

2019 Benefits at a Glance

Associates

Benefits are effective on the 1st day of the month following 30 days of employment except where otherwise noted.

Health Insurance Full-time/Part-time

Health First Health Plans

- Open-Access for Primary Care Physicians and Specialists
- EPO Primary, EPO Plus and EPO Choice plans
- Prescription and Vision riders
- Health First Family Pharmacy prescription discounts
- Complimentary Active&Fit nationwide fitness center membership for covered associates and dependents. Active&Fit gyms are available nationwide. Health First Pro-Health & Fitness Centers are part of the program.

Dental Full-time/Part-time

Delta Dental

- Offers 3 Plans: Basic Plan, Plus Plan and Premium Plan
- Orthodontic coverage available for Plus and Premium plans

Life Insurance Full-time/Part-time

Lincoln Financial Group

- **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 over \$500,000 (\$30,000 for spouse) and for annual open enrollment increases and for status changes.
**Maximum coverage allowable – \$1,000,000

Short-Term Disability Full-time

Lincoln Financial Group

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

Long-Term Disability Full-time

Lincoln Financial Group

- 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.

Health Care & Dependent Care (Flexible Spending Accounts-FSAs) Full-time/Part-time

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- Associates are able to set aside pre-tax money through payroll deduction to pay for eligible medical or daycare expenses in FSAs for:

Accidental Death & Dismemberment (AD&D) Full-time/Part-time

Lincoln Financial Group

- 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 \$1,000,000 for associate. Coverage for spouse and children cannot exceed 50% of Associate's coverage.

Employee Assistance Program (EAP) All Associates

Personal Assistance Services

- Short-term counseling and referral for longer-term services for a variety of needs.
- All Health First Associates and their dependents are eligible for up to six free, confidential sessions per incident.

Compassionate Leave Full-time/Part-time

Paid time off for scheduled work days following the death of family member

- Up to 24 hours (*full-time* benefit-eligible Associates)
- Up to 12 hours (*part-time* benefit-eligible Associates)

Jury Duty Full-time/Part-time

Paid time off for jury time served for *full-time* and *part-time* benefit-eligible Associates on scheduled work days.

Leaves of Absence All Associates

- **Family Medical Leave of Absence (FMLA)** — Eligible after one year and 1,250 hours of employment
- **Medical** — Non-FMLA
- **Personal** — Eligible after one year of employment
- **Military** — Available anytime Associate has to be absent for active U.S. Military duty

Pro-Health & Fitness Centers Membership

Three locations: Melbourne, Merritt Island and Viera

- Enrollment fee of \$100 is waived for all associates.
- Full-Time/Part-Time benefit-eligible Associates are eligible for free membership. Immediate family members not covered by Health First Health Plans receive discounted membership to Pro-Health.

- **Health Care Spending Account** (Associates are eligible after the 1st of the month following 30 days of employment or at the next Open Enrollment period.)
- **Dependent Care Spending Account** (Associates are eligible upon hire.)

Tuition Reimbursement

- Available after 3 months of employment in a *benefit-eligible position*
- Must maintain *full-* or *part-time* status
- Must be a Health First-approved institution (degree-seeking or program (non-degree or technical))

*Reimbursement level is based on letter grade (A, B, or C, S, and P only)

Full-time/Part-time

- Annual Reimbursement Benefit (per calendar year):
 - Full-time Associates:** Up to \$1,500* Undergraduate/Technical; up to \$4,600* Graduate degree; up to \$3,000 Bachelor of Science in Nursing (BSN); and up to \$5,000 Master of Science in Nursing (MSN).
 - Part-Time Associates:** Up to \$750* Undergraduate/Technical; up to \$2,300* Graduate degree; up to \$1,500 BSN; and up to \$2,500 MSN.

Health First, Inc. 401(k) Retirement Savings Plan (Milliman, Inc.)

For all Health First entities except Health First Medical Group

- You can contribute 1% to 75% of your salary through payroll deduction before-tax and/or Roth after-tax starting the first day of the month following 30 days of employment.
 - Associates < age 50:** Maximum contribution of \$18,500 a year
 - Associates age 50+:** Maximum of \$24,500 per year
- Employer contributions:** Begin the first day of the month after 30 days of employment
 - Matching employer contribution of 40 cents for every \$1, up to a maximum of 8% of Associate pay
- Vesting:** 1 year = 0%, 2 years = 20%, 3 years = 40%, 4 years = 60%, 5 years = 80%, 6 years = 100%

Health First Medical Group 401(k) Retirement Savings Plan (Milliman, Inc.)

- 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 \$18,500 a year
 - Associates age 50+:** Maximum of \$24,500 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% basic of your pay every pay period regardless of your contributions to the plan.
- Vesting:** 100% from enrollment. See Summary Plan Description for details.

Personal Leave Accrual & Maximum Chart (Full-Time & Part-Time Benefits Eligible Associates)

**Days Accrued Annually

Length of Service	PL Days Accrued Annually	Maximum Hours Accrued
0 – 11 months (< 1 year)	17 Days (5.2308 hours per pay period)	25.5 days / 204 hours
12 – 59 months (1-4 yrs. 11 months)	18 Days (5.5385 hours per pay period)	27 days / 216 hours
60 months – 119 months (5-9 yrs. 11 months)	22 Days (6.7693 hours per pay period)	33 days / 264 hours
120 months – 239 months (10-19 yrs. 11 months)	27 Days (8.3077 hours per pay period)	40.5 days / 324 hours
240 months (>20 years)	30 Days (9.2308 hours per pay period)	45 days / 360 hours

Sick Leave Bank Accrual & Maximum Chart (Full-Time & Part-Time Benefits Eligible Associates)

**Days Accrued Annually

Length of Service	SL Days Accrued Annually	Maximum Hours Accrued
0 – 11 months (< 1 year)	11 Days (3.39 hours per pay period)	60 days / 480 hours
12 – 59 months (1-4 yrs. 11 months)	11 Days (3.39 hours per pay period)	60 days / 480 hours
60 months – 119 months (5-9 yrs. 11 months)	11 Days (3.39 hours per pay period)	60 days / 480 hours
120 months – 239 months (10-19 yrs. 11 months)	11 Days (3.39 hours per pay period)	60 days / 480 hours
240 months (>20 years)	11 Days (3.39 hours per pay period)	60 days / 480 hours

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)
- Automobile Insurance payroll deduction feature (ChoicePlusAdvantage)
- AAA Auto Club South (via payroll deduction on annual basis)
- MetLife Group Critical Illness and Accident Plan, Cancer and Hospital Plans
- 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, Au Bon Pain, and in Gift Shops)
- Payroll deduction for Activities Committee area movie tickets (see details)
- Voluntary Benefits, including permanent life insurance, critical illness insurance, accident insurance, legal insurance, identity theft protection, and pet insurance and discounts

**PL & SL are accrued in hours. For the purpose of this table, 8 hours equals 1 day.

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