




TOTAL REWARDS OVERVIEW

Supporting You So You Can Support Others

	BENEFIT	WHO PAYS	WHAT YOU RECEIVE	WHEN YOU ARE ELIGIBLE
HEALTH PLANS	 Medical*	Monument Health & Caregiver	3 plan options: PPO, High-Deductible Health Plan with Health Savings Account or EPO for income qualifying Caregivers.	Effective 1st day of month following 30 days of employment.
	 Dental*	Monument Health & Caregiver	Two Plan Options - Standard and Premier.	
	 Vision*	Caregiver	Two Plan Options - Standard and Premier.	
INCOME PROTECTION	Basic Life Insurance/AD&D	Monument Health	1 times basic annual earnings up to \$50,000.	Effective 1st day of month following 30 days of employment.
	Supplemental Life Insurance*	Caregiver	Up to 5 times your base annual earnings in increments of \$10,000 to \$250,000 or \$500,000 with evidence of insurability. Spouse coverage is also available.	
	Supplemental AD&D Insurance*	Caregiver	\$10,000 to \$500,000 coverage for Accidental Death and Dismemberment.	
	Critical Illness*	Caregiver	Lump sum benefit paid following the diagnosis of one of several specified diseases or conditions.	
	Accident Insurance*	Caregiver	Helps to cover the unexpected costs related to accident expenses.	
	Short Term Disability*	Caregiver	Replaces 60% of weekly pre-disability earnings from \$100-\$1,650. 14-day elimination period; maximum duration of 13 weeks.	
	Long Term Disability*	Caregiver	Picks up where Short Term Disability ends. Pays equal to 60% of monthly earnings up to \$7,500 per month.	
RETIREMENT	403(b) Tax Sheltered Annuity	Monument Health & Caregiver	Allows you the ability to direct pre-tax deferrals to investment options of your choice offered through the Monument Health 403(b) Plan. Monument Health offers a discretionary match. Subject to IRS limits.	Immediately
ADDITIONAL BENEFITS	Flexible Spending Accounts*	Caregiver	Allows payroll deduction from pre-tax dollars to reimburse for dependent care expenses (Dependent Care FSA) or qualified medical, dental & vision expenses or Limited Purpose for caregivers enrolled in HDHP.	Effective 1st day of month following 30 days of employment.
	Health Savings Account*	Caregiver & Monument Health (if meeting eligibility)	Allows payroll deduction from pre-tax dollars to reimburse for qualified medical, dental and vision expenses or invest for future use. Must be enrolled in the High Deductible Health Plan.	
	Identity Theft Protection	Caregiver	Monitors your personal identity and online privacy from all angles, and if your identity is stolen, provides service to restore your identity to pre-theft status.	
	Employee Assistance Program	Monument Health	Free and confidential program for caregivers and family members. Two parts: Well-being and work/family/life to include individual counseling sessions and 1:1 life coaching sessions.	
	Paid Time Off (PTO) Accrual Bank	Monument Health	Maximum annual accrual of 176 hours (based on 80 hours per pay period) accrued at an hourly rate of .0846 hours for 1-4 years of service. Accrual increases after 5 and 10 years of service.	
	Extended Illness Bank (EIB)	Monument Health	Maximum accrual of 980 hours (122.5 days) accrued at rate of six (6) days per year providing full salary in event of long-term illness/disability.	
	Caregiver Discounts	Caregiver	A variety of discounts are available. Visit the discounts page on the intranet Caregiver Hub for a full list.	

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*Enrollment in benefits must be completed within 30 days of hire date.