2020 Benefits at a Glance

Benefits are effective on the first day of the month following 30 days of employment except where otherwise noted.

**Health First Medical Group 401(k) Retirement Savings Plan (Milliman)**

- You can contribute 1% to 75% of your salary before-tax through payroll deduction starting the first day of the month following 30 days of employment.
  - **Associates < age 50:** Maximum contribution of $19,500 a year
  - **Associates age 50+:** Maximum of $25,000 per year
- **Employer contributions:** Begin after one year (1,000 hours), starting after the next semi-annual Open Enrollment (January 1 and July 1 each year). 3% of your basic pay every pay period regardless of your contributions to the plan.
- **Vesting:** 100% from enrollment. See Summary Plan Description for details.

**Life Insurance**

- **Basic Term Life:** 1x annual salary (employer paid)
- **Supplemental Term Life:** 1 to 6x annual salary (Associate paid)
- **Dependent Life Insurance**: for spouse and child(ren)
  - Evidence of Insurability required if Life Insurance is more than $500,000 ($30,000 for spouse) and for annual open enrollment increases and for status changes.
  - Maximum coverage allowable – $1 million

**Short-Term Disability**

- 60% or 70% benefit (Associate paid) begins on the 15th calendar day of disability for a maximum of 11 weeks.

**Long-Term Disability**

- Basic 40% benefit (employer paid)
- Supplemental (optional) purchase: 50% or 60% benefit (Associate paid).* Begins on the 91st calendar day of disability.
  - Evidence of Insurability required for increases to 50% or 60% during open enrollment.

**Accidental Death and Dismemberment (AD&D)**

- Covers accidental bodily injury that directly causes dismemberment (e.g., the loss of a hand, foot or eye) or death.
- Up to 6x annual salary, maximum of $1 million for associate. Coverage for spouse and children cannot exceed 50% of Associate’s coverage.
Personal Time Off (PTO) (Full-Time and Part-Time Benefits-Eligible Associates)
PTO may be used for vacations, holidays, personal time and sick days. In this table, 1 PTO Day = 8 Hours and accrual rates are based on working full time. PTO amounts are pro-rated for various work schedules.

<table>
<thead>
<tr>
<th>Length of Service in Benefit-Eligible Position</th>
<th>Accrual Rates</th>
<th>Maximum Accrued Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year (0–11 months)</td>
<td>22 days/year (6.7693 hours/pay period)</td>
<td>264</td>
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<tr>
<td>1–2 years (12–35 months)</td>
<td>23 days/year (7.0769 hours/pay period)</td>
<td>276</td>
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<tr>
<td>3–5 years (36–71 months)</td>
<td>25 days/year (7.6923 hours/pay period)</td>
<td>300</td>
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<tr>
<td>6–8 years (72–107 months)</td>
<td>28 days/year (8.6153 hours/pay period)</td>
<td>336</td>
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<tr>
<td>9–11 years (108–143 months)</td>
<td>30 days/year (9.2308 hours/pay period)</td>
<td>360</td>
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<tr>
<td>12–14 years (144–179 months)</td>
<td>31 days/year (9.5384 hours/pay period)</td>
<td>372</td>
</tr>
<tr>
<td>15–19 years (180–239 months)</td>
<td>33 days/year (10.1538 hours/pay period)</td>
<td>396</td>
</tr>
<tr>
<td>More than 20 years (240+ months)</td>
<td>35 days/year (10.7692 hours/pay period)</td>
<td>420</td>
</tr>
</tbody>
</table>

Other Benefits Available
See details on individual benefits in the Showcase of Benefits book
- Direct deposit of paycheck into bank institution of your choice (where available)
- 50% discount on hospital inpatient services
- Child care services at Melbourne Pro-Health & Fitness Center
- Associate discount in Health First Hospital Cafeterias and Gift Shops
- Badge swipe payroll deduction for Associate purchases in Health First Hospital Cafeterias and in Gift Shops
- Payroll deduction for Activities Committee area movie tickets
- Farmington Voluntary Benefits, including permanent life insurance, critical illness insurance, accident insurance, legal insurance, identity theft protection, and pet insurance and discounts

Disclaimer: This is a summary and does not provide all the details of the plans listed. The actual terms of the plans are contained in the plan documents or certificates of coverage and are more fully explained within the Showcase of Benefits book.