

Total Rewards Package

HSHS is pleased to offer a comprehensive total rewards package designed to serve the overall needs of our colleagues and their families. For more details about HSHS benefits, please visit hshs.org/careers/benefits

This document is intended to provide a high-level summary of the benefits currently offered at HSHS.

All plan provisions, including cost-sharing, benefit maximums and coverage limitations, are contained in the applicable plan documents.



Hospital Sisters
HEALTH SYSTEM

HEALTH CARE BENEFITS

Eligible colleagues must be regularly scheduled to work a minimum of 16 hours per week (32 hours per pay period).



Medical and Prescription Drug Coverage

Three medical plan options, value, premier and high-deductible health plan, are available for you, your spouse and children (up to age 26) through the HSHS Healthy Plan.



1-2-3 FREE! 100% covered services when seeing an HSHS or Prevea provider

Receive the highest level of benefit when using an HSHS or Prevea provider or facility, including 100% coverage for office visits, procedures done in a PCPs office and labs/X-rays done in-office/outpatient.



Dental Insurance

Benefits offered for preventative and diagnostic services, basic and major care for your teeth and gums. Basic and high coverage options are available for you, your spouse and children (up to age 26).



Vision Insurance

Benefits offered for eye exams, frames and lenses through VSP.



Flexible Spending Accounts - Health Care

Set aside up to \$3,400 annually in pre-tax pay to cover eligible medical, prescription drug, dental and vision expenses.



Flexible Spending Accounts - Dependent Care

Set aside up to \$7,500 annually in pre-tax pay to cover eligible dependent day care expenses required so you can work.



Health Savings Account (HSA)

Set aside tax-free money to pay for eligible medical expenses when enrolled in the high-deductible health plan. HSHS will contribute \$25 per pay period to assist with saving.

INCOME PROTECTION

Eligible colleagues must be regularly scheduled to work a minimum of 16 hours per week (32 hours per pay period).

Basic Life and AD&D Insurance

Basic term life and AD&D at 1.5x pay, up to \$50,000, provided at no cost to you.

Supplemental Life Insurance

Colleague-paid coverage options:

- Colleague: 1x pay to 8x pay, to a \$1 million maximum benefit
- Spouse: \$5,000 to \$100,000
- Children: \$20,000

Accidental Death and Dismemberment Insurance (AD&D)

Colleague paid coverage options:

- Colleague: \$50,000 to \$500,000
- Family: \$50,000 to \$500,000

Short-Term Disability

HSBS replaces 100 percent of your income, up to 26 weeks, in the event certain illnesses or injuries prevent you from working for a period of time. Provided at no cost to you. See the Short-Term Disability plan document for more information.

Long-Term Disability

HSBS pays 60 percent of pay when disability keeps you from working for more than 180 days. Provided at no cost to you.

VOLUNTARY BENEFITS

Accident Insurance

Coverage available to help pay for costs above medical insurance coverage associated with accidents.

Critical Illness Insurance

Coverage available to help manage the financial impacts of a serious illness or event.

Hospital Insurance

Coverage available to help cover expenses incurred due to a hospital stay.

WORK/LIFE BALANCE

Flexible Time Off (FTO)

FTO provides senior leaders with the flexibility to balance the responsibilities of both work and personal responsibilities. With FTO, there is no time off accrual or balance to maintain, but rather eligible leaders can take time off to best fit their unique circumstances and needs.

REACH Program (Education Assistance)

REACH promotes HSHS' commitment to invest in the development of our colleagues by offering three education pathways (Partnership, Prepaid, Reimbursement) and covers up to \$5,200 in tuition annually.

Adoption Assistance

For colleagues seeking to grow their families through adoption, HSHS will cover up to \$7,500 of eligible adoption expenses for those who have been employed with HSHS and eligible for Flexplan benefits for at least six months.



Parental Leave

Up to two weeks of paid parental leave following the birth of a child or adoption placement for a colleague.



Bereavement Leave

Up to 10 days of paid time off for bereavement.

WELLNESS BENEFITS



Employee Assistance Program (EAP)

The EAP provides all HSHS colleagues and eligible dependents with support to manage the stress and challenges of life without enrollment. Provided at no cost to you.



HSHS LiveWELL Program

As part of our ongoing focus on colleagues' total well-being, HSHS provides benefit-eligible colleagues the opportunity to earn FastCash for completing specific well-being activities.

ADDITIONAL BENEFITS



Virtual Health Care

Provided at no cost to you when enrolled in the HSHS medical plan. Provides HSHS colleagues and dependents access to care online or by phone 24 hours a day, seven days a week.



Colleague Discount Programs

Colleagues have access to a wide variety of local, regional and national discounts. Discounted gym memberships available.



Colleague, Service and Retiree Recognition

Formal recognition programs are made for HSHS to recognize and thank colleagues for their dedication, extra effort and positive contributions to the Ministry's success.



Identity Theft Protection

Provides proactive personal data monitoring for you and your family to help you see, manage and protect yourself from identity theft.



Colleague Emergency Financial Assistance

Provides confidential emergency financial assistance for colleagues who face unusual and severe financial hardships due to a sudden crisis outside of their control.



Paytient

Help to pay out-of-pocket medical, dental, vision or pet expenses with an interest-free line of credit up to \$2,000. Easily paid back via payroll deduction.



Pet Insurance

Group pet insurance plan offering lower rate than the market and conveniently paid through payroll deductions.



Home and Auto Insurance

Group home and auto insurance programs offering lower rates/premiums and conveniently paid through payroll deductions.



Refer a Friend Program

Refer your friends who will support the HSHS mission and be rewarded.



Earned Wage Access (EWA): Pay on Demand

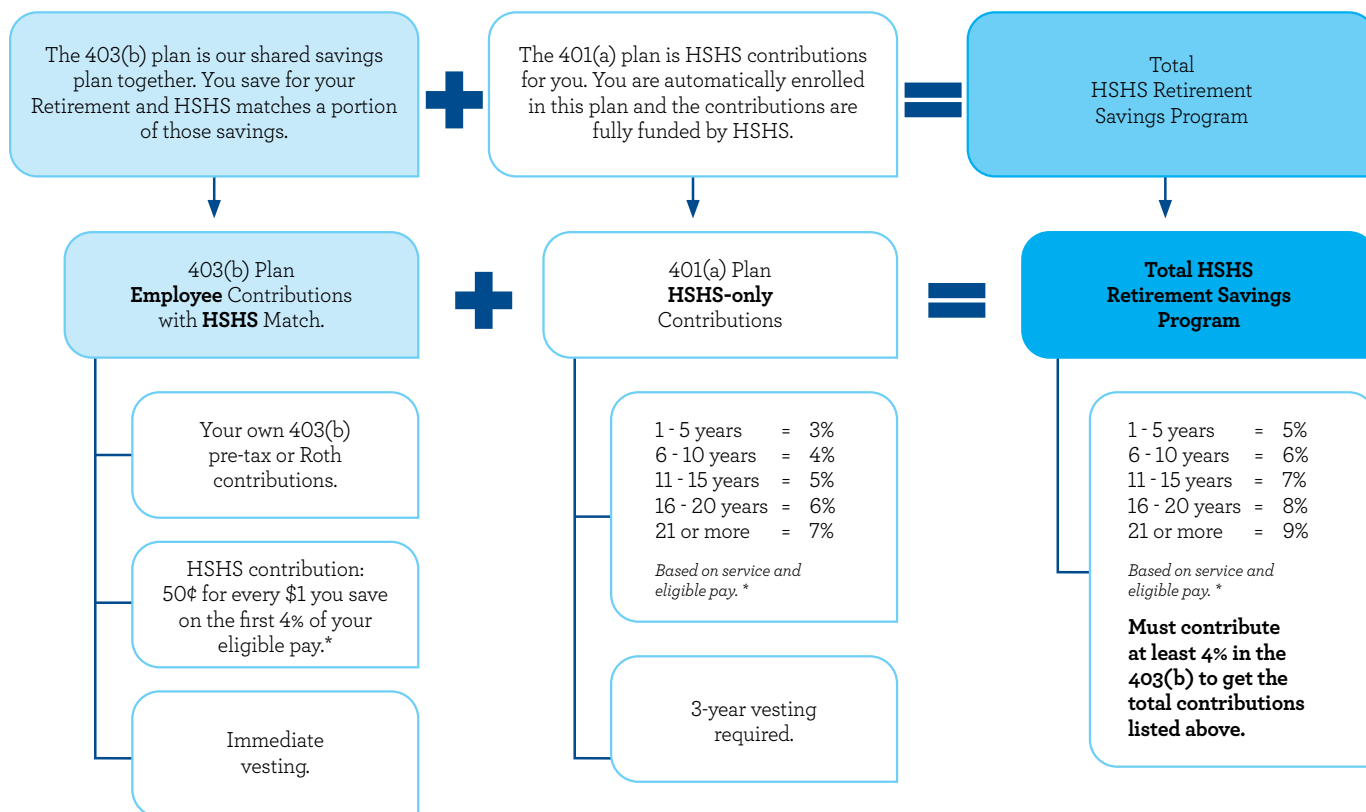
Access your money when you need it before payday with the EWA program.



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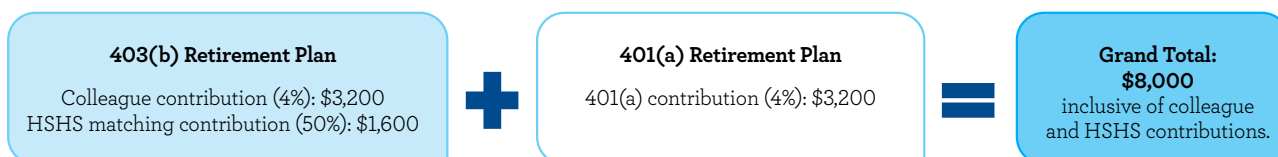
HSHS Retirement Plan Overview

The HSHS Retirement Program is made up of two plans - the 401(a) Employer Contribution Retirement Plan and the 403(b) Retirement Savings Plan with matching contributions.



Example:

Colleague with an annual salary of \$80,000 and six years of service.



* The pay shown on your W-2 statements plus any pre-tax contributions you make for benefits, including the 403(b) plan (subject to IRS limits, \$360,000 in 2026).

Eligibility

Colleagues of HSHS and its participating affiliates are eligible for the HSHS retirement program as describes in this document. The following colleagues are not eligible:

- Colleagues who are members of a collective bargaining unit whose contract does not provide for membership in the HSHS 401(a) plan.
- Temporary or leased colleagues as classified by the Internal Revenue Service.

Medical residents are not eligible for 401(a) plan benefits. However, they can participate in the non-matching HSHS 403(b) Retirement Savings Plan.

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HSHS 457(b) Retirement Savings Plan

The 457(b) plan is a non-qualified tax deferred compensation program that allows a select group of colleagues to defer additional funds for retirement.

Who is eligible

This program is available only for a select group of management or key highly compensated colleagues whose base salary is 150 percent of the IRS published limits for those considered “highly compensated” (2026 salary limit is \$240,000). To determine whether you are in either category, contact your Fidelity retirement planning consultant (listed below). Please note that 457(b) plan assets are owned by the employer until distribution.

How your account is funded

By your contributions.

How to enroll

For more information on how to enroll, go to: digital.fidelity.com/prgw/digital/wos/Appointments

How much of your pay you can save

You can contribute up to \$24,500 in 2026.

Vesting – your right to your benefits

Fully vested (100 percent) immediately in all contributions.

Investment options

You can invest in the fund or funds of your choice covering a range of investment types, including target date retirement funds.

When your benefits can be paid

When you leave HSHS, you can receive your 457(b) account balance or delay payment until a later date. If you do not defer payment within 60 days following your date of termination, the funds will automatically be paid out to you in a lump sum payment.

How your vested benefit can be paid

Your account is paid as a lump sum or in an alternative form, such as installments, available from Fidelity. Otherwise, you may elect to rollover your account into another tax-exempt organization that accepts 457(b) plan transfers.



Executive Compensation

Salary levels

Salaries are positioned within ranges based around a midpoint set at the 65th percentile salary in a peer group deemed of other tax-exempt hospitals and health systems from across the country comparable to HSHS in size and complexity.

Annual variable compensation

Members of the system leadership team (SLT) have annual variable compensation opportunities consistent with median opportunity levels.

Total cash compensation

Total cash compensation opportunity will be competitive with 65th percentile total cash compensation in the peer group when performance is at expected levels.

Severance

Severance will be provided at market competitive levels.



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Executive Compensation *Continued*

Who is eligible?

Available to a select group of HSHS executives.

Executive life insurance

HSHS will provide you with a permanent individual life insurance policy equal to two times your salary. You will be the owner of the policy, and the policy account value will earn interest based on the carrier's crediting rate.

Executive long-term disability

In addition to the group long-term disability coverage provided by HSHS, you also will receive individual long-term disability insurance at no cost to you. The additional coverage will supplement your group plan and cover 60 percent of your salary up to a maximum of \$15,000 per month if you become disabled. Additionally, this benefit has a catastrophic rider to cover severe limitations similar to a long-term care benefit.

Supplemental Executive Retirement Plan (SERP)

Who is eligible

Available to a select group of HSHS executives.

Plan summary

The 457(f) Supplemental Executive Retirement Plan is a non-qualified and unsecured deferred compensation plan. Assets are owned by HSHS and accumulations are subject to substantial risk of forfeiture.

How your account is funded

HSHS will make annual contributions calculated based on a percentage of your base salary plus the variable compensation incentive amount received for the year.

Vesting – your right to your benefit

Each annual contribution vests 100% and is distributed to you after three years of service in a SERP-eligible role from the beginning of the plan year of the contribution (i.e. January 1, 2028, for contribution earned in 2025). The SERP will vest automatically in the event of death, permanent and total disability or upon reaching normal retirement age.



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