

# FAQ Wage Parity

## What is it:

### What is wage parity?

Pursuant to Public Health Law § 3614-c(3)(a)(i), The required minimum rate of compensation for a home care aide, who perform Medicaid reimbursed work for certified home health agencies in NYC, Nassau, Suffolk, and Westchester counties, is divided between the statewide minimum wage which must be paid in cash wages plus a supplemental (benefit) rate which can be paid out in benefits instead of cash.

This benefit is a nontaxable fringe benefit which means, there are certain benefits that are not subject to federal income tax withholding and are excluded from gross income. These benefits are, in general, also not subject to social security, Medicare, or FUTA taxes and are not reported on Form W-2.

### What is this card for?

The benefit Leading Edge MasterCard gives you easy access to the funds in your benefit account.

### How much money goes to wage parity?

#### Westchester, Nassau and Suffolk Counties

Wages	As of 12/31/21	As of 10/01/22
Base Wage	\$15.00	\$17.00
Supplemental Wage	\$3.22	\$3.22
Total Compensation	\$18.22	\$20.22

Home Care Worker Wage Parity Minimum Rate of Total Compensation: [https://www.health.ny.gov/health\\_care/medicaid/redesign/mrt61/2017-10-31\\_wv\\_parity\\_min\\_nsw.htm](https://www.health.ny.gov/health_care/medicaid/redesign/mrt61/2017-10-31_wv_parity_min_nsw.htm)

#### New York City

Wages	As of 10/01/22
Base Wage	\$17.00
Supplemental Wage	\$4.09
Total Compensation	\$21.09

Home Care Worker Wage Parity Minimum Rate of Total Compensation: [https://www.health.ny.gov/health\\_care/medicaid/redesign/mrt61/2017-10-31\\_wv\\_parity\\_min\\_nyc.htm](https://www.health.ny.gov/health_care/medicaid/redesign/mrt61/2017-10-31_wv_parity_min_nyc.htm)

Total Compensation may be satisfied entirely through wages, or through a combination of wages, additional wages and or supplemental wages, with the following limitations:



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The Base Wage is the minimum amount of the Total Compensation that must be paid in cash wages directly to the home care aide as regular hourly wages for all hours worked, e.g., your hourly rate.

Supplemental Wages are the amount towards Total Compensation that employers may satisfy indirectly (PTO, Sick Time, Leading Edge Benefit Card)

*New York City ONLY*

Additional Wages are the amount of the Total Compensation that employers may satisfy through additional payments directly to home care aides for hours not worked and for differentials and premiums other than overtime. Examples include paid leave (vacation, holiday, sick and personal days) and differentials or premiums for certain shifts (nights, weekends, and holidays) or assignments (sleep-in or live-in work, care for multiple clients during the same shift). Additional Wages do not include overtime compensation required under the Fair Labor Standards Act (FLSA) or State minimum wage orders or extra compensation creditable toward required overtime compensation for hours worked in excess of normal, regular, or maximum daily or weekly hours. The Additional Wage portion can also be satisfied by increasing the Base Wage or Supplemental Wages by a corresponding amount.

*\*\*\*Keep in mind:* If a caregiver receives a greater Base Wage (because the coordinator offered more pay for a specific shift), they will receive fewer dollars allocated as Supplemental Wages, and the amount of money allocated to Wage Parity benefits will be less.

### What can I spend the funds on?

It can be used as

- Flexible savings (FSA)
- Dental & Vision health reimbursement arrangement (HRA)
- Dependent Care Account (DCA)
- Transit (TRN)
- Cellular plans
- Parking

This is limited to specific merchants based on the benefits eligible to the benefits plan.

### How do I get it?

#### Do I have to call to request my benefit card?

No. Employees do not need to apply for the benefit card and so there is no need to call to request a card.

#### Where does the card get sent?

The card will be sent to your home address on file.



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## Can it be sent to a different address?

No. The card must be sent to your home address unless you are live in and request to have it sent to patient home.

## Can I get more than one card?

No. Employees will only receive one card.

## When do I get my card?

A card will be mailed after first deposit. The card will be mailed on the last Friday of the month and can take up to 7-14 business days to receive.

## What if I did not get my card?

Call us and we will contact Leading Edge so that they may resend a new card.

## How to use it

### When do they deposit the funds on my card?

Deposits are made on the last Friday of the month. Deposit is based on the number of hours worked two months prior.

### Can I withdraw money from my benefit card?

No. Card cannot be used as an ATM and you will not be able to obtain "Cash back" when making purchases.

### What happens if I lose my card?

Call Leading Edge at 888-643-1434 and follow the prompts.

1. Press 1- English or 2- Spanish
2. Press 2 for Member/dependent of member
3. Press 2 for FSA account info.
4. Enter Social Security Number OR enter card number then #
5. Enter DOB as MMY followed by #
6. Press 2 to report stolen/ lost card
7. Press 1 for lost card
8. System will verify address in system if correct press 1 if not press 2 and they will ask for current address and update it.
9. "Thank you. A new card will be shipped to confirmed address within 7-10 business days". You have successfully requested a new card.

If unsuccessful at following prompt you may call Human Resources for further assistance.

### How should you use your card at the point of sale terminal?



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If you are offered a choice between debit or credit always select "CREDIT". For some purchases there may be a prompt to enter your pin. Your pin is your zip code. After you enter your pin, payment should go through.

## How can employees check their benefit card balance?

Download the App: From your App Store download Leading Edge Admin Wealth Care. You will need to provide an Employee ID #. This number will be your Social Security Number.

- Andriod:  
[https://play.google.com/store/apps/details?id=com.omni.fismobile&hl=en\\_US](https://play.google.com/store/apps/details?id=com.omni.fismobile&hl=en_US)
- Apple: <https://apps.apple.com/us/app/leading-edge-admin-wealthcare/id868735965>

Online: Go to <https://leadingedge.wealthcareportal.com/Page/Home> Click Register and fill in the required fields. Please note, the Employee ID will be your Social Security Number.

By phone: please follow these steps

1. Call Leading Edge at 888-643-1434
2. Press 1 English, 2 Spanish
3. Press 2 Member
4. Press 2 Health Savings Acct
5. Press 1 Access Card Info
6. Enter card number followed by #
7. Enter DOB as MMY followed by #
8. Press 1 for balance (Be sure to listen to the balance que in its entirety as there may be multiple accounts on your card)

If unsuccessful at any of the mentioned options, you may call Human Resources for further assistance.

## Where to purchase metro cards?

Metro Cards can be purchased at all subway stations, at the Station Booth, or at MetroCard Vending Machines.

## Do I need to activate my card?

No. You do not need to call to activate card. The card will be activated with the first swipe or online purchase. If prompted must always choose the credit option and enter zip code for the card to go through.

## Is there a list of merchants where card can be used?

No. Unfortunately there is no list. You should be able to use card in bigger pharmacies such as Walgreens, Rite Aid, etc. in the pharmacy section. For transportation, all stations have vending machines to buy Metro Cards from. It works for NJ Transit, LIRR, Metro North and other transit services as well. Card works with most cell phone providers like Verizon, T-



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Mobile, SimpleMobile, etc. Some medical offices may not be set up with the right merchant codes, but most often there should not be a problem with paying co-pays, medical bills, and other related medical expenses.

### What is an eligible expense?

- Medical and dental deductibles and copayments
- Eye exams, contact lenses and glasses
- Prescription drugs
- Orthodontia or other dental care
- Medical devices such as hearing aids and diabetic testing supplies

Flexible Spending Account (FSA) – Maximum of \$1800 per plan year. Funds used to pay for eligible medical expenses such as copays, prescriptions, dental care, contacts & eyeglasses, laser eye surgery, hearing aids, orthodontia, and chiropractic care. \*\*\*You also get exclusive discounts and free shipping from the FSA Online Store for eligible products at [www.fsastore.com/leadingedge](http://www.fsastore.com/leadingedge)

Dental & Vision Health Reimbursement Arrangement (HRA) – unlimited spend per plan year. Funds can be used to pay for various dental related services such as cleanings, root canals, braces and crowns as well as vision related items and services such as eye exams, eyeglasses, contacts, prescription sunglasses and more. If an expense is payable from both the FSA and HRA, the cost will be paid through the HRA first before any FSA funds are utilized.

Dependent Care Account (DCA) – You may separately elect to have an amount of your Supplemental Wage paid to an account to pay for eligible childcare expenses to a maximum of \$5,000 per plan year. There is no maximum per transaction can use up the full \$5000 per transaction. Funds can be used to pay for the costs of eligible dependent care while you are at work. Covered expenses include day care centers, nursery school, before school care, and after school care.

Transit (TRN) – Maximum of \$270 per month, \$3,240 per plan year. Funds can be used to purchase Metro Cards, LIRR, UBER Pool, Lyft Share, NJ Transit, and other various mass-transit passes.

Cell Phone (EPR) – Maximum of \$150 per transaction, \$1,800 per plan year. Funds can be used to pay for work related cell phone bills and services. This will cover any and all bills/services at authorized wireless retailers either in-person or online.

Parking (PKG) – Maximum of \$270 per month, \$3,240 per plan year. Funds can be used to pay for qualified parking expenses.

Detailed information regarding these benefits is contained in summary plan descriptions, and the Company's official plan documents. The Company has sole discretion to interpret the benefit plan documents, including questions of eligibility, availability or amount of benefits, terms, conditions, and limitations. The official plan documents and not this policy, any other document or verbal representation will govern the Company's determination of all questions regarding these plan benefits.



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## What are the benefits

### Which employee is Eligible for supplemental wages?

- Employees must be working in Westchester, Nassau, or Suffolk county or in NYC. It does not make a difference where the employee lives but rather where the employee works (where the patient lives)
- Employees must be working on a case which is reimbursed by Medicaid. Employees working on private pay cases are not eligible.
- PA's, HHA's, and PCA's are eligible.
- Employees must be earning a cash payment of less than the Total Compensation rate\*.
- In-service hours are considered as hours worked but it is not eligible for wage parity because the hours were not done at a patient's home.

### Is my benefit card health insurance?

No. Benefit card is not considered medical health insurance. The card is a supplemental wage. The card will not take place of health insurance.

### How does the supplemental wages work?

The difference between a caregivers \*Total Compensation (\$18.22/hr. or \$19.09/hr.) and their Base Wage is known as the Supplemental Wage.

This money will go into a "wage parity fund". The Wage parity fund will be a divided among three (3) types of benefits:

- PAID SICK TIME - For the first 1700 hours worked in a calendar year, \$0.57 per hour worked will be allotted to 'Paid Sick Time.'
- PAID TIME OFF - For ALL hours, \$0.57 per hour worked will be allotted for 'Paid Time Off.'
- LEADING EDGE BENEFIT CARD - Any remaining Supplemental Wages (after Administrative and Mobile Health fees are deducted) will be contributed to a 'Benefit Card,' which can be used for six distinct benefits.

#### As of 12/31/2021 Example

If the payrate is \$15.00 will receive the maximum supplemental wage of \$3.22 for a total compensation of \$18.22 of which \$0.50 will go to sick time, \$0.50 will go to paid time off, and the remainder, \$2.22 will go towards the benefit card.

If the payrate is \$17.50 will receive a supplemental wage of \$0.72, of which \$0.50 would go towards sick, \$0.22 would go towards PTO, and \$0.00 will go towards the benefit card. Once the employee accrues the yearly maximum of 56 hours of sick, they will stop accruing sick, and instead \$0.50 would go towards PTO and \$0.22 would go towards the benefit card.



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## As of 10/01/2022 Example

If the payrate is \$17.00 will receive the maximum supplemental wage of \$3.22 for a total compensation of \$20.22 of which \$0.57 will go to sick time, \$0.57 will go to paid time off, and the remainder, \$2.08 will go towards the benefit card.

If the payrate is \$17.50 will receive a supplemental wage of \$2.72, of which \$0.57 would go towards sick, \$0.57 would go towards PTO, and \$ 1.58 will go towards the benefit card.

Administrative fees: this is a total deduction of 9% of whatever will be put onto the benefit card each month.

Mobile Health fees: this is a total deduction of \$17.00 per month

### Sick time:

- You will accrue 1 hour of Sick Time for every 30 regular hours worked up to 56 hours per year.
- You can start to use Paid Sick Time once accrue at least 4-hours, which is the minimum you can use.
- You can accrue up to 56 hours in a single year
- No more than 40 hours of combined sick time or paid time off can be used in a single month
- You may carry over up to 56 hours of accrued sick time off from one year to the next.

### Paid Time Off:

- You will accrue 1 hour for every 30 hours worked.
- You can start to use Paid Time Off once accrue at least 4-hours, which is the minimum you can use.
- There is no limit to how many hours you can accrue per year.
- No more than 40 hours of combined sick time or paid time off can be used in a single month
- You may carry over up to 10 hours of accrued paid time off from one year to the next.

### Requesting sick time or paid time off

- All requests have to be made directly to your Coordinator.
- Paid time off requires minimum 2-week notice and for a time off request form to be completed. Time off request form will be provided by your Coordinator.
- Sick time requires minimum 2-hour notice.
- Payment will only be given if the request is documented and filed correctly.



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NOTE: If you are not on a case then you do not have a coordinator and therefore cannot use any accrued sick time or paid time off. Can only request time off when working on a case. Furthermore, if a caregiver does not have a minimum of 4 accrued hours left in his/her accrual bank, the time off will not be paid.

### **Can I opt out of the administrative and or mobile health fee?**

No. You cannot opt out of administration and or mobile health fees. These fees must be paid monthly. NOTE: If employees do not record hours/do not receive a deposit for 2 consecutive months then they will be charged an additional \$8.00 administrative fee for each month they do not record hours.

### **Can I opt out of the benefit completely?**

NOTE: The only way a caregiver would be able to opt out would be if the caregiver no longer met eligibility requirements. E.g., base rate is raised.

### **Is the supplemental (benefit) pay also given for overtime hours?**

No. Overtime rate is already over the minimum rate of total compensation for a home care aide therefore supplemental pay is not provided.



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