



Benefits Summary

Available to regular status employees who work a minimum of 24 Control Hours per week.

The coverage effective date is the first of the month following the date on which you become benefit eligible.

Health Insurance

Southcoast Health Plan

- > Medical Benefits administered by Health Plans Inc. (HPI) a subsidiary of Harvard Pilgrim Health Care
- > There are two plan options to choose from:
 - The Southcoast Health Plan includes coverage for out-of-network providers.
 - The Southcoast Health Value Plan excludes coverage for out-of-network providers except in an emergency.
- > Prescription drug benefits administered by CVS Caremark

Dental Insurance

- > Administered by Delta Dental of Massachusetts
- > There are two plan options to choose from:
 - The Southcoast Dental Plan offers orthodontia coverage for all ages covered, and a calendar year maximum benefit of \$1,500.
 - The Southcoast Dental Value Plan excludes orthodontia services and a calendar year maximum benefit of \$1,000.

Vision Insurance

- > Administered by VSP
- > A voluntary benefit that employees may purchase to enhance vision benefits

Life and AD&D Insurance

- > Administered by Lincoln Financial Group
- > Southcoast provides Basic Life and AD&D insurance of 1X annual base salary to a maximum of \$200,000
- > Additional Life Insurance — Employees may purchase up to 5X annual base salary to a maximum of \$1,000,000
- > Optional Spouse Life Insurance — Employees may purchase from \$10,000 to \$50,000 in increments of \$10,000
- > Optional Child Life Insurance — Employees may purchase \$10,000

Long-term Disability Insurance

- > Administered by Lincoln Financial Group
- > Southcoast provides a core benefit of 50% of monthly base pay, up to a maximum benefit of \$7,500 per month
- > 60% Buy-Up — Employees may purchase the enhanced benefit which provides 60% of monthly base pay, up to a maximum benefit of \$15,000 per month
- > Upon approval, benefits begin after 180 days of disability

Short-term Disability Insurance

- > Administered by Lincoln Financial Group
- > Employees may purchase a weekly benefit of 60% of basic earnings to a maximum of \$1,500.
- > Upon approval, benefits begin after 7 days of non-occupational illness, and can collect up to 26 weeks.

Flexible Spending Accounts

- > Administered by National Benefit Services (NBS)
- > Health Care Account maximum annual contribution = \$2,750
- > Dependent Care maximum annual contribution = \$5,000

Available to regular status employees who work a minimum of 20 Control Hours per week

Tuition Assistance

- > Southcoast provides up to \$2,500 reimbursement per academic year, reimbursed at 75% for full time employees, pro-rated for part time employees
- > Eligible after completion of 3 month wait period

Earned Time Off

- > Southcoast provides a consolidated paid time off program that may be used at the employee's option for vacation and/or days off for other personal reasons.
- > Holidays are separate: 8 designated holidays; 3 floating holidays. Availability based on date of hire/eligibility.
- > Eligible to accrue on date of hire
- > Eligible to use accrued time after completion of 3-month wait period

Benefits available to all employees

Southcoast Partnership Plan

- > 403(b) defined contribution plan administered by Transamerica Retirement Solutions
- > Employees are eligible to participate upon hire and will be automatically enrolled. Unless you choose otherwise, each pay period 2% of your pay will be deducted from your paycheck before taxes and contributed to your account automatically. Please see the Automatic Enrollment Notice for more information.
- > The first of any month once you meet the eligibility requirements Southcoast provides a 100% match up to a maximum of 6% dollar-for-dollar of your employee contribution.
- > All employee and employer contributions are immediately vested.

HealthQuest Wellbeing Program

- > Participate in the Virgin Pulse Wellbeing program, onsite wellbeing classes, such as, Yoga, Zumba, Mindfulness, etc. (availability is subject to change)
- > Eligible on date of hire

Employee Assistance Program

- > Southcoast provides a comprehensive and confidential counseling benefit staffed by licensed counselors to employees and their immediate family members to work through difficult issues and problem-solve effective solutions.
- > Eligible on date of hire

Employee Discount Program

- > Receive discounts from participating area merchants as a Southcoast employee
- > Eligible on date of hire

Voluntary Benefits

529 College Savings Plan

As college costs rise, start saving for college now through a 529 College Savings Plan. Benefit available to all employees.

Long Term Care Insurance

Helps with the cost of nursing home or home care expenses, a gap that many of us have in our financial planning process.

Care Assistance through Bright Horizons

Offers discounted access for Southcoast employees to an enormous self-service base of child care, homework help, senior care, pet care, homecare services and more through Bright Horizons!

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These summaries do not describe all terms, conditions and limitations. Refer to the applicable Summary Plan Descriptions located on the Benefits Information intranet page for details.

Note: Any depiction of days in this policy refers to eight-hour days. Employees who work schedules with different standard hours should convert these "days" to their own schedule.

[†]Exempt and Team Leader employees should refer to policy SHS-ADM-HR-5.22. Managers should refer SHS-ADM-HR 5.5.

Voluntary Benefits *continued*

These benefits will be available to benefit eligible employees scheduled to work at least 24 hours per week. A link to make elections will be available within PeopleSoft upon completion of your core benefits elections. Plan premiums will be a consolidated post tax payroll deduction. As you review these options, consider the changes and challenges the COVID-19 pandemic places on all of our lives. Southcoast Health does not sponsor or subsidize these benefits.

Critical Illness Insurance

Pays a benefit directly to you in the event you are diagnosed with a covered condition (such as Cancer). You can use this benefit any way you choose to help pay for medical plan costs or to offset added expenses due to the illness such as added child care or transportation costs, etc.

Hospital Indemnity Insurance

Provides a financial benefit if you or a covered family member are admitted or confined to a hospital due to an accident or illness. Hospital indemnity insurance benefits can help pay for out-of-pocket costs, such as health insurance copays and deductibles. Similar to our medical plans, if you are admitted to one of the Southcoast Health Hospitals, you will receive an increased benefit.

Southcoast[®] Health

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Please note: Southcoast employees covered by a collective bargaining agreement should refer to their contract for specific benefit information. 3/21

Whole Life Insurance

Completes your life insurance protection, providing a cost-effective benefit your loved ones can use to cover funeral costs and any other final expenses, such as shared credit card debt or unpaid medical bills.

Identity Theft Protection

Offers a comprehensive defense to limit your chances of experiencing fraud and restore your identity if it does become compromised. It includes credit monitoring, an expert to help restore your identity and more.

Pet Insurance

Helps cover medical care costs, including veterinarian visits, X-rays, prescriptions, surgeries and more. Pet Insurance is offered in 2021 by a new carrier, Nationwide, which offers options that provide a flat pricing regardless of the age of your pet.