

## Our Benefits at LifeBridge Health

Learn more about the benefits LifeBridge Health offers! If you have questions, please contact the Human Resources Department. Associates are eligible for health benefits if they are scheduled to work 48 hours or more per pay period. The special benefits (listed below) are available to all associates.

★ Special Benefits ★	
<b>Free Parking</b>	Free parking is provided to associates.
<b>Associate Discounts</b>	Discounts are offered for various activities, shopping, cell phones, and more.
<b>Quick Charge Account</b>	An account funded by payroll deductions and linked to your associate badge lets you make purchases at LifeBridge Health locations.

## Paid Time Off (PTO)

Position/Service	Accruals (Days)
Fewer than 5 years	15
5 to 9 years	20
10 or more years	25
Other	
Holidays*	6

\*Eligible for holidays if working 36 or more hours per week

- **Please Note:** Part-time associates regularly scheduled to work 48 or more hours per pay period are eligible to earn paid time off on a pro-rated basis.
- **Providers:** Reference your contract agreement for paid time off (PTO) information.

## Medical Plan Options

We offer two medical plans administered by CareFirst BlueCross BlueShield, with prescription drug coverage administered by CVS.

- **Premium Health Plan.** A Preferred Provider Organization (PPO) plan with LBH and/or CareFirst in-network providers and out-of-network coverage.

	LBH Network	Carefirst	
		In-Network	Out-of-Network
Calendar Year Deductible			
Individual	\$200	\$750	\$2,250
Family	\$400	\$1,500	\$4,500
Plan Benefit (expenses subject to deductible)			
	100%	70%	60%

- **Health Saver Plan with Health Savings Account (HSP with HSA).** A high-deductible plan with LBH and/or CareFirst in-network providers and out-of-network coverage, and a health savings account (HSA) feature. LifeBridge Health contributes to eligible HSA accounts.

	LBH Network	Carefirst	
		In-Network	Out-of-Network
Calendar Year Deductible			
Individual	\$2,800	\$3,000	\$3,000
Family	\$5,200	\$6,000	\$6,000
Plan Benefit (expenses subject to deductible)			
	80%	60%	50%
Company HSA Contribution (must be enrolled in Health Saver Plan and meet plan requirements)			
Individual		\$700	
Family		\$1,400	

**Note:** Medical, prescription drug, dental, vision, and flexible spending account coverage take effect on the first of the month after date of hire. All other coverage takes effect on the first of the month after 30 days of employment.

## Flexible Spending Accounts (FSAs)

FSAs provide a tax-effective way to reimburse you for eligible health care and dependent care expenses.

- **Healthcare FSA**
- **Dependent Care FSA**
- **Limited Purpose Healthcare FSA** (if you are covered under the Health Saver Plan)

## Dental

Our dental plan is administered by Cigna, featuring the Cigna Advantage DPPO Network. The plan pays 100% of covered diagnostic and preventive expenses, no deductible. Benefits for basic and major services are payable subject to an individual calendar deductible of \$50 (\$150 family deductible).

## Vision

Our vision plan is administered by VSP, featuring the nationwide VSP network of participating providers. The plan covers exams, lenses, frames, and more.

## Retirement

- LifeBridge Health offers a 401(k) plan which helps participants reach their future financial goals.
- LifeBridge Health matches a portion of your savings with a match rate that increases over time.
- You control the investment of your accounts.
- Eligible rollovers are permitted.
- 100% vesting in LifeBridge Health contributions after 3 years of service.

## Disability

- Short-Term Disability (STD)**
  - You pay the full cost of your coverage with after-tax dollars.
  - STD benefits equal 60% of your weekly base pay (up to \$1,500).
- Long-Term Disability (LTD)**
  - If eligible, you receive company-paid LTD coverage of 50% of your base monthly pay, up to a maximum monthly LTD benefit to \$10,000.
  - A buy-up LTD option is available.

## Life Insurance

The basic life and AD&D insurance plan, along with the supplemental life and AD&D insurance plan, are administered by MetLife. You will have the opportunity to enroll in additional life and AD&D insurance for you, your spouse, and/or children.

<b>Basic Life/AD&amp;D Insurance</b>	<ul style="list-style-type: none"> <li>1 x base annual salary, up to \$200,000</li> </ul>
<b>Optional Supplemental Life/AD&amp;D</b>	<ul style="list-style-type: none"> <li>1-5 x base annual salary, up to \$2 million</li> <li>Bi-weekly cost based on your age.</li> </ul>
<b>Optional Dependent Life/AD&amp;D</b>	<ul style="list-style-type: none"> <li>Spouse: \$15,000, \$25,000, or \$50,000</li> <li>Child: \$10,000 for each eligible child</li> </ul>

## Associate Assistance Program (EAP)

- Confidential assistance with personal and career issues is available 24/7 through our EAP with Carebridge.
- You or your family may contact Carebridge at 1-800-437-0911 or online at [www.myliferesource.com](http://www.myliferesource.com) (access code KKNH3).

## Credit Union

- The Central Credit Union of Maryland offers savings and checking accounts, holiday and vacation clubs, various loans, and direct payroll deposits.

You can access our Benefits website for additional information at <http://www.lifejobs.org/LifeJobs/Benefits.aspx>



## Incentive Programs

- LB Points.** This is an associate recognition and rewards program for all LifeBridge Health associates. It's designed to reward you for your excellence and performance every day.
- Education Assistance.** The education assistance program reimburses you up to \$5,000 per year for approved nursing courses and up to \$3,500 per year for approved non-nursing courses, which are part of a degree program. Benefits are pro-rated for part-time associates.
- Tuition Discounts.** In addition to education assistance, you may be eligible for education related discounts of 10% to 40% of eligible expenses.
- Health & Fitness Discounts.** We offer discount memberships at LifeBridge Health's award-winning fitness center.

## Voluntary Benefits

- ★ Accident Insurance ★
    - ★ Critical Illness ★
    - ★ Legal Services ★
    - ★ Pet Insurance ★
    - ★ Identity Theft Protection ★
    - ★ Homeowners & Auto Insurance ★
    - ★ MTA Commuter Choice Pass ★



Please note that this document provides a brief description of the preceding benefits. These benefits are subject to the terms of the official plan documents; this summary is not an official document.

In addition, statements of LifeBridge Health policies, benefits, and regulations in this summary do not constitute the terms and conditions of an employment contract, either expressed or implied. LifeBridge Health reserves the right to change its policies, benefits, and regulations at any time, with or without notice.