



Sentara Healthcare Benefit Summary 2021

Benefit eligibility is determined by employment status and division at which you are employed.

Benefit	Description	Funding	Date Eligible
Medical Insurance	Choice of two medical plans: Equity HDHP or Standard POS	Pre-tax payroll deduction & partial employer paid	1st of month following one month of employment
Dental Coverage	Choice of three dental plans: DHMO, PPO or Traditional.	Pre-tax payroll deduction & partial employer paid	1st of month following one month of employment
Vision Coverage	Choice of two vision plans: Basic or Premier plans.	Pre-tax payroll deduction	1st of month following one month of employment
Basic Life Insurance	1x base annual salary	Fully paid by Sentara	1st of month following one month of employment
Additional Life Insurance	May purchase additional coverage of 1x to 5x base annual salary up to maximum benefit of \$1M.	Pre-tax payroll deduction	1st of month following one month of employment
Dependent Life Insurance	May purchase coverage for spouse and eligible dependent child(ren). Spousal coverage available in amounts from \$10K increments to \$250K. Child coverage available in amounts from \$1K increments up to \$10K.	After-tax payroll deduction	1st of month following one month of employment
Accidental Death & Dismemberment Insurance	1x base annual salary	Fully paid by Sentara	1st of month following one month of employment
Additional Accidental Death & Dismemberment Insurance	May purchase additional coverage for self or family (spouse at 50% and child(ren) at 10% of elected benefit amount). Coverage amounts of: \$25K, \$50K, \$100K, \$150K, \$200K or \$500K.	Pre-tax payroll deduction	1st of month following one month of employment
Short-Term Disability	50% base salary after 21-day elimination period of disability and payable up to 180 days. May be given the option to purchase a 10% additional benefit if the monthly benefit will not exceed the max \$10K per month.	Fully paid by Sentara Pre-tax payroll deduction for buy-up option	Upon completion of 90 days of employment



Benefit	Description	Funding	Date Eligible
Long-Term Disability	50% base salary after 180-day elimination period of disability. May be given the option to purchase a 10% additional benefit if it will not exceed the max \$15K per month.	Fully Paid by Sentara Pre-tax payroll deduction for buy-up option	1st of month following one month of employment
Health Savings Account	May be able to contribute up to the IRS max if eligible and electing the Equity HDHP medical plan. Sentara will contribute toward the employees HSA. This amount is prorated based on hire date.	Pre-tax payroll deduction & partial employer paid	1st of month following one month of employment
Flexible Spending Accounts for Health Care and Dependent Care	Reduces the cost of eligible dependent day care expenses and non-covered health and dental expenses through pre-tax payroll deductions. HC FSA = \$2,750 DC FSA = \$5,000	Pre-tax payroll deduction	1st of month following one month of employment
Sentara 401(a) Retirement Savings Plan	Annual 3% base salary employer contribution made to eligible EE's retirement account after meeting service requirements. EEs are vested after 3 years of service.	Provided by Sentara	Eligibility is based on 1 year of service and 832 hours.
Sentara Retirement Savings Plan 403(b) for "nonprofit" divisions / 401(k) for "for-profit" divisions	May contribute up to 100% of your pay not to exceed the max limit set by the IRS of \$19,000 and \$25,000 for EEs 50 or older in 2019. After one year of employment for FT/PT EEs, Sentara matches 50% of savings up to 6% of covered compensation based on IRS limits.	Pre-tax payroll deduction After-tax payroll deductions allowed to Roth account	1st day of work (EE contributions) Sentara matching for regular full-time and part-time EEs begins after 1 year of employment 3 year vesting service requirement
Paid Annual Leave (PAL)	Paid time off for vacation, holidays, personal days, etc. accrues each pay period up to a max of 280 hours.	Provided by Sentara	Accrual begins upon employment May use after 90 days of employment
Sick Leave	Sick time for personal illnesses accrues each pay period. Accruals and sick bank max vary depending on the division in which you work, hours paid each pay period, the status (band) and years of service.	Provided by Sentara	Accrual begins upon employment May use after 90 days of employment



Benefit	Description	Funding	Date Eligible
Identity Theft	Choice of three identity theft plans: Basic, Gold or Platinum	After-tax payroll deduction	1st of the month following one month of employment
Critical Illness Insurance	Pays lump sum benefit upon occurrence of approved critical illness.	After-tax payroll deduction	1st of the month following one month of employment
Tuition Assistance Program	If you are a part-time or full-time employee that has worked at least 6 months or longer you may be eligible.	Provided by Sentara	6 months following the date of hire

As a Sentara Healthcare employee, you will have a wide range of benefit programs available to you. Benefits provide important financial protection when you need it most. When you complete your benefits enrollment, the cost per pay period and/or contribution of each option of every benefit will be available to you. Benefit premiums are deducted every pay period (26 pay periods per year).

When Coverage Begins:

Benefits are available to all regular, full-time and part-time employees who are regularly scheduled to work at least 16 hours a week (based upon scheduled hours maintained by Human Resources).

As part of Health Care Reform, flexi-pool employees working an average of 30 hours a week will be eligible for medical coverage after one year of service and will be provided an enrollment opportunity. Full-time or Part-time employees that change to Flexi-pool status mid-year and meet the 30 hour eligibility rule may elect the Equity HDHP medical plan effective the date of the change in coverage. You must request all desired changes within the enrollment window.

- **New Hires:** The coverage you elect during your enrollment period is effective the first of the month following one month of employment. You must enroll during your enrollment window and before your effective date.

Benefit choices that you make during open enrollment or as a newly eligible employee remain in effect until 12/31/2021, provided you remain eligible for the plan.

When Coverage Ends:

For most benefits, coverage will end on either the 14th of the month or the last day of the month in which you terminate employment or become ineligible for coverage. If the change in employment is between the 1st and 13th day of the month, coverage ends on the 14th of the month. If the change occurs on the 14th or after, coverage will end as of the last day of the month.

**Changing Your Coverage Mid-Year:**

If you experience a qualified IRS family or employment change, you will have 31 days from the date of the event to modify your coverage. The only exception is for a change in eligibility in a Children's Health Insurance Program, which allows 60 days. If you do not complete the change within the required timeframe, you will not be able to change your elections until the next Open Enrollment period.

Any changes made to your benefit coverage must be consistent with the event that occurred. Examples of qualifying events include, however are not limited to the following: birth or adoption of a child, death of your spouse or dependent child, a change in your or your spouse's employment that affects benefits (e.g., a change from full-time to part-time, part-time to full-time, or termination of employment etc.) or gain or loss of other coverage.

Who Is Eligible to Enroll:

You may choose coverage under some options for yourself and for your eligible dependents. Your eligible dependents include:

- **For all Plans –**
 - Your lawful spouse.
 - Your unmarried children of any age if they are mentally or physically disabled and were incapacitated before the age of 19. (Physician documentation will be required)
- **For medical, dental and vision insurance –** Your children (including step, foster, and legally adopted children) until the end of the calendar year in which they turn 26 without regard to their student status, marital status or employment status.
- **For all dependent child life -** Your children (including step, foster, and legally adopted children) until the end of the calendar year in which they turn 26 without regard to their student status.
- **For AD&D insurance -** Your dependent children (including step, foster, and legally adopted children) until the end of the calendar year in which they turn 19, or until the end of the plan year in which they graduate or turn 25 as long as they remain a full-time student (whichever comes first).
- **For voluntary benefits -** See plan details for eligibility rules.

Dependent Verification:

When you first enroll a dependent child or spouse in any of the benefit plans you will be required to submit documentation verifying your legal relationship with that individual. If the relationship is not verified, the dependent child or spouse will be removed from coverage. Eligible dependents include your spouse and your legal dependent children (including step, foster, and legally adopted children).

You can find additional information regarding this audit on the Benefits website on WaveNet.

Student Status Verification:

If you enroll a dependent child that is over the age of 19, in accidental death and dismemberment insurance you will be required to provide proof of student status in the event that a claim is filed. If your dependent child does not meet the student status eligibility criteria in the event of a claim, that claim may be denied.

**Disabled Dependent Verification:**

You may cover your children of any age if they are mentally or physically disabled and were incapacitated before the age of 19. If you are enrolling a disabled dependent you are required to complete an application to cover your disabled dependent. This application, which is to be completed by your dependent's physician, can be found on the Benefits page of WaveNet.

Please note: The information is only a summary of the benefit plans offered to employees of Sentara Healthcare. In the event of any discrepancies between the information in this summary and official plan documents the plan documents supersede.