

# 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](https://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

HSLS 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

HSLS 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

### Paid Time Off (PTO)

PTO combines vacation, individual sick days, holidays and personal days into one account. The table illustrates accrual for a colleague scheduled 80 hours per pay period and working eight hours per day. PTO accrues on actual hours worked up to the annual maximum of 2,080 hours (part-time is prorated).

Years of service	Max annual accrual	PTO accrued per hour	Maximum allowed balance
< 4	184 hours/23 days	.08847	184 hours
4-9	224 hours/28 days	.10770	224 hours
10	232 hours/29 days	.11154	232 hours
11	240 hours/30 days	.11539	240 hours
12	248 hours/31 days	.11924	248 hours
13	256 hours/32 days	.12308	256 hours
14+	264 hours/33 days	.12693	264 hours

### PTO Cash

Any colleagues who accrue PTO may cash in up to a maximum of 40 hours of PTO per calendar year in lieu of time off based on IRS regulations.

### 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.

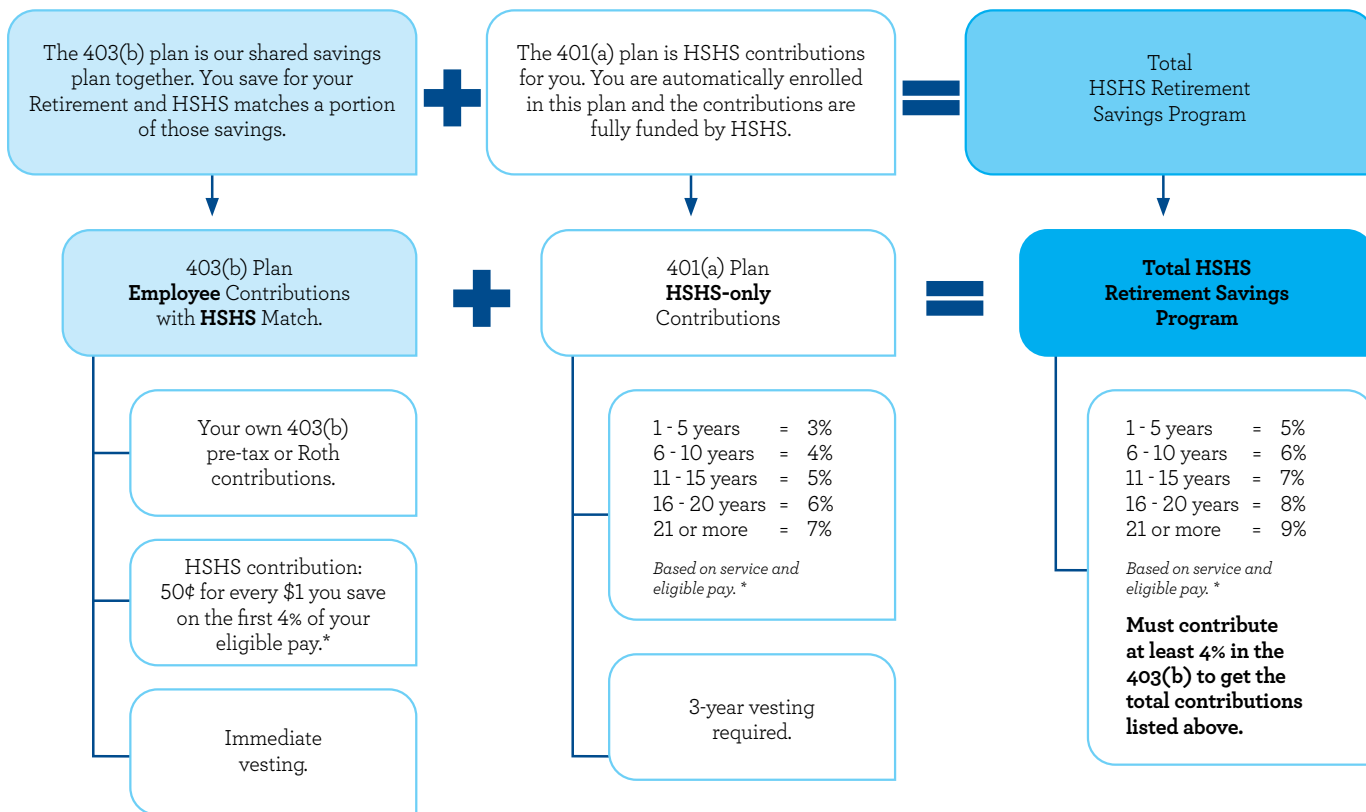


### Earned Wage Access (EWA): Pay on Demand

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

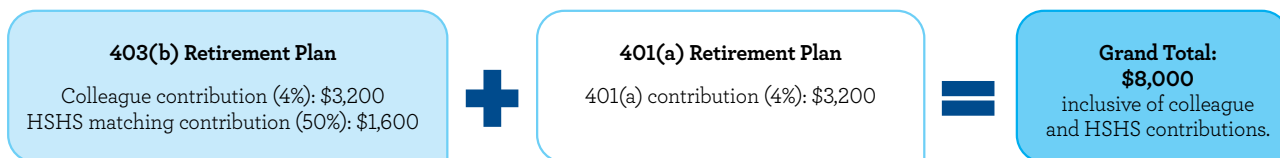
# HSHS Retirement Plan Overview

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.