

The Royal Care Inc.

# 2026

## 員工福利手冊



給予康怡護理員業界領先的待遇和在居家護理行業中最全面的福利，確保您獲得真正應得的肯定與支持。



# 親愛的康怡護理員，

值此2026年來臨之際，我首先要向你們每一位表達我最誠摯的謝意。三十多年來，康怡護理公司有幸為紐約各地的家庭提供服務，而這份偉大成就的核心正是你們——我們優秀的護理員。你們對客戶的關愛、奉獻以及堅定的承諾，造就了康怡護理公司，使其成為現今值得信賴、受人喜愛、以社區為中心的護理機構。

在過去的一年裡，我在康怡護理公司的休息室、培訓課室和各區辦公室與你們中的許多人相遇。你們的故事和你們的熱情每天都在提醒我，為什麼護理員的角色是整個醫療保健系統中最重要的角色之一。你們為客戶提供舒適的服務、尊重和陪伴客戶、保證他們的安全。你們將人性化的服務帶入每一個家庭，讓客戶的家人安心。你們的工作無比珍貴，我們看到了你們，我們由衷地感謝你們，也承諾會全力支持你們。

在康怡護理公司，我們的使命始終圍繞著支持護理員，幫助您的成長和發展。您不僅是我們的員工，您更是擁有巨大潛力的個人和專業人士。正因如此，我們年復一年地投資於員工福利，以回報您的辛勤工作。2026年，我們很榮幸能夠繼續提供紐約市一流的護理員福利，旨在提升您的員工福利，支持您的家庭，並幫助您在康怡護理建立一個有意義且成功的職業生涯。

您對我們的員工福利和U@PERKS福利中心的反饋令人無比振奮。來自布朗克斯、布魯克林、皇后區及其他地區的護理員都分享了這些福利計劃如何幫助到他們，無論是提供必要的支持，還是讓他們享受片刻放鬆和充電的時光。得知這些資源正在改善您的生活，我感到非常自豪，因為您值得擁有最好的員工福利。

展望未來，我們將加倍努力，致力於提升和加強護理員的角色。這包括拓展培訓機會，加大對以價值為導向的護理服務的投入，並提供更多工具，幫助您不斷成長為技能嫻熟、自信的醫療保健專業人員。我們的目標很簡單：確保康怡護理公司每一位護理員都能獲得所需的幫助、認可和發展的機會。

康怡護理公司過去是，將來也永遠是一個大家庭。您是我們一切工作的核心，您的關懷照護塑造著我們的企業文化，您的奉獻精神和堅韌不拔每天都在激勵著我們。

感謝您為我們的客戶及其家人的生活帶來的非凡改變。我很榮幸能夠領導這樣一個機構，它建立在您的力量和愛心之上，並秉持著您對他人的關愛。

祝福您和您的家人在新的一年里節日快樂，萬事如意。讓我們攜手共進，共創2026美好輝煌。

致以最誠摯的謝意，



Josh Klein  
康怡護理公司首席執行官

**康怡護理的使命是提升我們護理員的生活和事業水平。**

Josh Klein  
康怡護理公司 首席執行官

# 解鎖優 越待遇

## 更多帶薪 休假

我們認為您的辛勤工作應當得到回報。您每工作一小時都會獲得相對應的帶薪病假和帶薪假期。

想像一下：作為我們團隊的全職員工，只要工作滿一年，您就可能有資格享受近 2 週的帶薪休假。



# 紐約市



## 56小時帶薪病假

每工作30小時獲得1小時：

- 每工作1小時可累積 0.033小時帶薪病假
- 每工作1小時可累積**\$ .65**美分

帶薪病假可以用於：

- 疾病或緊急醫療情況
- 照顧家庭成員
- 因學校等機構關閉，需要照看孩子，及其他情況



## 24小時帶薪假期

每工作75小時獲得1小時

- 每工作1小時可累積 **0.013**小時
- 每工作1小時可累積**\$ .26**美分

今年沒機會探望家人和朋友？

別擔心！未使用的累積帶薪假期，最多有24小時可結轉到下一年使用！

$$\begin{array}{rccccccc}
 \mathbf{\$22.19} & = & \mathbf{\$.91} & + & \mathbf{\$1.63} & + & \mathbf{\$19.65} \\
 \text{總時薪} & & \text{用於病假及} & & \text{員工保險} & & \text{基礎時薪} \\
 & & \text{帶薪假期} & & \text{或福利卡} & & \\
 \end{array}$$

$$\begin{array}{rccccccc}
 \mathbf{\$23.19} & = & \mathbf{\$.91} & + & \mathbf{\$1.63} & + & \mathbf{\$20.65} \\
 \text{假日時薪} & & \text{用於病假及帶薪} & & \text{員工保險或} & & \text{基礎時薪} \\
 & & \text{假期} & & \text{福利卡} & & \\
 \end{array}$$

# 拿騷郡, 韋斯切斯特郡



## 56小時帶薪病假

每工作30小時獲得1小時:

- 每工作1小時可累積 0.033小時
- 每工作1小時可累積\$.65美分

帶薪病假可以用於:

- 疾病或緊急醫療情況
- 照顧家庭成員
- 因學校等機構關閉, 需要照看孩子, 及其他情況

**\$21.32**  
總時薪

=

**\$.65**  
用於帶薪病假

+

**\$1.02**  
員工保險或  
福利卡

+

**\$19.65**  
基礎時薪

**\$22.32**  
假日時薪

=

**\$.65**  
用於帶薪病假

+

**\$1.02**  
員工保險或福利卡

+

**\$20.65**  
基礎時薪

# 附加薪金 選擇您的福 利項目

1

## 醫療保險

若您選擇員工保險，康怡將會支付100%的保費。三款計劃都無需自費，醫保計劃根據您上月的工作時長而定。

若您選擇員工及子女保險，您必須按月支付保費，不同計劃的保險收費不同。

—  
或  
—

2

## 福利卡

如果您的居住地址在紐約市，每工作1小時您可獲得 1.63美元或者如果您的居住地址在拿騷郡，每工作1小時您可獲得 1.02 美元存入福利卡。想要了解Melody福利卡的詳細資料，請參閱福利手冊第10-13頁查看詳情!

如果您需要幫助選擇保險計劃?

請致電福利部 718.851.3800  
分機422

# 醫療保險福利包括：

	高級計劃 120+ / 150+ 小時工作時長	中級計劃 80-120小時 / 150小時工 作時長	普通計劃 1-80 小時工作時長
子女保險費用 (每月)	\$195.88	\$184.41	\$142.11
自付額	\$0	\$0	\$6,850/個人, \$13,700/家庭
年度最高自付額上限	\$6,850/個人, \$13,700/家庭	\$6,850/個人, \$13,700/家庭	\$6,850/個人, \$13,700/家庭
預防保健	本計劃支付100%	本計劃支付100%	本計劃支付100%
<b>共付</b>			
家庭醫生門診	\$25	\$50	在未達到自付額之前您 需要自己付款
專科門診	\$25	\$50	達到自付額後支付\$0
影像檢查	\$250	\$400	
住院治療	\$250/天	\$500/天	
專業護理	\$500	\$1000	
<b>自付比例</b>			
急診室 (為醫療急救提供有限 服務)	您支付30%	您支付30%	在未達到自付額之前您 需要支付100%
孕婦保險 (分娩及住院服務)	您支付30%	您支付30%	達到自付額後支付\$0
耐用醫療設施	您支付50%	您支付50%	
處方藥 (僅包副廠藥)	零售掛號費: \$10/處方 郵購掛號費: \$30/處方	零售掛號費: \$10/處方 郵購掛號費: \$30/處方	零售掛號費: \$10/處方 郵購掛號費: \$30/處方

如果您在指定月份沒有工作，您可以加入我們的 **Cobra** 計劃：

月費：高級計劃 - \$402.96 中級計劃 - \$394.72 普通計劃 - \$364.35

您選擇

的是Melody  
福利卡?



# 福利卡可用於：



## 交通費

每月不超過150美元的津貼可用於火車、地鐵、巴士、共享拼車、渡輪通行證以及靠近工作地點或公共交通站點的停車費用。



## 電話費

每月不超過150美元支付電話費或購買手機。



## 兒童保育

合法的育嬰與托兒服務。



## 牙科及視力

無限次數的牙醫和眼科醫生訪問。



## 醫療費用

任何醫生、健康或實驗室費用，診斷、治療、緩解、預防疾病的費用，醫療設備、用品和診斷設備。



您也可以自行支付費用，然後保留發票以便向Melody報銷。

每年最多可投入2200美元至一個「EBHRA (增強型個人健康儲蓄賬戶)」，可用於以下用途：

嬰兒護理  
感冒及過敏  
隱形眼鏡和框架眼鏡  
糖尿病護理  
診斷產品  
消化道健康  
牙套及矯正  
眼部、耳部護理

家庭計劃  
女性護理  
急救  
足部護理  
高科技健康產品  
家庭健康護理  
口腔護理  
緩解疼痛

皮膚及個人護理  
戒煙產品  
防曬護理  
旅行必須品  
皮膚護理防曬產品  
維他命和保健品

# 創建您的 線上帳戶

**01**

前往 [melodybenefits.com/register](https://melodybenefits.com/register) 註冊。

**02**

填寫並提交您的個人信息。

**請注意：**您的員工ID編號是您的社會安全號碼。

**03**

請記得打開手機提醒，以接收所有重要的短信通知。每當有款項存入您的帳戶，以及新功能和特別折扣更新時，您都會收到通知。

隨時在 [www.Melodybenefits.com](https://www.Melodybenefits.com) 查看您的福利卡餘額。



掃描此處了解更多信息



掃描此處了解更多

# 附加 福利





醫療保險不包的項目也能獲得保障！

### 意外

意外無法避免。當您不幸遇上受保障的意外，Aflac能夠為您支付醫療賬單！

### 住院

住院費用通常較高。Aflac能夠幫助您減輕因住院引起的經濟負擔。

### 短期喪失工作能力

當不幸短期喪失工作能力時，如何維持生活開銷呢？Aflac能夠在您恢復的時候為您提供一定的經濟來源！

以及更多！

## 401K

今天為明天儲蓄！

- 退休儲蓄計劃為您提供稅率優惠的方式來為您的將來儲蓄。
- 您在帳戶中存入的金額越多，長期來看您可能會節省的金額就越多。

### 福利

- 方便的自動薪資扣款
  - 稅前或稅後退休金儲蓄供款
  - 複利收益，可以真正累積
  - 延稅儲蓄
- 以及更多！



- 不用再等到發薪日！在發薪日之前，提前支取部分工資。
- 在有需要時支取您已賺得的工資。
- 資金可轉入銀行賬戶、借記卡、支付卡或預付卡，多種方式任您選擇。
- 便捷的客戶服務：您可以下載APP應用程序，7天24小時的在線客服全天候為您答疑解惑。
- 只需登入 Viventium ESS，並註冊到 ViventiumPay即可輕鬆完成註冊。

# U@ Perks

康怡護理員現可在位於包括紐約市、新澤西州、康涅狄格州以及賓夕法尼亞州的7個福利中心地點享受服務。

## 預約服務

英文或西班牙語請致電:

**718.972.1300**

中文請致電:

**718.925.2487**

ROY

# U@ Perks 服務



## 彩妝服務

由專業人士為您提供個性化彩妝服務。無論您需要柔和的日常彩妝還是華麗的宴會晚妝，我們的化妝師都能滿足您的要求，為您的聚會做好準備。

## 美髮

我們提供理髮、吹髮、拉直或捲髮服務。我們使用全天然無刺激的美髮產品，帶給您完美的體驗。我們使用無毒且無動物測試的美髮產品。



## 健康食品和飲料

您可以盡情享用由我們內部營養師定制的健康食品和飲料。我們堅信真正的健康源於內在。在福利中心探索各種美味又營養豐富的選擇。



## 美甲

創意美甲或法式美甲我們經過認證的專業美甲師為您提供指甲護理或光療指甲護理。包括去角質、補水和創意美甲。



## 咖啡和茶吧

您可以在我們的自助咖啡和茶吧享用現煮飲品。

我們的咖啡和茶吧提供超級自動意式濃縮咖啡機、非接觸式過濾水系統及奢華散茶等。



## 免費無線上網

在我們的U@ PERKS福利中心，您可以盡情放鬆，享受免費Wi-Fi和健康小吃。

前往我們任何一個U@ PERKS福利中心，享受免費高速Wi-Fi。



## 冥想室

(僅限布魯克林)

# 了解您的 工資單

查看詳細解析，了解如何閱讀您的工資單。  
以下頁面將解釋您收入的各個組成部分，  
包括時薪、扣款和福利，幫助您了解總薪資  
是如何計算的。以下範例供您參考。



# 收入及福利明細

1 **\$19.65**  
基礎時薪



**The Royal Care Inc**  
6323 14th Avenue  
Brooklyn, NY 11219  
(718) 851-3800

**Personal Earning Statement**



Name: \_\_\_\_\_ Emp/#: \_\_\_\_\_ SS#: \_\_\_\_\_  
Address: XXX-XX-XXXX  
City, State Zip: \_\_\_\_\_

Pay Period: From: 12/31/2024 To: 01/06/2025      Pay Date: 01/11/2025      Voucher No. 1070521

Base Wages													
Earnings	Date	Time In	Time Out	Memo	Hours	Rate	Gross	WP Rate	Total Rate per Hour	Taxes	Exemptions	Amount	YTD
Holiday Worked	01/01/25	08:52	15:52	Patient Name	7.00	\$20.10	\$140.70	\$2.54	\$22.64	Social Sec.	\$40.43	\$926.70	
Regular	01/02/25	09:11	16:11	Patient Name	7.00	\$19.10	\$133.70	\$2.54	\$21.64	Medicare	\$9.46	\$216.70	
Regular	01/02/25	18:00	01:00	Patient Name	7.00	\$19.10	\$133.70	\$2.54	\$21.64	Federal	\$45.47	\$1,039.46	
Regular	01/03/25	09:06	16:06	Patient Name	7.00	\$19.10	\$133.70	\$2.54	\$21.64	NY State	\$24.76	\$566.29	
Regular	01/04/25	09:02	16:02	Patient Name	7.00	\$19.10	\$133.70	\$2.54	\$21.64	NY Local	\$17.38	\$397.51	
OverTimePrem.	01/06/25				0.00	\$0.00	\$19.10			NY Paid Leave	\$3.33	\$76.45	
Regular	01/05/25	09:10	16:10	Patient Name	5.00	\$19.10	\$95.50	\$2.54	\$21.64	NY Disability	\$0.60	\$13.80	
REGULAR-OT	01/06/25	09:10	16:10	Patient Name	2.00	\$19.10	\$38.20						
<b>Total Current Hours</b>					<b>42.00</b>		<b>\$828.30</b>						
<b>Total Gross Wages</b>							<b>\$828.30</b>						
<b>Total YTD Gross Wages</b>							<b>\$14,946.85</b>						

Your Paid Time Off (YTD)			
Type	Accrued	Used	Balance
Sick Leave	51.87	0.00	51.87
Vacation Leave	20.76	0.00	20.76

Wage Parity			
Paid Time Off			
Memo	Accruals	Amount	Total
Sick Leave	42.00	\$ 635	1.39
Vacation Leave	42.00	\$ 255	0.56

Benefits			
Memo	Hours	Rate	Total
INS or Ben Card	40.00	\$1.65	\$66.00
Current Month Benefit Card			

**Important Notes**  
For wage disclosure purposes: OT rate based on the weighted average of regular rates for period ending 1/4/2025 is 28.65

**Direct Deposits**

ABA No.	Account No.	Amount
026013673	XXXXXXXXXX	\$68.87
<b>Total Direct Deposit</b>		<b>\$68.87</b>

**Royal Perks**

U@  
Your Level: Silver

2 **快速收益統計**

明確顯示每週您可用於累積帶薪休假的工作時間。

3 **\$1.63**

每小時工作所得福利金額可用於您選擇的 Melody 福利卡或健康保險。

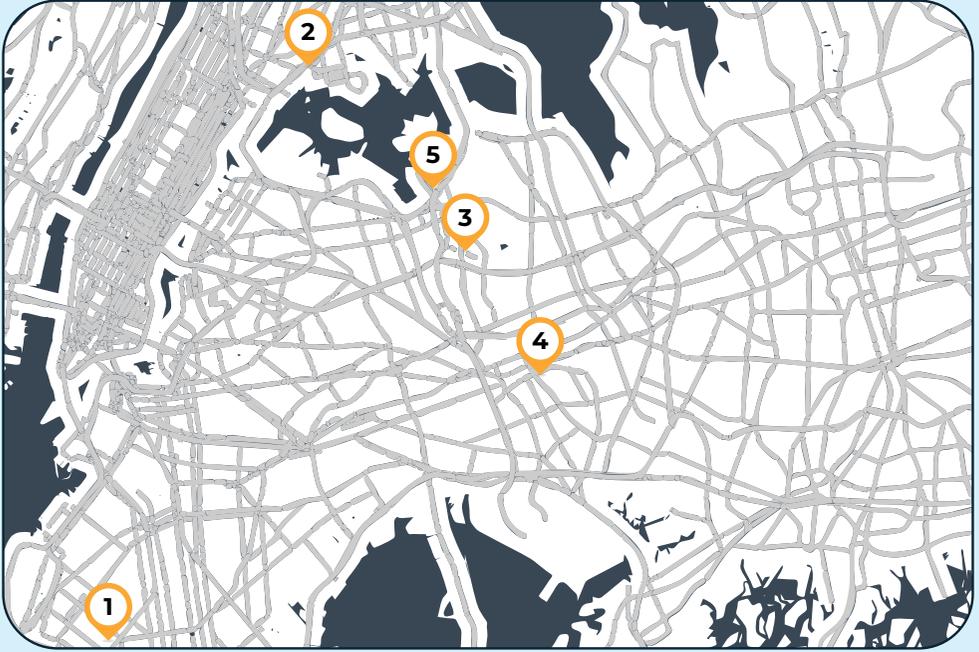
4 **\$.65 / \$.26**

每工作1小時可以獲得的帶薪病假和假期。

5 **U@Royal**

Royal Perks 會員可以免費享受U@PERKS 福利設施。

# 康怡護理讓您獲得更高的工資



## 地址

- 1** 布魯克林 — 總部辦公室  
6323 14th Avenue,  
Brooklyn, NY 11219
- 2** 布朗士  
798 Southern Blvd, 1st Floor,  
Bronx, NY 10455
- 3** 法拉盛  
136-21 Roosevelt Ave, #403,  
Flushing, NY 11354
- 4** 牙買加  
168-04 Jamaica Avenue,  
Jamaica, NY 11432
- 5** 康怡短期護理公司 (法拉盛)  
30-50 Whitestone Expressway, Suite 304,  
Flushing, NY 11355

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聯繫我們: 718.851.3800 | [info@royalcare.nyc](mailto:info@royalcare.nyc) | [www.royalcare.nyc](http://www.royalcare.nyc)



# How to Get the Most from Your Retirement Plan Benefit

Steps you can take now—to be prepared later

## Welcome to John Hancock

Your employer is partnering with John Hancock to offer a retirement plan benefit that gives you a tax-advantaged way to save for your future. Register your account and enroll now, if you haven't done so already!

## Let's Get Started!

Your retirement plan is one of the most important sources of income you'll have when you retire. To help you get started, you'll need to answer two important questions: "How much can I put away each payday?" and "How should I invest?". Let's take them one by one.



## The Benefits of Participating

- Convenient automatic payroll deductions
- Pretax contributions
- Compound earnings that can really add up
- Tax-deferred savings
- And more



## NEED HELP WITH ENROLLMENT?

Call us at **855-JHENROLL (543-6765)**.

# Register

Register your account to help keep it secure. Go to [myplan.johnhancock.com](https://myplan.johnhancock.com) or download John Hancock's retirement app. Either way, you'll find a convenient, safe way to access your retirement account.



**DOWNLOAD  
JOHN HANCOCK'S  
RETIREMENT APP**



Android



iOS

Enter your information, including:

## Your contract number

**802543**

Then follow these steps:

1. Create a username and password,
2. Choose your challenge questions and answers, and
3. Confirm your information, and you're all set!

If you're joining for the first time, after you register, click "**Enroll now**"

## You'll need your enrollment access number

**146495**

# Save for Tomorrow, Today

You can contribute as much of your salary as you want each payday—up to plan or IRS limits. The more you contribute to your account, the greater the impact of compounding (when your earnings are reinvested and generate their own earnings) and the more you're likely to save over the long term.

**There's a cost to waiting.** Consider that the earlier you start saving, the more time your money has the potential to grow.

## TIP

Even a 1% increase in your contribution amount can make a big difference. Use the online retirement planner at [myplan.johnhancock.com](https://myplan.johnhancock.com) or the mobile app to see how changing your current contribution amount can make a big difference. You can change your contribution rate at any time.\*

## Example

Let's say your take-home pay is usually \$500 per week. If you want to save \$50, your take-home pay should be \$450. But, if you save on a pretax basis, your take-home pay would be \$460, which is only \$40 less. You'll contribute \$2,600 per year and lower your annual income taxes by \$525.

**Here's how that \$50 could add up over time:**



This hypothetical example assumes \$0 savings, a 5% annual rate of return, and contributions of \$50 per week/\$217 per month. It assumes no withdrawals and does not take into account investment fees. There is no guarantee that the results shown will be achieved, and the assumptions provided may not be reflective of your situation.

## WAYS TO INVEST

Your retirement plan offers a wide range of investments that match your retirement goals and risk tolerance. And you can choose the option that works best for the level of involvement you want to have.

### Level of involvement

**Do it yourself by selecting and managing your investments.** Choose a mix of investments from the plan's options (build your own portfolio).

**Determine which type of investor you are, such as conservative or aggressive.** Choose a professionally managed portfolio targeted to your risk tolerance (target-risk portfolio).\*

**Have investment professionals do it for you.** Choose a professionally managed portfolio targeted closest to your expected retirement date (target-date fund).



Choosing investments within different asset classes (such as cash, bonds, and stocks) is called diversification. Dividing your money among those groups is called asset allocation. Using both approaches when selecting your investments can help you find the right balance of risk and reward to fit your situation.



\* Check your plan's investment lineup to see which options are available.

Neither asset allocation nor diversification guarantees a profit or protects against a loss. An asset allocation investment option may not be appropriate for all participants, particularly those interested in directing their own investments.

There is no guarantee that any investment strategy will achieve its objectives.

# Not Yet Ready to Make a Choice?

Your money will be invested in the plan's "default" investment option. You can return at any time to update or change your investments. Whatever you choose, be sure to review your investments periodically and make adjustments as needed.

## TIP

Take the Risk Quiz to find out which type of investor you are. Go to [jhriskquiz.com](http://jhriskquiz.com) or scan the QR code.

Your quiz results may change over time. We encourage you to take the risk quiz each year to ensure that your risk profile accurately matches your risk tolerance.



## Access hands-on tools and educational resources to help you get financially fit



### Track

View your account details at a glance, including balance, rate of return, and investments, making it easy to monitor progress toward your retirement goal.



### Analyze

Take a closer look at your cash flow, spending habits, and debts to help manage your budget.



### Combine

Consider combining your retirement accounts from past employers to see your total retirement savings in one place. Contact us at **800-555-5165** for more information.†

† Available for plans using John Hancock's Consolidation Services; rollovers are subject to the provisions of a company's plan. As other options are available, participants are encouraged to review these options to determine if combining their retirement accounts is suitable for them.

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## YOUR RETIREMENT AT YOUR FINGERTIPS

Go to [myplan.johnhancock.com](http://myplan.johnhancock.com) or John Hancock's retirement app to review, manage, and personalize your plan for retirement whenever it's convenient for you.



## QUESTIONS ABOUT YOUR ACCOUNT?

Details about your plan's features, investment options, contribution limits, calculators, and more can be found online or on the retirement app—or call us anytime at **800-395-1113**.

# Get Help with Expenses Health Insurance Doesn't Cover

## Aflac for Royal Care Employees

Like many Americans, you may have been blindsided by an unexpected medical bill. Did you think, "But I have health insurance. I should be covered?" That's why there's Aflac. We help with benefits health insurance doesn't provide—and that's peace of mind when you need it most. Let us help protect your financial security.

## Aflac Supplemental Benefits

Our portfolio of group and individual insurance plans provides a mix of options to help control costs, attract and retain employees, and help keep them happy, healthy and feeling protected.

SCAN QR CODE



Aflac

ROYAL  
CARE



## Short-Term Disability:

How would you pay your bills if you're disabled and can't work? An Aflac short-term disability insurance policy can help provide you with a source of income while you concentrate on getting better.



## Accident:

Accidents happen. When a covered accident happens to you, our accident insurance policy pays you, unless assigned otherwise cash benefits to help with the unexpected medical and everyday expenses that begin to add up almost immediately.



## Hospital Confinement Indemnity:

Hospital stays are expensive. An aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.



## Critical Illness (Specified Health Event):

An Aflac specified health event insurance policy is designed to help with the costs of treatment if you experience a covered health event.



## Whole or Term Life:

With Aflac's whole life or term life insurance, you can rest easy knowing that your family will have financial security when they need it most.

This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. The policy/certificate has limitations and exclusions that may affect benefits payable. Refer to the specified policy/certificate for complete details, benefits, limitations, and exclusions. For availability and costs, please contact your Aflac agent.

Individual coverage is underwritten by Aflac. Group coverage is underwritten by Continental American Insurance Company (CAIC), a wholly owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, coverage underwritten by Continental American Life Insurance Company. For individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by Aflac New York. Continental American Insurance Company | Columbus, SC. WWHQ | 1932 Wyrnton Road | Columbus, GA 31999.

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