when a claim is processed.

Questions?

To talk to a trained expert who can help you make the most of your FSA, call **WageWorks** at 877-WageWorks (877-924-3967) Monday through Friday, 8am to 8pm. Information is also available at www.wageworks.com.

For detailed information about Flexible Spending Accounts, please see the Summary Plan Description available in the Benefits section of the Fletcher Allen Intranet site.

FSA Grace Period 2010 Dates

Plan Year: January 1, 2010 to December 31, 2010
 Claims Grace Period: January 1, 2011 to March 15, 2011*
 Claims Deadline: May 31, 2011

The claims grace period allows you to spend money contributed during the plan year until March 15, 2011. You have until May 31, 2011 to submit your claims.

Health Care Maximum Contribution: \$3,500
 Dependent Care Maximum Contribution: \$5,000 (if single or married filing jointly)

*To take advantage of the grace period you must be covered by the plan on the last day of the plan year (December 31, 2010).

LONG TERM CARE INSURANCE - CNA

- Provides you and your dependents with financial protection against the high cost of long term care (90 days or more) that is not covered by medical or disability insurance - including home care, assisted living, convalescent or nursing facilities.
- Guaranteed Benefit Option helps offset inflation. Automatic Benefit Increase feature available to offer further protection against inflation.
- Coverage available for employee, spouse, civil union partner, domestic partner, parents, parents-in-law, grandparents or grandparents-in-law.
- Rates are based on age and coverage level.

Contact Information | 1-877-777-9072 • www.ltcbenefits.com (password: fletchergtc).

COMBINED TIME OFF – MORE THAN VACATION TIME

Fletcher Allen Health Care offers a Combined Time Off (CTO) program that merges all vacation time, holidays, sick time, and personal days into one account to give you great flexibility and control in the management of your paid time off.

All full-time, part-time, and regularly scheduled special employees participate in the CTO program.

You begin to accumulate time off from the start of your employment or immediately upon becoming benefit-eligible. CTO is earned on each hour you work, up to 80 hours in a pay period. The rate at which you accumulate CTO is based on your position and your length of service at Fletcher Allen.

Full-time employees working 80 hours per-pay-period will earn 26 to 36 eight-hour days per year (208-288 hours per year). How much a part-time employee earns will depend on hours worked.

Your CTO “bank” is shown on your paycheck, where you will see a tally of time earned and taken, and your current balance. Your hours do rollover from year-to-year – but there is a limit to how much you can have in your bank. That limit is equal to one and a half times your annual accrual amount.

CTO is one of your most valuable benefits. We recommend you manage your time so that you will be prepared in the event of an illness or accident. As your time accumulates, you'll have opportunities during the annual Open Enrollment process to convert unused time into cash.

Fletcher Allen Health Care observes the following seven holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Eve
- Christmas Day

Converting Time-Off Into Cash

There are several programs that allow you to convert unused CTO into cash. These options are available only during the annual Open Enrollment event that occurs each November.

CTO Sell

Any full- or part-time employee can sell up to 40 hours of time, in 8 hour increments. If you choose to sell time, the hours will be deducted from your CTO bank and then multiplied by your base hourly rate to determine the total value. That value is then paid to you in equal amounts through the following year's 26 paychecks. The dollars flow into your paycheck as additional income. Many employees do this to help offset the premiums they pay for benefits. The only requirement to sell CTO is that you must have at least 40 hours of CTO remaining after the sold hours have been deducted from your bank.

CTO Cash-in

Cashing-in CTO time is another way to convert unused hours into take-home pay. This option provides you with a lump sum payment. Any full-time, part-time, and regularly scheduled special employees may cash-in CTO. During Open Enrollment, you decide how many hours to cash-in up to your authorized bi-weekly hours, and when in the following calendar year you would like to receive your cash. Taxes are withheld at the supplemental rate for any hours cashed-in. The only requirement to cash-in CTO is that you must have at least 40 hours of CTO remaining after the cashed-in hours have been deducted from your bank.

Flex-Time Off

All full-time employees receive extra time off at the beginning of each year. Based on his/her length of service, a full-time employee receives 8 or 16 additional hours of time off. This additional time off can be used as paid time away from work, or can be converted to cash the same way as CTO (see CTO Sell, above).

Service Benefit Dollars

Service Benefit Dollars are designed to reward long-term service. An employee with 10 or more years of service as of December 31 will receive Service Benefit Dollars the following year. The benefit ranges from \$200 to \$500 per year for full-time employees and is pro-rated for part-time employees. Service Benefit Dollars are paid out through the course of the year in equal per-pay-period amounts.

Years of Service	Service Credit Benefit Dollars Per-Pay-Period		
	Full-time (72-80 hrs)	Part-time (60-71 hrs)	Part-time (40-59 hrs)
10-14	\$7.70	\$5.77	\$3.85
15-19	\$11.54	\$8.65	\$5.77
20-24	\$15.39	\$11.54	\$7.70
25+	\$19.23	\$14.43	\$9.62

Additional information on these programs is available on our Intranet. Resources include: Combined Time Off Program Policy (C-02), Premium Pay for Fletcher Allen Observed Holidays Policy (B-07), and the CTO Accrual Chart.

Disclaimer: This brochure provides only a brief summary of the benefits available under the Fletcher Allen Health Care benefit programs. In the event of a discrepancy between this summary and the Plan Document, the Plan Document will prevail. Fletcher Allen retains the right to modify or eliminate these or any other benefits at any time and for any reason.



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MORE EMPLOYEE BENEFITS

Tuition Reimbursement and Personal Growth

The Organizational Development Department provides many opportunities for all staff to enhance their skills through educational programs. Programs include: short courses for staff and leaders offered throughout the year, customized workshops and team building programs. Our tuition reimbursement programs also support learning by offering financial assistance to staff enrolled in degree and certification programs. Eligible employees have an annual benefit ranging from \$2,000 to \$3,350. Call 847-9800 for more information.

Employee and Family Assistance Program

Our Employee and Family Assistance Program (EFAP) is a work-life resource designed to help you and your family deal with today's concerns so they don't become bigger problems. Through our counseling services we can help with everything from everyday stress to more severe feelings of anxiety or depression.

In partnership with EFAP, the Wellness Program offers you a worksite health management program. Our programs include worksite fitness challenges and wellness initiatives, health screenings, physical activity, weight management, stress management and discounts at a variety of health clubs. EFAP and Wellness can be contacted 24 hours/7 days a week at 847-2827.

Employee Referral

At Fletcher Allen, we are always looking for everyday heroes to join our team and we need your help. When you encourage your most talented friends, family members and professional acquaintances to apply for eligible positions, you may qualify for an Employee Referral Bonus of up to \$1000. To be considered, the first step is to have them enter your name on their online application. Each successfully hired referral you make may lead to a big reward! Call 847-2825, option 3 for more information.

GEM and Recognition Program

Everyone at Fletcher Allen plays a role in providing compassionate care. Our Recognition Program provides opportunities to acknowledge staff members who Go the Extra Mile (GEM) for our patients and their families, and for each other. The program includes awards you can give your peers, and, if you are a leader, to your employees. Please nominate a colleague who you see going above and beyond, and hopefully you can inspire someone, too!

Child Care Referrals

This service is offered free of charge to Fletcher Allen employees. Child Care Resource will do a full search to match your child care needs with a child care provider that offers compatible services. Services include referrals to child care programs with openings confirmed within the last month and detailed profiles on all referred providers. Visit www.childcareresource.org

Y's Time

The Fletcher Allen Y's Time Children's Center is a unique child care center set up specifically to help meet the needs of Fletcher Allen's employees. The center is operated by the Greater Burlington YMCA, which brings more than 25 years of child care experience to the center. Y's Time Children's Center is open from 6:30 am to 6:00 pm, Monday-Friday, and offers full-day care. Your child must be scheduled for 2 or more days each week. Call 338-9208 for more information.

Transportation Discounts

Fletcher Allen offers a 25% subsidy on all CCTA LINK tickets and passes for commuter buses. Fletcher Allen also offers discounted ferry passes for commuters. Just stop by the Security Office at the Medical Center Campus to purchase tickets and passes.

On-Site Banking and Financial Education

As a Fletcher Allen employee you can become a member of the New England Federal Credit Union (NEFCU), and enjoy free checking with all the perks, as well as low cost, convenient auto and home loans. NEFCU offers an array of seminars for everyone in your family. NEFCU is committed to being "your financial advocate." Visit www.nefcu.com/welcomefahc.php.

Employee Discounts

Many area companies and merchants offer discounts to our employees. There are discounts on cell phone contracts, automotive repair, electronics, entertainment, meals and lodging, gym memberships, and many other services and products. See the employee discount page on the intranet for a complete list. To take advantage of many discounts you will need to show your Fletcher Allen ID badge.

Paying For Meals With ID Card

Our employee food outlets offer reasonably priced meal options that include fresh, organic and local fare. You'll find locally-raised ground beef, many vegetarian choices and organic fair-trade coffee. Employees can use their ID badges to purchase food at MCC, UHC, and Fanny Allen and the cost will be automatically deducted from their paycheck.



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Fletcher Allen Health Care
Benefits Department • 151 OH5 • UHC Campus
1 South Prospect Street • Burlington, Vermont 05401-1429
(802) 847-2825 Option #2 • www.intranet.fahc.org



With eServices you can:

- View and change personal information, including your address, telephone number and emergency contact information.
- Review your current and past benefit elections.
- View your paycheck online and receive a copy via email.