



Hospital Sisters
HEALTH SYSTEM

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 benefits.hshs.org

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.



2025

PHYSICIAN

Total Rewards Package

HEALTH CARE BENEFITS

Eligible colleague 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.



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 \$3,300 annually in pre-tax pay to cover eligible medical, prescription drug, dental and vision expenses.



Flexible Spending Accounts - Dependent Care

Set aside up to \$5,000 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 colleague 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 1½x 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 base pay for the first six weeks and then 70 percent for the remaining portion of your short-term disability leave, 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.

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

Education Assistance

Education Assistance benefit promotes HSHS' commitment

to invest in the development of our colleagues.

This effort to develop talent within our system will foster career growth, improve competency and strengthen potential for advancement opportunities. HSHS offers a prepaid tuition option and certain certification programs are eligible through the program.

Hours	Max Annual Allowance	% Possible Allowance
72-80	\$4,000	100%
48-71	\$3,000	75%
32-47	\$2,000	50%

Adoption Assistance

For colleagues seeking to grow their families through adoption, HSHS will cover up to \$7,500 of eligible expenses for adopting a child. Colleagues are eligible for adoption assistance if they are 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 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 HSHS Employee Assistance Program (EAP) provides you and your eligible dependents with support to manage the stress and challenges of life. The program is available to all HSHS colleagues and eligible dependents 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 **Fast Cash** 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 wide variety of local, regional and national discounts. Discounted gym memberships available.



Colleague, Service and Retiree Recognition

Formal recognition programs are a mode 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.



Refer a Friend Program

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



Earned Wage Access (EWA) Program: 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 retirement program is made up of two plans –
the Employer Contribution Retirement Plan 401(a) and the 403(b) Plan with Match.

HSHS Employer Contribution Retirement Plan 401(a)

The HSHS 401(a) plan is entirely funded by HSHS on your behalf. You will be able to decide how these funds are invested, much like a 403(b). Your account grows through contribution credits and your investment strategy.

Annual contributions

Years of service	Annual contribution
Up to 5	3% of pay
6 - 10	4% of pay
11 - 15	5% of pay
16 - 20	6% of pay
21+	7% of pay

Vesting: Your right to your benefit

Fully vested (100%) after three years of service in which you work at least 1,000 hours. You get full credit for existing service when determining contributions and vesting.

Investment options

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

These are the same funds as the 403(b) Plan offers.

When your benefit can be paid

When you leave HSHS, you can receive your account balance or delay payment until a later date. There are no loans or in-service withdrawals allowed.

How your vested benefit can be paid

Your account is paid as a lump sum or in an alternative form available from Fidelity such as installments.

You can roll over a lump sum into an IRA or another employer's plan to avoid tax penalties.

403(b) Plan with Match

The 403(b) plan gives you the opportunity to build on your retirement benefit through your contributions, HSHS matching contributions and investment earnings.

How the match works

HSHS contributes 50¢ for every dollar you contribute on the first 4% of your eligible pay. The maximum match you can receive in a calendar year is 2% of eligible pay.

HSHS matches contributions for each calendar year in which you are paid for at least 1,000 hours, as long as you are actively employed on December 31 of that year. The match also will be made upon your retirement after age 65 or upon death or disability.

Example:

Annual salary	\$60,000
Contribution percentage	x 4%
Total contribution	\$2,400
Matching percentage	x 50%
Matching contribution	\$1,200

Vesting: Your right to your benefit

Fully vested (100%) immediately in all contributions.

How much of your pay you can save

Up to 100 percent of your pay in pre-tax dollars, after-tax (Roth) dollars, or a combination of both, up to the IRS limit of \$23,500 in 2025. If age 50 or older, you can contribute up to \$31,000 in 2025.

Eligible pay for both plans

The pay shown on your W-2 statement plus any pre-tax contributions (subject to IRS limits, \$350,000 in 2025).

In order to receive the 401(a) contribution for a plan year, you must be actively employed by HSHS on December 31 of that plan year and have worked at least 1,000 hours during the plan year (unless you terminate after age 65, die or become disabled).



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