

## Benefits at a Glance

### Medical

- 1. High-deductible medical plan is offered to employees and their dependents with a Health Savings Account and an employer contribution to your HSA.
- 2. PPO medical plan is offered to employees and their dependents and an option to elect a Flex Spending Account.

Eligibility for health insurance is the first of the month following 60 days of full-time employment.

#### Dental

Allows you to see any dentist you choose and preventative care is covered at 100%. Also covers orthodontia up to age 19. Eligibility for dental insurance is the first of the month following 60 days of full time employment.

### Vision

Covers eye exam, lenses and/or contacts at participating providers. Also offers reduced rates for Lasik procedures. Eligibility for vision insurance is the first of the month following 60 days of full time employment.

# Flexible Spending Accounts

Contribute up to \$3,050 a year to a Healthcare Spending Account and/or up to \$5,000 into a Dependent Care Spending Account. This gives you the ability to set aside pretax dollars for qualifying expenses related to healthcare and dependent care costs. Contributions are deducted from each paycheck before taxes are taken out, allowing you to save for healthcare costs while reducing your taxable income. Eligibility for Flex is the first of the month following 60 days of full time employment.

### Basic Life and AD&D

We provide basic life and accidental death and dismemberment (AD&D) coverage equal to 1x annual salary at no cost to you (maximum of \$100,000). You have the option to purchase additional coverage. Eligibility for life insurance is the first of the month following 60 days of full time employment.

### Dependent Life and AD&D

You have the option to purchase universal or term life and AD&D insurance for your spouse and/or dependents.

### Long-term Disability

Long-term disability insurance is provided at no cost to you. This benefit pays up to 60% of your salary. Long-term pays up to \$7,000 per month if you remain disabled longer than 6 months. Eligibility for disability insurance is the first of the month following 60 days of full time employment.

## Supplemental Insurance

You have the option to supplement your insurance coverage for yourself and your family by purchasing additional coverage through an accident, identity theft, and/or cancer insurance policy. Eligibility for supplemental insurance is the first of the month following 60 days of full time employment.

### Retirement Plan

SouthCoast Health offers a 401(k) retirement savings plan designed to help you prepare for the future while receiving valuable tax advantages. You can choose to contribute on a pre-tax basis through payroll deductions, allowing your savings to grow tax-deferred until withdrawal, or contribute to a Roth account with after-tax dollars for tax-free withdrawals in retirement.

Employees are eligible to participate beginning on their first day of employment, provided they are expected to work at least 1,000 hours within a 12-month period, and must be 21 years of age or older.

SouthCoast Health contributes to your plan with a Safe Harbor contribution equal to 3% of your annual compensation, along with an additional discretionary profit-sharing contribution each year.

### Paid Time Off & Leaves

Full-time employees start accruing paid time off (PTO) on their very first day of work. In addition, you'll become eligible for paid holidays, jury duty leave, and bereavement leave beginning the first of the month after completing 60 days of full-time employment.

# **Direct Deposit**

For your convenience, you can set up direct deposit with the bank of your choice. You may split your paycheck into up to three different accounts, giving you flexibility in how your pay is managed.

# Employee Fitness and Wellness Center

As a free benefit, employees can do circuit training in the Fitness and Wellness Center on the Eisenhower Campus each workday from 6:00am to 8:00am and from 6:00pm to 8:00pm.

### Cell Phone Discount

SouthCoast employees are eligible to receive discounts on their monthly wireless plan through Verizon Wireless and AT&T.

### Employee Referrals

Refer a candidate for employment to SouthCoast Health and earn \$100 once they are successfully hired and completed their initial 90-day employment period and an additional \$200 on their one-year anniversary.