In the spirit of love and compassion, better health, better care, better value, St. Charles offers a comprehensive and competitive benefits program for you and your family.

**BENEFITS at a glance**

<table>
<thead>
<tr>
<th>Health Benefits</th>
<th>Wellness Program</th>
<th>Retirement Benefits</th>
<th>Additional Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time and part-time positions (20+ hours/week)</td>
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<td>All caregivers</td>
<td>Full-time and part-time positions (20+ hours/week)</td>
</tr>
</tbody>
</table>

**ELIGIBILITY**

**ENROLLMENT**

Caregivers must enroll within 30 days of qualifying event (new hire, transfer position newly eligible for benefits, marriage, birth, loss of other coverage). Benefits are effective the first of the month following qualifying event date.

**Health Benefits**

- Three medical plans: Caregiver Directed Health Plan (CDHP), Select PPO Plan or Prime PPO Plan
- Health Savings Account (HSA), if eligible, and enrolled in the CDHP, St. Charles will contribute each pay period, and caregivers can contribute pre-tax from their pay as well. The account balance rolls over each year.
- Health Reimbursement Account (HRA) frontloaded by St. Charles for members of our Select PPO.

**CAREGIVER DIRECTED HEALTH PLAN (HSA)**

- **Premium:** $$
- **Deductible:** $$

**Good choice if:**

- You prefer a higher deductible plan while paying less per pay period
- You would like to plan for the future by opening a Health Savings Account and you like that you own the account
- You want coverage for weight loss surgery or alternative care including acupuncture, massage and chiropractic

**PRIME PPO PLAN**

- **Premium:** $$$
- **Deductible:** $

**Good choice if:**

- You like a lower deductible and are willing to pay more per pay period
- You prefer predictable office visit and prescription drug copays
- You want coverage for weight loss surgery or alternative care including acupuncture, massage or chiropractic

**SELECT PPO PLAN HRA**

- **Premium:** $
- **Deductible:** $$$

**Good choice if:**

- You don’t have a lot of health care needs and you are comfortable with a high deductible plan with low payroll deductions
- You like that the high deductible is offset by the health reimbursement account dollars
- You prefer predictable office visit and prescription drug copays
- You are fine without coverage for weight loss surgery, TMJ services or alternative care including acupuncture, massage and chiropractic
- You are comfortable with the provider choices in the more restrictive Tier 1 Select PPO network

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Above rates are for non-contractual caregivers. If you are part of the ONA, please refer to the Benefits Guide for the current rates.

**What you pay per pay period – Non-Contractual Caregivers:**

<table>
<thead>
<tr>
<th>St. Charles Health Fund Contribution</th>
<th>PRIME PPO PLAN</th>
<th>SELECT PPO PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Savings Account (HSA)</td>
<td>none</td>
<td>Health Reimbursement Account (HRA)</td>
</tr>
</tbody>
</table>

**Annual Basic Contributions**
- Caregiver Only: $500
- Caregiver and Spouse or Family: $1,600

**Annual Engage for Health Incentive**
- Up to $500 for caregiver and additional $500 for spouse
- Up to $500 for caregiver and additional $500 for spouse
- Up to $500 for caregiver and additional $500 for spouse

**What you pay per pay period – Full-Time:**

<table>
<thead>
<tr>
<th>Caregiver Directed Health Plan (CDHP)</th>
<th>Prime PPO Plan</th>
<th>Select PPO Plan</th>
</tr>
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<tbody>
<tr>
<td>Tier 1 - SCHS PPO</td>
<td>$600</td>
<td>$4,000</td>
</tr>
<tr>
<td>Tier 2 - First Choice Health PPO</td>
<td>$750</td>
<td>$6,300</td>
</tr>
<tr>
<td>Tier 3 - Out of Network</td>
<td>$1,000</td>
<td>$8,800</td>
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**What you pay per pay period – Caregiver Only:**

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**Calendar Year Out of Pocket Maximum**

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<th>Individual (Includes individual deductible)</th>
<th>Family (Includes family deductible)</th>
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<tr>
<td>$2,600*</td>
<td>$6,400*</td>
</tr>
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</table>

**Calendar Year Deductible**

| Individual (Caregiver only) | $1,400 |
| Individual (Family)         | $2,100 |
| Individual (Caregiver + Child(ren)) | $2,900 |

**Vision**

You have a choice of two vision plans: a full-service plan provided by Vision Service Plan and an allowance plan administered by First Choice Health. Within the VSP plan you have two levels of coverage – in-network and out-of-network. The VSP plan will pay a lot more if you use VSP providers. The First Choice Health plan provides a calendar year allowance you can use to purchase vision materials. Both plans provide care for routine vision exams that review your visual health and determine the need for glasses or contact lenses. Treatment of vision diseases are covered under your medical plan.

**Flexible Spending Accounts**

- **Healthcare Flexible Spending Account (FSA):** also known as a medical FSA. This plan allows you to elect up to $2,700 for the calendar year to pay for qualified health care expenses. This includes medical, prescription, dental or vision. You can select this plan with either PPO plan or if you waive medical plan coverage completely. If you select this plan you will receive a debit card pre-loaded with your annual election.
- **Healthcare Limited Purpose Flexible Spending Account (LPFSA):** You can elect up to $2,700 for the calendar year to pay for qualified dental or vision expenses. If you enroll in the CDHP you can enroll in this plan, but you can only use the funds to pay for dental or vision expenses.
- **Dependent Care Flexible Spending Account:** This plan allows you to elect up to $5,000 for the year to pay for qualified dependent care expenses that allow you and your spouse to work or attend school full-time. These funds are used to pay for daycare for your children under the age of 13 or adult daycare for a disabled tax dependent (like your spouse or parent). They are not to pay for your dependent’s health care expenses.
PROTECTING YOUR INCOME

- Basic life: one times your base pay, minimum of $35,000 to a maximum of $100,000 (St. Charles paid).
- Voluntary life: up to five times your base pay, and can add coverage for spouse up to the amount of your coverage, and children up to $10,000.
- Short-term disability: replaces a portion of a caregiver’s income if he or she becomes injured or ill and is unable to work for an extended period of time.
- Long-term disability: protects a caregiver’s finances when his or her disability continues beyond the period covered by the short-term disability plan.
- Accidental Death & Dismemberment: basic plan paid by St. Charles, and option to elect voluntary coverage for self, spouse and children.

*The employer paid life insurance, AD&D and disability plans begin the first of the month following 90 days of benefit eligible employment.

VOLUNTARY BENEFIT OPTIONS

- Critical Illness Insurance: if you or an enrolled spouse or child are diagnosed with a covered illness, you get a lump-sum cash benefit even if you receive benefits from other insurance.
- Hospital Indemnity Insurance: provides you with a lump-sum payment when you and/or your enrolled dependent(s) are hospitalized.
- Accident Insurance: provides benefits to help cover the costs associated with unexpected bills from covered injuries.
- Whole Life: policies can provide protection for both working years and post retirement, while building cash value to use as a living benefit.

403(b) RETIREMENT SAVINGS

All new caregivers are auto-enrolled into the 403(b) program at a 6 percent contribution after 90 days of employment unless you contact Fidelity to opt-out.

Vesting: Your right to your 403(b) account balance is called vesting. You are always 100 percent vested in your contributions as well as any amounts you roll over to the plan. Participants become vested in the employer match according to the five calendar year vesting schedule. Caregivers must complete 1,000 hours each calendar year in order to receive a year of vesting service.

TIME OFF

St. Charles believes that a balance between work, rest, community and social life is essential to maintain quality performance. With this in mind, St. Charles is committed to providing compensated time off to eligible caregivers in recognition of continued service. Earned time off (ETO) is designed to allow caregivers the flexibility to use their time off to meet personal needs, while recognizing their responsibility to manage their paid time off.

WELLNESS

Engage for Health - Comprehensive wellness program for St. Charles caregivers, family and friends

- Secure portal and app with health and wellness resources, activities, challenges, tracking tools and more
- Onsite biometric health screenings
- Onsite body composition scale
- Annual walking challenge competition
- Telephonic health coaching services (includes tobacco cessation coaching, pregnancy wellness coaching, stress management coaching and more)
- Ability to earn an annual monetary reward for participating in the program.

Caregiver Assistance Program

The Caregiver Assistance Program is designed to provide professional help in dealing with personal concerns impacting you and your family at home or at work. You or your dependent may call for confidential counseling with concerns such as marital conflict, depression, drug and alcohol abuse, grief, children’s problems, family budgeting and legal problems.

Unum Caregiver Assistance Program

UNUM Work-life Balance Employee Assistance Program can help you find solutions for the everyday challenges of work and home as well as for more serious issues involving emotional and physical well-being.

- Child care and/or elder care referrals
- Personal relationship information
- Health information and online tools
- Legal consultations with licensed attorneys
- Financial planning assistance
- Stress management
- Career development

This is just your Benefits At-A-Glance. For more information, please refer to the Benefits Guide.

The information contained in this benefit at-a-glance guide is meant to provide an overview of your benefit options. This document does not include all plan rules and details, including limitations and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be any inconsistencies between this benefit at-a-glance guide and the legal plan documents, the plan documents are the final authority. Please see the Health Plan Administration page on CaregiverNet for complete plan documents.