




# TOTAL REWARDS OVERVIEW

Supporting You So You Can Support Others

	BENEFIT	WHO PAYS	WHAT YOU RECEIVE	WHEN YOU ARE ELIGIBLE
HEALTH PLANS	 <b>Medical*</b>	Monument Health & Caregiver	2 plan options: PPO and High Deductible Health Plan with Health Savings Account	Effective 1st day of month following 30 days of employment.
	 <b>Dental*</b>	Monument Health & Caregiver	Two Plan Options – Standard and Premier.	
	 <b>Vision*</b>	Caregiver	Two Plan Options – Standard and Premier.	
INCOME PROTECTION	<b>Basic Life Insurance/* AD&amp;D</b>	Monument Health	1 times basic annual earnings up to \$50,000.	Effective 1st day of month following 30 days of employment.
	<b>Supplemental Life Insurance*</b>	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.	
	<b>Supplemental AD&amp;D Insurance*</b>	Caregiver	\$10,000 to \$500,000 coverage for Accidental Death and Dismemberment.	
	<b>Critical Illness*</b>	Caregiver	Lump sum benefit paid following the diagnosis of one of several specified diseases or conditions.	
	<b>Accident Insurance*</b>	Caregiver	Helps to cover the unexpected costs related to accident expenses.	
	<b>Short Term Disability*</b>	Caregiver	Replaces 60% of weekly pre-disability earnings from \$100-\$1,650. 14-day elimination period; maximum duration of 13 weeks.	
	<b>Long Term Disability*</b>	Caregiver	Picks up where Short Term Disability ends. Pays equal to 60% of monthly earnings up to \$7,500 per month.	
RETIREMENT	<b>403(b) Tax Sheltered Annuity</b>	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	<b>Flexible Spending Accounts*</b>	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.
	<b>Health Savings Account*</b>	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.	
	<b>Identity Theft Protection</b>	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.	
	<b>Caregiver Assistance Program</b>	Monument Health	Free and confidential program for caregivers and family members. 3 parts: Well-being and work/family/life to include individual counseling sessions, 1:1 life coaching sessions and LifeBalance discount program to include pet insurance and more!	Immediately
	<b>Paid Time Off (PTO) Accrual Bank</b>	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.	
	<b>Extended Illness Bank (EIB)</b>	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.	
	<b>Education Assistance</b>	Monument Health	Tuition Reimbursement and certification assistance for full and part time caregivers. *Student Debt Repayment program available for eligible positions	
	<b>Caregiver Discounts</b>	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.