Caregivers like you come to work every day with a passion for what you do. So we’re always focused on fueling that passion, empowering you to be your best both inside our hospitals and in your life. Our outstanding, comprehensive offerings are an investment in your health, well-being and future. Explore the following benefits, and get a closer look at how we’re focused on what matters most to you.

**Employee Health Plan**
- No deductible when using Cleveland Clinic Quality Alliance providers
- No out of pocket cost for routine care with in network providers (includes internal medicine, family practice, pediatrics and OB/GYN care)
- Minimal copays and coinsurance
- Discounted health plan premiums through participation in voluntary Healthy Choice program
- No spousal surcharge
- Access to Cleveland Clinic owned pharmacies and Home Delivery
- Infertility treatment and LASIK surgery coverage

**Dental and Vision Plans**
- Four dental plan options administered by Cigna
- Two vision plan options administered by EyeMed

**Flexible Spending Accounts**
- Healthcare FSA allows you to pay for out-of-pocket medical expenses for you and your family with pre-tax dollars
- Dependent care FSA allows you to pay for out-of-pocket child care-related expenses for children under 13 with pre-tax dollars

**Retirement Savings Plans**
- Cleveland Clinic Indian River Hospital will contribute 2% of your salary annually to your 403(b) for caregivers who have been employed the entire calendar year
- 403(b) plan allows you to save for retirement with pre-tax or after-tax dollars and Cleveland Clinic Indian River Hospital will match half of what you contribute, up to 2% each pay period
- Fidelity representatives are available at no cost to help you manage your retirement savings plans
Life Insurance and Disability
- Employer-paid life insurance equal to 1x your annual salary
- Option to purchase supplemental life insurance up to 10x your salary
- Option to purchase dependent life insurance for spouse ($25K) and dependent children ($10K/child)
- Short and long-term disability coverage for full-time caregivers

Tuition Reimbursement
- After one year of employment, tuition reimbursement is available to full-time and part-time caregivers
  - (One-year waiting period waived for Nurses and Respiratory Therapists)
- Complimentary educational and financial advising sessions

Additional Benefits
- Paid time off (PTO)
- Employee discounts
- Adoption assistance
- Employee Assistance Program
- Employee Hardship Fund
- Cleveland Clinic provides full-time caregivers with paid maternity and parental leave:
  - 100% pay for eight weeks of maternity leave for mothers following childbirth
  - 100% pay for four weeks of parental leave for both parents following the birth or adoption of a child
  - Caregivers are eligible for this benefit effective upon their hire date

2022 Annual Pre-Tax Benefits Costs

<table>
<thead>
<tr>
<th>Employee Health Plan</th>
<th>Full-time (0.9-1.0 FTE)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$1,865</td>
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<tr>
<td>Employee + Child</td>
<td>$4,751</td>
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<tr>
<td>Employee + Spouse</td>
<td>$5,359</td>
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<tr>
<td>Family I (2-3 Dependents)</td>
<td>$7,041</td>
</tr>
<tr>
<td>Family II (4+ Dependents)</td>
<td>$7,629</td>
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*Part-time health plan rates are 50% higher than full-time rates

<table>
<thead>
<tr>
<th>Dental Plan Options</th>
<th>DHMO</th>
<th>Preventive</th>
<th>Traditional</th>
<th>Enhanced</th>
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<tbody>
<tr>
<td>Employee Only</td>
<td>$144</td>
<td>$177</td>
<td>$260</td>
<td>$355</td>
</tr>
<tr>
<td>Employee + 1 Dependent</td>
<td>$237</td>
<td>$296</td>
<td>$525</td>
<td>$753</td>
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<tr>
<td>Employee + Family</td>
<td>$409</td>
<td>$518</td>
<td>$877</td>
<td>$1,271</td>
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</table>

<table>
<thead>
<tr>
<th>Vision Plan Options</th>
<th>Basic</th>
<th>Enhanced</th>
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</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$72</td>
<td>$150</td>
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<tr>
<td>Employee + 1 Dependent</td>
<td>$143</td>
<td>$300</td>
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<tr>
<td>Employee + Family</td>
<td>$197</td>
<td>$413</td>
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</table>

To learn more about our benefits, visit [jobs.clevelandclinic.org/benefits](http://jobs.clevelandclinic.org/benefits)