

Benefits Summary

Flexible Benefits Plan — 2023



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.

Medical 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

Employee Medical Insurance Bi-Weekly Contribution Rates (Rates by Control Hours)*

*The bi-weekly rate is deducted from your paycheck before taxes are calculated unless you instruct otherwise.

Southcoast Health Plan	2023 Employee Contributions (Biweekly)				
	Hourly Rate Bands				
	Band 1 \$0-\$16.99/hr	Band 2 \$17-\$23.99/hr	Band 3 \$24-\$79.99/hr	Band 4 \$80-\$99.99/hr	Band 5 \$100+/hr
33+ Hours					
Employee Only	\$131.04	\$138.33	\$145.61	\$156.53	\$167.45
Employee plus Spouse	\$247.40	\$261.14	\$274.89	\$295.50	\$316.12
Employee plus Child(ren)	\$229.51	\$242.26	\$255.01	\$274.14	\$293.27
Family	\$289.66	\$305.75	\$321.84	\$345.98	\$370.12
24-32 Hours					
Employee Only	\$169.22	\$178.62	\$188.03	\$202.13	\$216.23
Employee plus Spouse	\$320.49	\$338.29	\$356.10	\$382.80	\$409.51
Employee plus Child(ren)	\$297.23	\$313.74	\$330.25	\$355.02	\$379.79
Family	\$375.42	\$396.28	\$417.14	\$448.43	\$479.71

Southcoast Health Value Plan	2023 Employee Contributions (Biweekly)				
	Hourly Rate Bands				
	Band 1 \$0-\$16.99/hr	Band 2 \$17-\$23.99/hr	Band 3 \$24-\$79.99/hr	Band 4 \$80-\$99.99/hr	Band 5 \$100+/hr
33+ Hours					
Employee Only	\$38.46	\$38.46	\$38.46	\$38.46	\$38.46
Employee plus Spouse	\$215.86	\$227.85	\$239.84	\$257.82	\$275.82
Employee plus Child(ren)	\$200.47	\$211.61	\$222.74	\$239.45	\$256.15
Family	\$252.19	\$266.20	\$280.21	\$301.22	\$322.24
24-32 Hours					
Employee Only	\$149.48	\$157.79	\$166.09	\$178.55	\$191.00
Employee plus Spouse	\$279.55	\$295.08	\$310.61	\$333.90	\$357.20
Employee plus Child(ren)	\$259.55	\$273.97	\$288.39	\$310.02	\$331.65
Family	\$326.79	\$344.94	\$363.10	\$390.33	\$417.56

Health Plan Premium Savings - Bi-weekly	
Well-being & Tobacco-Free	\$38.46
Well-being only	\$19.23
Tobacco-Free only	\$19.23

This will appear as a separate earning on your bi-weekly paycheck to offset some of your employee medical contribution.

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.

Employee Dental Insurance Bi-Weekly Contribution Rates (Rates by Control Hours)*

*The bi-weekly rate is deducted from your paycheck before taxes are calculated unless you instruct otherwise.

Southcoast Dental Plan	2023 Employee Contributions (Biweekly)
33+ Hours	
Individual	\$6.93
Family	\$20.04
24-32 Hours	
Individual	\$10.79
Family	\$31.16

Southcoast Dental Value Plan	2023 Employee Contributions (Biweekly)
33+ Hours	
Individual	\$5.87
Family	\$16.95
24-32 Hours	
Individual	\$9.12
Family	\$26.37

Employee Vision Insurance Bi-Weekly Contribution Rates (Rates by Control Hours)*

*The bi-weekly rate is deducted from your paycheck before taxes are calculated unless you instruct otherwise.

Vision Insurance

> Administered by VSP

> There are two plan options to choose from:

- The Vision Plan provides enhanced savings on eyeglasses, contact lenses, annual frame replacement and more.
- The Vision Value Plan provides standard savings on eyeglasses, contact lenses, every other year frame replacement and more.

Vision Plan (Bi-weekly)	
Individual	\$4.87
Ind. & Spouse	\$9.73
Ind. & Child(ren)	\$10.40
Family	\$16.63

Vision Value Plan (Bi-weekly)	
Individual	\$2.76
Ind. & Spouse	\$5.51
Ind. & Child(ren)	\$5.89
Family	\$9.42

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 ThrivePass

> Health Care Account maximum annual contribution = \$ 3,050

> Dependent Care maximum annual contribution = \$5,000

continued other side

Available to all 24hr benefit-eligible employees. Southcoast Health does not sponsor or subsidize these benefits.

VOLUNTARY BENEFITS

Enroll in the benefits below in the employee benefit portal, Everyday Benefits. With trusted advice from experts on a wide range of topics and solutions that have been reviewed for quality and reliability, Everyday makes it easy for you to make smart decisions on the things that matter most. Plus, Everyday members receive preferred pricing.

Whole Life Insurance with Long-Term Care Offered through Allstate

Provides a guaranteed benefit after death with no medical questions or exam for both you and your family. Long Term

Care is also included to provide a monthly benefit of 4% of your coverage for qualified LTC services.

Auto, Home and Renters Insurance

Protect yourself and your belongings if the unexpected happens with a wide range of personal property and casualty insurance to meet your specific needs. On average you will see a 15% discount on your payroll deducted policies offered from multiple carriers.

Legal Plan Offered through LegalEASE

Expert legal assistance for you and your family with no waiting periods, deductibles, copays, usage limits or claim forms. Telephonic advise and office consultation available for a wide range of legal matters including traffic violations, IRS Audits, Probate, Divorce and more.

Caregiver Support Offered through ianacare

A comprehensive platform brings together local resources, personal social circles, and other community resources to empower and equip working family caregivers with help when they need it most.

Identity Theft Protection Offered through NortonLifeLock

Provides proactive monitoring to help stop fraud at it's earliest sign and enables quick restoration for minimal damage and stress. You will also have access to 24/7 customer care, lost wallet replacement and a personal VPN.

Employee Discount Program Offered through Perkspot

Offers exclusive discounts on thousands of brands and services, all personalized just for you.

Pet Insurance Offered through Nationwide

Helps cover the costs of medical care including veterinarian visits, X-rays, prescriptions, surgeries and more.

SUPPLEMENTAL HEALTH 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.

To learn more about these benefits, call the Southcoast Health Voluntary Benefits Customer Service Line at 1-877-290-3940. More information is also available on Southcoast Central under Benefits.

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 up to allowable maximums per IRS regulations.
- > All employee and employer contributions are immediately vested.
- > Personal one-on-one retirement planning advice from SageView Advisory Group for participants through available under the 403(b) Retirement section on the Benefits page on Southcoast Central.

Southcoast Wellbeing Program

Offers Onsite programs to support your well-being, such as Yoga, Transcendental Meditation, the Choose Healthy menu at the Charlton and St. Luke's Hospital's Cafés, and employee resource groups (ERG) like the BLM Coalition and LGBTQIA+. To learn more about Southcoast Health's Welcoming and Knowledgeable initiative, visit www.southcoast.org/employee-welcoming-knowledgeable.

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

Care Assistance through Care.com

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 Care.com! Register at www.careadvantage.com/southcoast or visit the Benefits Information Intranet page for more information.

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 parttime employees
- > Southcoast partners with Fiducius to offer assistance when applying for Student Loan Forgiveness. Both existing and new student loans could qualify for loan assistance. Fiducius will work with you on student loans for yourself and members of our household, including spouse, children and grandchildren.
- > Eligible after completion of 3 month wait period

- > See Tuition Reimbursement policy (SHS-ADM-HR 6.10) for more information and requirements.

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 — see accrual chart on the right
- > Eligible to use accrued time after completion of 3-month wait period

Earned Time Accrual ¹		
Years of Service	Annual Accrual	Rounded Hourly Accrual
0-4	17 days	0.0654
5-9	22 days	0.0847
10-18	27 days	0.1039
19+	32 days	0.1231

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.

¹Exempt and Team Leader employees should refer to policy SHS-ADM-HR-5.22. Managers should refer SHS-ADM-HR 5.5.