

BENEFITS OFFICE 806 CITY HALL BUFFALO NY 14202

NEW EMPLOYEE BENEFITS PACKAGE

UNION AFFILIATION: BTF

If you have any questions please contact us at:

Telephone: (716) 816-3754

THE FOLLOWING FORMS ARE REQUIRED TO ESTABLISH YOUR BENEFITS:

- 1. Group Life Insurance Enrollment Form (no cost to you)
 - See attachment for details
- 2. Health Insurance Enrollment Form*
 - Review the enclosed health insurance comparison chart.
 - Call the Benefits Office to request the Health Insurance Application of your choice.
 - > The application will be processed upon your approval by the Board.
 - ➤ If you are receiving health insurance coverage from another source, you are eligible to participate in the waiver program, which entitles you to \$100 per month in-lieu of health insurance. Contact the Benefits Office at 816-3754 for a Waiver Program Enrollment Form and details.

*Family health coverage requires:

- For Spouse a copy of page 1 and 2 of your Federal Tax Return (black-out all financial information) or a copy of your marriage certificate (if married during the current year)
- For Dependent Children copies of birth certificates

3. Employee Acknowledgement

> Information concerning COBRA /HIPAA /Employee Responsibility

DENTAL & VISION BENEFITS - contact the Buffalo Teachers Federation at 881-5400

OPTIONAL BENEFITS

- Direct Deposit
 - ➤ A Payroll Form has been included for your convenience.
- ❖ 403(b) Tax Shelter Annuity or NYS Deferred Compensation Account*
 - Contact company of your choice. See attached listing of approved annuity companies.
- ❖ Flexible Spending Account* (a tax shelter for unreimbursed medical and dependent care expenses)
 - Completed application must be returned within thirty (30) days of your hire date or wait for open enrollment in November.

*For more information please visit our website at www.buffaloschools.org. Go to Human Resources; Benefits/Workers Comp.



BUFFALO TEACHERS FEDERATION LIFE INSURANCE ENROLLMENT/CHANGE FORM

Guardian Life Insurance Northeast Regional Office PO Box 26040 LehighValley, PA 18002-6040 Plan Holder: Buffalo Board of Education

Group Plan Number: 334052

Coverage: Basic Life (with Accidental Death & Dismemberment)

CLASS	AGE	VALUE
11	Age 70 and older	\$1,000
12	Age 60 but less than 70	\$3,600
13	Age 50 but less than 60	\$6,000
14	Less than age 50	\$12,000

EMPLOYEE INFORMATION

LAST NAME	FIRST NAME	MIDDI	LE INITIAL
STREET ADDRESS	CITY	STATE ZIP CO)DE
SOCIAL SECURITY NUMBER	DATE OF BIRTH	TELEP	HONE NUMBER
Marital Status: Single M	arried 🗌 Divorced 🗌	☐ Widowed	
BENEFICIARY DESIGNATION: (Include full proper name and rela		Klein, Husband)	
NAME:		RELATIONSHIP TO YOU:	: <u>.</u>
ADDRESS:		PHONE:	_
I hereby apply for the group benefit(s) is work and life insurance coverage for my a hospital or other health care facility, or	dependents will not take effec	t if a dependent, other than a	a newborn is confined to
I authorize my employer to take deducentributions are required for the insurknowledge. Any person, who, with intesubmits an application or files a claim contribution.	ctions from my pay or agre rance. The information pro ent to defraud or knowing th	ee that the contributions be vided above is true and con at he/she is facilitating a fr	e added to my dues; if rrect to the best of my aud against an insurer,
SIGNATURE OF EMPLOYEE			

Plan Comparison - BTF

CATEGORY	Plan A - BC/BS Traditional	Plan B - Plan of benefits formerly offered through IHA	Plan C - Plan of benefits formerly offered through Univera	Plan D - BC/BS POS Community Blue		
Surgeon/Anesthesiologist Fees (Inpatient/Outpatient)	Covered. Participating doctors accept payment as payment in full.	Covered in full. Covered in full.		Covered in full. Covered in full. Cover		Covered in full.
Doctor's Fees for Maternity Care	Covered. Participating doctors accept payment as payment in full.	Covered in full. Covered in full.		Covered in full.		
Cosmetic Surgery	Covered when required and necessary as determined by the insured's physician	Elective cosmetic surgery is not covered. We will, however, provide coverage for services in connection with reconstructive surgery per BCBSWNY medical guidelines.	covered. We will, however, provide coverage for services in connection with reconstructive surgery per BCBSWNY medical			
Doctor's Hospital Visits	Covered for 365 daily visits. Participating doctors accept payment as payment in full. Further visits covered by Major Medical.*	Covered in full.	Covered in full.	Covered in full.		
In-Hospital Consultations	Covered. Two per admission. Participating doctors accept payment as payment in full. Further consultations may be approved or will be covered by Major Medical.*	Covered in full.	Covered in full.	Covered in full.		
Emergency Services	Hospital charges covered in full. Surgical procedures and related services covered. Covered in full up to \$100 per calendar year, with additional benefits under Major Medical.	\$35 copayment for emergency room. Copayment is waived if admitted.	\$25 copayment for worldwide emergency room use. Copayment is waived if patient is admitted.	\$35 copayment for worldwide emergency room (ER) use including physicians' fees for life threatening emergencies. Copayment for emergency room waived if admitted.		

CATEGORY	Plan A - BC/BS Traditional	Plan B - Plan of benefits formerly offered through IHA	Plan C - Plan of benefits formerly offered through Univera	Plan D - BC/BS POS Community Blue
Well Child Care	Initial newborn exam and the first 6 well child visits covered for the baby's first year, when using a participating provider. Additional visits covered through age 19.	Covered in full. Covered in full.		Covered in full.
Diabetic Supplies	Insulin, oral agents, equipment, and supplies covered after deductible and 20% copayment. For Major Medical type riders with a separate prescription drug card, member may either pay prescription drug copayment or Major Medical copayment after deductible, whichever is less.	Diabetic durable medical equipment - \$8 copayment. Diabetic supplies up to a 30 day supply - \$8 copayment. Insulin up to a 30 day supply - \$8 copayment or RX copayment, whichever is less.	Diabetic durable medical equipment - \$5 copayment. Diabetic supplies up to a 30 day supply - \$5 copayment. Insulin up to a 30 day supply - \$5 copayment or RX copayment, whichever is less. No copay for dependents under age 19.	Diabetic equipment and supplies subject to \$5 copayment. Insulin and oral agents are covered, subject to prescription drug or office visit copayment, whichever is less. Certain items are subject to prior approval.
Outpatient X-Ray	Covered. Participating doctors accept payment as payment in full.	Covered in full.	\$5 copayment. No copayment for dependents under age 19.	Covered in full.
Outpatient Laboratory and Pathology	Covered. Participating doctors accept payment as payment in full.	Covered in full.	Covered in full.	Covered in full.
Alcohol & Substance Abuse Inpatient	Detoxification is covered in full. Rehabilitation is not covered.	Detoxification covered in full. Rehabilitation is not covered.	Detoxification covered in full for up to 7 days. Rehabilitation is not covered.	Up to 30 days per member per year of inpatient hospitalization for detoxification covered in full. Inpatient rehabilitation is not covered.
Alcohol & Substance Abuse Outpatient	Covered for up to 60 outpatient visits per calendar year covered. Participating doctors accept payment as payment in full.	\$8 copayment for up to 60 outpatient visits per member per calendar year.	\$5 copayment for up to 60 outpatient visits per member per calendar year.	\$10 copayment for 60 visits per member per calendar year.
Ambulance	Covered in full when medically necessary.	Covered in full when medically necessary.	Covered in full when medically necessary.	Covered in full when medically necessary.

CATEGORY	Plan A - BC/BS Traditional	Plan B - Plan of benefits formerly offered through IHA	Plan C - Plan of benefits formerly offered through Univera	Plan D - BC/BS POS Community Blue
Services Without a Referral	Not applicable.	Not applicable.	ot applicable. Not applicable. Not applicable	
Hospital Room & Board, Services & Supplies	Covered in full - 365 days by basic hospital coverage. Further benefits covered by Major Medical (semi-private room allowance).	Covered in full for unlimited number of days when medically necessary. Covered in full for unlim number of days when me necessary.		Covered in full for an unlimited number of days when medically necessary.
Out-of-Area Hospital Elective Admissions	Covered the same as in-area (all BCBSWNY hospitals accept payment as payment in full).	Covered in full if prior authorization has been obtained. If no prior authorization, payable under OON benefits.	Covered in full if prior authorization has been obtained. If no prior authorization, payable under OON benefits.	Covered in full if prior authorization has been obtained. If no prior authorization, payable under OON benefits.
Skilled Nursing Facility	Unlimited days for skilled level of care by major medical when admitted to a participating facility within 30 days of discharge from a hospital if continued skilled care is medically necessary. Custodial care is not covered.	Covered in full for up to 45 days when admission is authorized by BCBSWNY. Custodial care is not covered.	Covered in full for up to 45 days when admission is authorized by BCBSWNY. Custodial care is not covered.	Covered in full for up to 50 days per member per year when admission is authorized by BCBSWNY.
Home Health Care	Covered in full for up to 365 visits per calendar year from approved agencies in lieu of hospital or Skilled Nursing Facility stay, when ordered by a physician.	\$8 copayment per visit when approved by BCBSWNY.	\$5 copayment per visit when approved by BCBSWNY. No copay for dependents under age 19.	Specialist co-payment per visit.
Doctor's Office Visits and Medical Checkups	Covered by Major Medical.*	\$8 copayment per office visit.	\$5 copayment per office visit. No copay for dependents under age 19.	\$5 PCP/\$10 Spec. Plus Options: \$0/\$15 or \$5/\$10
Routine Physicals	Covered by Major Medical to \$50 per member per calendar year, not subject to deductible or coinsurance.	\$8 copayment per office visit.	\$5 copayment per office visit. No copay for dependents under age 19.	PCP copayment per office visit.

CATEGORY	Plan A - BC/BS Traditional	Plan B - Plan of benefits formerly offered through IHA	Plan C - Plan of benefits formerly offered through Univera	Plan D - BC/BS POS Community Blue	
Eye Care	Medical - covered by Major Medical.* Routine vision examinations are not covered.	Medical - \$8 copayment per office visit. One routine eye exam will be covered once every calendar year, subject to a copayment of \$10. Discounts on eyewear at Eye Med Vision providers.	Covered for a \$5 copayment. Discounts on eyewear at Eye Med Vision providers. No copay for dependents under age 19.	Medical - \$10 copayment per office visit. Routine vision exam once every two years with a \$10 copayment for adults. Annual vision exam for children age 14 and under who have documented refractive error. Discount on eyewear at Eye Med Vision providers.	
Prescriptions - Standard in Most Contracts	Dual copayment prescription: \$5 generic, \$10 name-brand. Oral contraceptives are covered. Accepted at all network pharmacies. Contact BCBSWNY for a list of all network pharmacies.	Three-tier prescription coverage: \$5/\$15/\$30 copayment per prescription for up to a 30 day supply when written by a participating physician and filled at a participating pharmacy. Oral contraceptives are covered.	Three-tier prescription coverage: \$5/\$10/\$25 copayment per prescription for up to a 30 day supply when written by a participating physician and filled at a participating pharmacy. Oral contraceptives are covered.	Three-tier prescription coverage: \$5/\$10/\$25 copayment per prescription for up to a 30 day supply when written by a participating physician and filled at a participating pharmacy. Oral contraceptives are covered.	
Mental Health Services Inpatient	Hospital stays covered up to 30 days per calendar year. Further days covered in full by Major Medical. NY State operated psychiatric hospital covered for 30 days per member per year. Physicians' fees covered for all covered inpatient days.	Hospital stays covered in full for up to 30 days including 30 physician visits per member per calendar year.	Covered in full for up to 60 days per calendar year; 30 days per admission.	Hospital stays and physician fees are covered in full for 30 days per member per calendar year for acute care.	
Mental Health Services Outpatient	Covered in full for 40 visits per member per calendar year.	Covered for up to 20 visits per calendar year. \$8 copayment per visit.	Covered for 20 visits per member per calendar year. \$5 copayment per visit. No copay for dependents under age 19.	20 visits per member per calendar year at the specialist copay	

CATEGORY	Plan A - BC/BS Traditional	Plan B - Plan of benefits formerly offered through IHA	tormerly offered through	
Chiropractic Services	Covered in full when medically necessary. Participating providers accept payment as payment in full.	\$8 copayment when medically necessary.	\$5 copayment when medically necessary. No copay for dependents under age 19.	\$5 co-payment for unlimited number of visits when medically necessary. No referral necessary.
Podiatrists	Covered for non-routine care. Participating providers accept allowance as payment in full.	Covered with an \$8 member copayment for medically necessary services. Routine foot care is not covered.	Covered with a \$5 member copayment for medically necessary services. Routine foot care is not covered. No copayment for dependents under age 19.	Specialist copayment when medically necessary. Routine foot care is not covered.
Outpatient Rehabilitative Therapy	Covered by Major Medical on doctor's orders for short-term restorative physical therapy. Participating providers accept the allowance as payment in full.	term restorative physical therapy	Covered with a \$5 copayment for up to 30 visits per year. No copayment for dependents under age 19.	Specialist co-payment per visit for short-term restorative physical therapy; up to 20 visits covered in a calendar year when authorized by BCBSWNY.
Prosthetic Devices (Artificial Limbs, etc.)	Covered by Major Medical.*	Internal is covered in full. External covered at 50%.	Internal prostheses covered in full. External not covered except for post-mastectomy prosthetics.	Internal prostheses covered in full. External not covered except for post-mastectomy prosthetics.
Durable Medical Equipment	Covered by Major Medical.*	50% coinsurance, up to \$1000 per member per calendar year.	Not covered except for diabetic equipment and supplies.	Durable medical equipment is covered at 20% copayment when arranged for by a BCBSWNY physician and received through a participating provider.
Unmarried Dependent Children	Effective July 1, 2011: General own employer, even if there is		ed to age 26, unless they have acc	ess to insurance through their
Out of Network	Not Applicable	20% coinsurance, \$250/\$500 deductible with an out of pocket max of \$2,000/\$4,000	20% coinsurance, \$200/\$400 deductible with an out of pocket max of \$3,000/\$6,000	20% coinsurance, \$250/\$500 deductible with an out of pocket max of \$2,000/\$4,000

For questions specific to coverage contact: Blue Cross @ 887-8880 or 1-888-299-2263

CATEGORY	Plan A - BC/BS Traditional	Plan B - Plan of benefits formerly offered through IHA	Plan C - Plan of benefits formerly offered through Univera	Plan D - BC/BS POS Community Blue
Major Medical	*Except where otherwise stated, BCBSWNY has a calendar year deductible of \$150 per individual (\$300 per family). Where the deductible applies, and when it has been met, Major Medical pays 80% of the Schedule of Allowances until benefits total \$2,000 per individual, (\$4,000 per family) then pays 100% of the Schedule of Allowances for that year. Unlimited lifetime max.	Not applicable.	Not applicable.	Not applicable.

BUFFALO CITY SCHOOL DISTRICT EMPLOYEE HEALTH INSURANCE ENROLLMENT FORM

RETURN FORM TO: Buffalo City School District

Benefits Department Room 806 City Hall Buffalo, New York 14202 Telephone: 816-3754

		NEW EN	ROLI	LMENT					
CHECK ONE:	L (Indemnity Plan)	☐ Plan I	B – Plan of	f Benefits for	merly offered t	hrough INDE	PENDENT	HEALTH (PC	OS)
☐ Plan C – Plan of Benefits formerly offered through U	UNIVERA (POS)	☐ Plan I	O – COMN	M. BLUE or	COMM.	BLUE Plus - (0	CIRCLE co-	pay choice: \$5/10	or \$0/15 (PCP/Specialist)
Applicant's Last Name	First Name	M	I Ho	ome Telephone	,	Alternate Tele	phone	Social Se	curity Number
Street Address		City	<u> </u>				State		Zip Code
Date of Birth	nry Care Physician –	Required (excep	t with Pla	nn A)			Email Add	Iress	
Marital Status: Single Married Date	te: / /	☐ Divor	ced Date	: /	/ 🗆	Widowed Da	nte: /	′ /	
Names of Eligible Dependents to be Covered	Date of Birth MM/DD/YY	Social Securit	y# Re	elationship	En	nail address			re Physician – Required ber (except with Plan A)
Spouse's Name				Husband Wife					
Dependent			=	Son Daughter					
Dependent				Son Daughter					
Dependent				Son Daughter					
Dependent				Son Daughter					
Is your spouse employed by or retired from th	e Buffalo City Sci	hool District?	Y	es N	o				
Does any individual listed above have addition	al health coverag	ge, including,	but not l	limited to I	Medicare? [Yes 1	No (Atta	ch a copy of	the card.)
IMPORTANT – PLEASE READ AND SIGN BELOW		6.1			EMPLOYI	ER SECTION	N – DO NO	OT COMPLE	те
Any person who knowingly and with intent to defraud any insu- application for insurance or statement of claim containing any I the purpose of misleading information concerning any fact mat-	naterially false informa	tion, or conceals fo	or Grou	ıp#:	Sul	Group:		Cla	ass:
insurance act, which is a crime, and shall also be subject to civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. I authorize any licensed doctor, hospital or other health care provider to provide my plan with any information requested concerning medical services I or members of my family have received, which the		rs Eligit	bility Date:			Medica	are A Date:		
		Retir	ement Date:			Medica	are B Date:		
plan determines is necessary for the operation and regulation of This information will be kept confidential.	f the plan.		Cove	rage:	Single	mily Uni	ion:	Sta	tus:
Applicant's Signature	Date		Grou	ıp Administra	ntor:			I	Date:

EMPLOYEE ACKNOWLEDGEMENT

COBRA

Under the Consolidated Omnibus Reconciliation Act (COBRA) of 1985, temporary group health insurance continuation plan is available to you and covered members of your family should you lose health insurance coverage through the District. COBRA requires employers to offer eligible persons who lose group health plan coverage, the opportunity to continue their group health insurance coverage at their own expense.

I acknowledge receipt of COBRA information and if married, I will discuss this notice with my spouse and other family members. I am aware that the complete COBRA Initial Notice is available on-line at <u>buffaloschools.org</u>.

HIPAA

The Health Insurance Portability and Accountability Act of 1996 ("HIPAA") requires group health plans to notify you about their policies and practices governing the confidentiality of your medical information. These policies and practices are first effective beginning April 14, 2003. Each Plan's privacy policy and practices protect confidential medical information that identifies you and relates to a physical or mental health condition or the payment of your health care expenses. This individually identifiable medical information is known under HIPAA as "protected health information" ("PHI"). Your PHI will not be used or disclosed by any Plan without a written authorization from you, except as described in the Plan's Notice or as otherwise permitted by federal and state medical information privacy laws.

I acknowledge receipt of HIPAA information from the Buffalo Board of Education. If married, I will discuss this notice with my spouse and other family members. I am aware that the complete Plan Notice is available on-line at <u>buffaloschools.org</u>.

EMPLOYEE RESPONSIBILITY

I understand that it is my responsibility, as an employee of the Buffalo Board of Education, to notify the Benefits Office within 30 days of any life changing event, such as divorce, death or the aging off of dependent children. I further understand that failure to do so, could result in unwarranted premium payments or submission of claims for ineligible dependents. In the case of events, such as marriage, birth and adoption, failure to report within 30 days will result in a delayed effective date of the additional coverage.

Print Name:			
Signature:		Date:	



BUFFALO BOARD OF EDUCATION

Payroll Department 814 City Hall Buffalo, NY 14202

Dr. James Williams Superintendent of Schools

Direct Deposit Enrollment / Change Form

To enroll in Direct Deposit, simply fill out **PART ONE** of this form and return it to the Board of Education Payroll Department. **Attach a voided check for each checking account**, not a deposit slip. If depositing to a savings account, ask your bank to give you the Routing/Transit Number for your account. It isn't always the same as the number on a savings deposit slip. This will help ensure that you are paid correctly.

	nges need to be	e made if you		up with them and they will forward the papervie Federal Credit Union, and those deductions
I hereby author entries to my a and to credit a	orize the Buffalo account at the any credit entrie	o Board of E financial inst es indicated	titution (hereinafter "Bank") indicated by the BOE to my account. In the ev	osit any amounts owed me by initiating the coon this form. Further, I authorize Bank to activent that the BOE deposits funds erroneously eed the original amount of the erroneous cred
			in full force and effect until the BOE a require 3-4 weeks to complete.	nd the Bank have received written notice from
Date:	Employe	e #:	Dept	Location
(Please Pri	nt Name)		E	
	must be for the		nd of account, along with amoun	t to be deposited, if less than your total
form. Make paycheck (No Payroll Depar 1. Bank Nan	SURE TO INDICATE TO CHECK WILL TEMPORE TEMPORE TEMPORE TEMPORE TO CHECK TO	ate what ki LL BE ISSU is the right t	JED TO YOU). If a negative check to make the necessary adjustments	is created due to excessive deductions
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form. Make paycheck (No Payroll Depared 1. Bank Name Routing/Transchecking 2. Bank Name Routing/Transchecking 3. Bank Nam	sure to indical CHECK WILL STATE THE SAVINGS me/City/State: Savings me/City/State: Savings me/City/State: Savings	Other	Account #: Account #: Account #: Account #: I wish to deposit: \$ Account #:	or Entire Net Amount or Entire Net Amount

Participating Service Providers Contact List Buffalo City School District

403(b) Tax Shel	ter Annuity Providers
AIG Valic	ING Life Insurance & Annuity Company
8465 Springbrook Ct	6225 Sheridan Drive, Suite 212
East Amherst NY 14051	Williamsville NY 14221
625-6066	626-3920
AXA Equitable Life Insurance Company	Mass Mutual Annuity Center
105 Roosevelt Avenue	147 Linwood Ave
Buffalo NY 14215	Buffalo NY 14209
832-4828 or 626-2500	881-2277
Citistreet (Metlife Resources)	Mass Mutual VA
6265 Sheridan Dr, Suite 200	6195 West Quaker Road
Williamsville NY 14221	Orchard Park NY 14127
626-0048	662-0070
Fidelity Management Trust Company	Metlife Insurance Company
201 South Main #200	150 Essjay Road, Suite 102 A
Salt Lake City Utah 84111	Williamsville NY 14221
1-800-343-0860	634-1515
First Investors Corporation	NY Life Insurance and Annuity
2430 North Forest Road, Suite 130	6400 Main St, Suite 110
Getzville NY 14068	Williamsville NY 14221
636-9535	631-2323
FTJ/L&M Financial	Sgrio Financial LLC
3820 Sheridan Drive	965 Union Road
Amherst NY 14226-1723	West Seneca NY 14224
839-1234	674-6700
GWN	The Legend Group
8070 Floss Lane	450 Corporate Parkway, Suite 102
Amherst NY 14051	Amherst NY 14226-1256
741-3163	837-3335

457 NYS Deferred Compensation
www.nysdcp.com or call 800-422-8463

All Buffalo City School District employees are eligible to have a payroll deduction for a 403(b) Tax Shelter Annuity and/or a 457 Deferred Compensation Plan.

Employee Assistance Program (EAP)

The Buffalo City School District has contracted with Employee Resources to provide an Employee Assistance Program for you. EAP is an assessment/referral service provided to help you and your family members when you have problems which may be interfering with your everyday functioning. We all have problems and we usually handle them, but occasionally we need help. Employee Resources has several EAP offices with day and evening hours for your convenience.

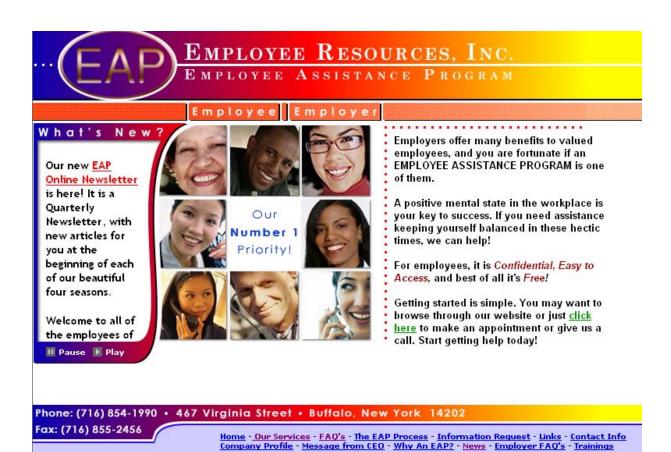
What types of issues does EAP address?

Stress ♦ Anxiety ♦ Parent/Child ♦ Sexual Abuse ♦ Grief ♦ Anger ♦ Job ♦ Legal Divorce ♦ Marital ♦ Financial ♦ Depression ♦ Alcohol/Drug Abuse ♦ Wellness

Telephone: (716)854-1990

Website: <u>employeeresources.com</u>

E-mail: eap@employeeresources.com



Wellness Resource Courtesy of Blue Cross/Blue Shield

Website: www.bcbswny.com





