

ShorePoint Health's MyLife Flexible Benefits 2023

MyLife is the CHS benefits program designed just for you – dedicated to supporting your health and future plans and rewarding you for your commitment. MyLife benefits are divided into three sections:

MyHealth

- Quantum Health
- Medical
- Prescription Drugs
- Diabetes Management
- Tobacco Cessation
- Dental
- Vision
- FSA
- Hospital Indemnity
- Accident Insurance
- Critical Illness
- Employee Assistance Program (EAP)

MyReward

- CHS Pathways
- CHS MyLifePlus
- Auto & Home Insurance
- Employee Discounts
- Purchasing Power
- Pet Insurance

MyFuture

- Life Insurance
- Short-Term Disability
- Long-Term Disability
- 401(k)
- Legal Plan
- Identity Protection



Your Benefit Choices

MyHealth

Quantum Health

- MyQHealth Care Coordinators

Medical

- Choice between Premier and Basic Plans
- When available, use CHS-affiliated hospitals at substantial savings
- Network and non-network coverage

Prescription Drugs

- OptumRx is the prescription carrier for this plan
- Savings for generic and preferred brand drugs
- Savings for mail order prescriptions
- CVS90 Saver drug program

Wellness

- Diabetes Management Program (Good Health Gateway)
- Tobacco Cessation Program

Dental Care

- Choice of any network provider
- Coverage for non-network dentists

Vision Care

- Choice of any network provider
- Coverage for non-network vision care providers

Flexible Spending Accounts (FSAs)

- Choice to contribute to Health Care FSA and/or Dependent Care FSA
- Choice of contribution amount

Hospital Indemnity Insurance

- Hospital Confinement Benefit
- Outpatient Surgery Benefit
- Additional Wellness Benefit

Accident Insurance

- Choice to include dependents

Critical Illness

- Choice of \$10,000, \$20,000 or \$30,000 benefit levels
- Choice to include dependents
- Wellness Benefit

Employee Assistance Program (EAP)

- TalkSpace

MyReward

CHS Pathways

- Student Loan Repayment
- Educational Assistance

CHS MyLifePlus

- Purchasing Power
- Auto and Home Insurance
- Employee Discounts

Pet Insurance

MyFuture

Company Paid Life & AD&D Coverage

Voluntary Life Insurance

- Choice of various levels of coverage for yourself
- Choice of various levels of coverage for your spouse
- Choice of coverage for your dependents

Disability

- Long-Term Disability
- Short-Term Disability

401(k)/Retirement Savings

Legal Plan

Allstate Identity Protection

Additional programs and services may be available

ShorePoint Health may intermittently offer additional benefits programs locally, such as the many and varying rewards and recognition programs and activities regularly available to team members. Check with your human resources department for more information regarding these programs and services.

Examples include:

- Bucketlist - earn gift cards, time off, and experiences in recognition of your commitment to patient care
- Holiday Celebrations
- Hospital Week Activities
- Nurses Week Activities
- Nursing Excellence and Daisy Awards
- Join our team to learn about much more!

CHS Pathways

Enhanced Employee Career Building Benefits

CHS Pathways is a comprehensive employee benefit program to assist with student loan repayments and reimbursement of job required licensure and certification expenses, as well as an Educational Assistance (Tuition Reimbursement) benefit. Collectively, these benefits will support you and create Pathways to meet your career, educational and financial goals.

Student Loan Repayment

We have teamed with SoFi to help our employees pay down student loans sooner. *All employees are eligible for assistance navigating student loans and debt including those of dependents where you are a co-signatory; connecting federal and private student loans; and receiving personalized advice on student loan repayment options and:

- **Potential significant savings on interest rates (including an additional 0.25% reduction for those that have already refinanced with SoFi) through consolidation and refinancing of your loans – with no fees**
- **\$250 principal pay down for funding a private student loan**
- **Visit SoFi at SoFi.com/CHS, enter your last name and work email to create an account**

Clinical Employees

Regular full and part-time employees in prescribed clinical positions are also eligible for student loan contributions where the employer will contribute a monthly amount toward the principal balance of personal student loans, as long as the employee is current on their loan payments. The student loan must be in the employee's name for their own education; student loans for family and friends are not eligible for this contribution.

A sample of eligible clinical positions are all active regular full and part-time Registered Nurses, Medical Technologists, Licensed Practical Nurses, Occupational Therapists, Physical Therapists, Respiratory Therapists, Surgical Technicians, Ultra-Sound Technicians, CT Scan Technicians, Cath Lab Technicians, Interventional Radiology Technicians and Interventional Cath Lab Technicians. Be sure to check with your Human Resources department to see if your position qualifies for this benefit.

- **Regular full-time Registered Nurses, Medical Technologists and other select clinical positions are eligible to receive \$416.66 per month towards their loans to a maximum contribution of \$20,000.**
- **Regular full-time employees in the other clinical positions are eligible to receive \$208.33 monthly to a maximum contribution of \$10,000.**
- **Regular part-time employees in eligible positions will receive fifty percent (50%) of the stated amounts.**

Educational Assistance Policy (Tuition Reimbursement)

All employees based upon their FTE status, are eligible for up to \$5,000 per year in tuition reimbursement. Any type of education, regardless of whether it is related to your current position is eligible, as long as it is a field that the organization employs. Employees are also eligible for tuition assistance regardless of whether they have support from other sources. However, please keep in mind that any financial support that exceeds \$5,250 per year is taxable to the employee per IRS code.

Your Human Resources representative will be able to submit reimbursement requests for tuition assistance to the payroll department.

*Some limitations, terms and conditions may apply.

