

Your 2023 Emory Healthcare Benefits

| YOUR HEALTH AND WELFARE | EFFECTIVE DATE | ALL EMPLOYEES | FT 31-40 HOURS | PT 20-30 HOURS | WHO PAYS |
|---|--|---------------|----------------|----------------|---|
| HEALTH COVERAGE Choice of three plans for FT/PT: Health Savings Account (HSA), Point of Service (POS), and Kaiser Permanente plan. Prescription coverage is included in the medical plan. High deductible (HDHP) plan available for employees that are temporary full-time or scheduled to work less than 20 hours per week. | First day of employment | ✓ | | | Shared (POS/HSA/Kaiser Permanente) Employee (HDHP) |
| DENTAL COVERAGE Choice of two plans: PPO and DMO. Both plans feature preventive care covered at 100%. Basic services, major restorative services and orthodontia are available. | First day of employment | | ✓ | ✓ | FT – Shared PT – Employee |
| VISION COVERAGE Routine annual eye exams covered at 100%. \$0 co-pay for select lenses (single, bi-focal and lenticular) and \$150 allowance for frames or \$200 for contact lenses. Features discounts for additional prescription eyewear | First day of employment | | ✓ | ✓ | Employee |
| BASIC LIFE INSURANCE Employer-paid basic term life insurance equal to your annual base salary (up to \$50,000) at no cost to you. Beneficiaries must be selected. | First day of employment | | ✓ | ✓ | Employer |
| SUPPLEMENTAL LIFE INSURANCE Additional term life insurance offered for employees and eligible dependents. Evidence of insurability (EOI) may be required. | First day of employment | | ✓ | ✓ | Employee |
| ACCIDENTAL DEATH AND DISMEMBERMENT Provides coverage for accidental death or accidental dismemberment. Available for employees and eligible dependents. | First day of employment | | ✓ | ✓ | Employee |
| FLEXIBLE SPENDING ACCOUNTS Pre-tax funds to pay for qualified out-of-pocket health care costs for you and your eligible dependents (FSA) or dependent daycare charges (DCFSA). | First day of employment | | ✓ | ✓ | Employee |
| HEALTH SAVINGS ACCOUNT Pre-tax contributions in a health savings account (HSA) when enrolled in the HSA medical plan. | First of the month following date of hire | | ✓ | ✓ | Shared |
| YOUR TIME AWAY | EFFECTIVE DATE | ALL EMPLOYEES | FT 31-40 HOURS | PT 20-30 HOURS | WHO PAYS |
| SHORT-TERM DISABILITY (STD) Pays 60% of basic monthly earnings, after you have used all of your paid leave , if your own temporary illness or injury causes inability to work for up to 180 days (including waiting period). | First of the month following date of hire | | ✓ | ✓ | Employee |
| LONG-TERM DISABILITY (LTD) Employer-paid LTD pays 60% of basic monthly earnings received after 180-day period. | 1 year of service in a benefits-eligible position | | ✓ | ✓ | Employer |
| SUPPLEMENTAL LONG-TERM DISABILITY (SLTD) Additional long-term disability coverage up to 66.67% of basic monthly earnings after 180-day period. | 1 year of service in a benefits-eligible position | | ✓ | ✓ | Employee |
| PAID-TIME OFF (PTO) PTO leave is provided to benefits-eligible employees to use for scheduled and unscheduled absences (vacations, sick, holiday and emergency leave), and accrues annually based on hours paid. 0 – 5 years 26 days/year 8.0 hours/paycheck 6 – 10 years 31 days/year 9.54 hours/paycheck 11 – 20 years 34 days/year 10.46 hours/paycheck 21+ years 37 days/year 11.38 hours/paycheck | First day of employment | | ✓ | ✓ | Employer |
| EXTENDED ILLNESS (EILB) Income protection for an extended absence from work because of the benefits-eligible employee's personal illness, accident, injury, pregnancy/childbirth, adoption and other medical conditions. | First day of employment | | ✓ | ✓ | Employer |
| YOUR RETIREMENT* | EFFECTIVE DATE | ALL EMPLOYEES | FT 31-40 HOURS | PT 20-30 HOURS | WHO PAYS |
| EMORY HEALTHCARE MATCH AND EMPLOYEE CONTRIBUTION Employees can contribute up to the annual IRS limit on their own immediately upon hire. Employees contributing in the 403(b) retirement savings and match plan will receive an additional match, once eligible, based on years of service. Note: Match eligibility begins after 1 year of service, age 21+ and 1,000 hours worked. | Employee can contribute on the first day of employment | | ✓ | ✓ | Shared |
| EMORY HEALTHCARE CONTRIBUTION All eligible employees receive a 2% employer contribution even if they are not actively contributing to the 403(b) retirement savings and match plan (excludes employees scheduled for fewer than 20 hours per week). | Eligible after 1 year of service, age 21+ and 1,000 hours worked | | ✓ | ✓ | Employer |

DISCLAIMER: Emory Healthcare reserves the right to terminate or amend its plans and leave policies in whole or in part, at any time, including the right to terminate or modify coverage and the cost of coverage at any time for any group of employees and/or dependents, whether active, on leave or retired – even during a leave or after retirement. The welfare plans do not provide vested benefits.

All Employees includes employees who work fewer than 20 hours per week. For benefits eligibility purposes only, FT (full-time) is classified as 31-40 hours per week and PT (part-time) is classified as 20-30 hours per week. **NOTE:** These hours may be different from your job classification status as a FT or PT employee.



| YOUR WELL-BEING | EFFECTIVE DATE | ALL EMPLOYEES | FT 31-40 HOURS | PT 20-30 HOURS | WHO PAYS |
|---|-------------------------|---------------|----------------|----------------|----------|
| WELLNESS INCENTIVES You can lower your overall medical costs by earning incentive dollars from participating in wellness activities that promote healthy habits and help employees take an active role in their health and wellness. | First day of employment | | ✓ | ✓ | Employer |
| BHS, Employee Assistance Program Available to help you enhance your personal and professional well-being through a variety of programs and services designed to promote physical, emotional, social and occupational health. | First day of employment | | ✓ | ✓ | Employer |
| TOBACCO CESSATION ASSISTANCE Several programs are currently offered free of charge to employees and spouses. | First day of employment | ✓ | | | Employer |
| GYM MEMBERSHIPS & YMCA PARTNERSHIP Discounted memberships at the Emory Decatur fitness center, several local fitness centers and reduced member referral rate at the YMCA. | First day of employment | ✓ | | | Shared |
| EXPRESS CARE CLINICS Provides direct access to cost-effective quality care for employees, with primary focus on occupational injuries and illnesses, as well as non-work-related, non-acute illnesses and injuries. | First day of employment | ✓ | | | Employer |
| EMORY EMPLOYEE ACCESS PROGRAM (EVIP) Enables employees and their dependents to take advantage of our premier facilities and physicians. | First day of employment | ✓ | | | Employer |
| PHARMACY The Pharmacy at Emory, located on the Emory University Hospital campus or the EUHM Pharmacy on the midtown campus. | First day of employment | ✓ | | | Shared |

| YOUR WORK/LIFE BENEFITS | EFFECTIVE DATE | ALL EMPLOYEES | FT 31-40 HOURS | PT 20-30 HOURS |
|--|--|---------------|----------------|----------------|
| STUDENT LOAN REPAYMENT BENEFIT When you choose the Emory Healthcare Student Loan Repayment Benefit, powered by Tuition.io, you will be able to receive a \$100 monthly contribution toward your student loan, manage all of your loans in one place and get assistance applying for Public Service Loan Forgiveness. | 90 days from date of hire | | ✓ | ✓ |
| EMPLOYEE EDUCATION PLAN/TUITION REIMBURSEMENT Up to 80% for full-time eligible employees, and 40% for part-time eligible employees, to an annual dollar maximum or maximum of 18 credit hours per calendar year. (Defined as 36 scheduled hours for FT employees.) | First day of employment | | ✓ | ✓ |
| WORKPLACE BANKING Savings and incentives on a wide range of banking services through Emory Alliance Credit Union. | First day of employment | ✓ | | |
| 529 SAVINGS PLAN Convenient way to save money for your child's post-secondary education. | First day of employment | | ✓ | ✓ |
| FARMERS, AFLAC, UNUM VOLUNTARY BENEFITS AND EMPLOYEE HARDSHIP PROGRAM Discounted rates on home and auto insurance through Farmers; supplemental coverage through Aflac for hospital, critical illness and accident care; long-term care insurance through Unum providing assistance with daily living activities due to an accident, illness or advancing age. Employees experiencing catastrophic events may be eligible to receive support through the Employee Hardship Program. | First day of employment (90 days for Employee Hardship Program) | | ✓ | ✓ |
| LEGAL SERVICES Prepaid legal services offered through MetLife Legal Plan. | First of the month following date of hire | | ✓ | ✓ |
| ADOPTION ASSISTANCE & INFERTILITY TREATMENT Employees looking to grow their families can receive medical and prescription coverage for fertility treatments and can be reimbursed for up to \$5,000 of the costs related to adoption. | One year of employment for adoption assistance and first day for infertility | | ✓ | ✓ |
| ADULT AND CHILDCARE ASSISTANCE Complimentary service available to identify local and national resources for child or adult care, with discounts at more than 140 early learning centers. | First day of employment | | ✓ | ✓ |
| BACK-UP CHILD & ADULT CARE Our partnership with Bright Horizons enables employees 10 uses per year for either in-home or center-based care for children or adults at reduced rates. Also qualify for preferred enrollment in one of the local Bright Horizons facilities. | First day of employment | | ✓ | ✓ |
| PET INSURANCE Affordable, comprehensive pet insurance plans that can be used for accidents, illness and preventive care with any veterinarian, anywhere. Receive multi-pet discounts. | First month after hire | | ✓ | ✓ |
| FINANCIAL WELLNESS Employees have access to financial education, tools and resources at no charge. | First day of employment | | ✓ | ✓ |
| IDENTITY THEFT PROTECTION Annual credit reports from all three credit reporting agencies, monthly credit scores and continuous credit monitoring included as part of the benefit. | First month after hire | | ✓ | ✓ |
| DISCOUNTS & PERKS Use our Working Advantage program to get discounts on shopping, services, vacations, events and more! | First day of employment | ✓ | | |
| EMORY STUDENT JOB NETWORK Emory students can be hired by Emory Healthcare employees on a part-time basis for work-life needs, such as babysitting, pet sitting, house sitting, lawn care and more. | First day of employment | | ✓ | ✓ |
| EMPLOYEE RECOGNITION Outstanding service by employees is recognized via our online recognition portal, with points redeemable for an array of gifts. Service awards are available in five-year increments of employment. | First day of employment | | ✓ | ✓ |

More detailed information regarding these plans can be found on the intranet at ourehc.org/benefits. For benefits questions, contact the Employee Resource Center at 404-686-6044 or email EHC.HR.Benefits@emoryhealthcare.org