



2020 Benefits at a Glance

Associates

Benefits are effective on the first 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

Healthcare and Dependent Care (Flexible Spending Accounts-FSAs) Full-time/Part-time

TASC

- Associates are able to set aside pre-tax money through payroll deduction to pay for eligible medical or daycare expenses in FSAs for:
 - **Healthcare Spending Account** (Associates are eligible after the first of the month following 30 days of employment or at the next Open Enrollment period.)
 - **Dependent Care Spending Account** (Associates are eligible upon hire.)

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

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 \$19,500 a year
 - **Associates age 50+:** Maximum of \$25,000 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)

- 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 Full-time/Part-time

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- **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 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

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- 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) Full-time/Part-time

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- 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.

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.

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.

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

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)

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.

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

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.

Tuition Reimbursement

Full-time/Part-time

- Available after six 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)
- 100% reimbursement upon earning a grade of A, B, C, S or P. No reimbursement is paid for grades of D, F, I or U.
- 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.

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.