

Summary of Benefits

Information provided in this document is an overview of benefits provided by Sentara Healthcare. Benefits eligibility is determined by employment status and division at which you are employed.

RxFlex Benefits

Unless otherwise noted benefits are effective 1st of the month following one month of employment pending successful enrollment.

Benefit	Plans Available	Available Levels of Coverage
Medical (includes vision coverage)	HMO/POS/HSA Eligible PPO/POS 80	EE Only, EE + child, EE + Spouse, EE + Children, Family
Health Savings Account (HSA)	Requires participation in the HSA Eligible PPO plan	EE Only, Family
Dental	DMO/PPO/Traditional	EE Only, EE + child, EE + Spouse, EE + Children, Family
Vision	Basic/Premier	EE Only, EE + child, EE + Spouse, EE + Children, Family
Employee Life Insurance	1 x salary (core*) / 2 x salary, 3 x salary, 4 x salary	Employee Only
AD&D Insurance	1 x salary (core*) / \$25,000 up to \$500,000	Employee Only / Employee + Family
Long Term Disability	50% of monthly salary (core*) 60% of monthly salary	Employee Only
Flexible Spending Accounts (FSA)	Health Care / Dependent Care	Health Care \$2500 annually / Dept Care \$5000 annually
Child Life Insurance	\$1,000 increments up to 10K	Child(ren)
Spouse Life Insurance	\$10,000 increments up to 250K	Spouse
Whole Life Insurance**	A permanent and portable life insurance policy	Employee, Spouse, Children, Grandchildren
Critical Illness Policy**	Provides lump sum payment for select major diseases	Employee, Spouse, Children
Legal Resources	Legal representation for covered services	Employee, Spouse, Dependent Children

*Core coverage is paid in full by Sentara Healthcare. ** Coverage is effective upon election of benefit



Mission: Health is a program designed to encourage members of the Sentara team to maintain or begin living healthier lifestyles and improving the quality of their health.

New hires will be asked to complete a Personal Health Profile when first eligible to enroll in their benefits and again each November for open enrollment. Your responses will determine what rate you will pay for your medical insurance. Employee participating in the program will received a reduced biweekly medical premium

Disease Management Programs offer assistance in managing a specific disease or condition. When the primary member (employee) participates in a Disease Management Program offered through Mission: Health and are enrolled in one of the medical plans, they may earn up to \$460 annually in either a Flexible Spending Account (FSA) or Health Savings Account (HSA).

Employee members and spouses of one of the available health plans who may have been diagnosed with diabetes, congestive heart failure or coronary artery disease or who wish to participate in a tobacco cessation or weight management program are eligible to register for our Mission: Health Disease Management Program.

Disease Management offers a program for Partner's in Pregnancy to assist with prenatal care. Make contact with your Health Coach in the first trimester and continue regular contact throughout your pregnancy and earn \$100.00 deposited into a Flexible Spending Account after your post delivery check-up.

Paid Annual Leave

Sentara Healthcare recognizes the need for time off by our employees. In order for our employees to take time off without impacting their pay, Sentara Healthcare provides a Paid Annual Leave (PAL) program. This leave time may be used for vacations, holidays, brief illnesses, unforeseen circumstances or personal appointments. PAL may be used with prior approval of the employee's manager/supervisor, and always in consideration of the needs of the department.

PAL Basics

Paid Annual Leave (PAL) is used for vacations, holidays, personal days, etc. and is accrued for each hour paid (up to a maximum of 80 hours) per pay period, for all regular full-time and part-time employees, beginning on the first day of work.

PAL Accrual

Accrual amounts vary depending on the hours paid each pay period, your status (band), where you work and years of service with Sentara Healthcare. Please see the chart below.

Selling PAL

With a PAL balance of 120 hours you can sell back time at 100% of your hourly rate. Check your Sentara email for quarterly opportunities

Sick Time

Sentara Healthcare's sick leave plan provides protection from loss of income due to the employee's own bona fide medical problems. All regular full-time and part-time employees are eligible after 90 days of employment to use accumulated sick leave for absences caused by their own bona fide medical problems. Employees may be requested by their supervisor to bring a physician's statement in order to receive payment for sick leave. Accumulation begins on the employee's first day of employment.

Sick Time Accrual

All full-time and part-time employees working a minimum of 32 hours per pay period accrue sick leave and may accumulate up to a maximum of 960 hours of sick leave.

Tuition Assistance

Sentara Healthcare provides tuition assistance for regular full-time and part-time employees who work at least 16 hours a week and who have completed six (6) months of continuous service. Eligible full-time employees, and eligible part-time employees working at least 16 hours per week, may receive a maximum reimbursement based on length of service, per calendar year, for qualifying courses as shown below. Reimbursement will be credited to the year in which the course started. Length of service applies to the date the course starts.

Tuition Assistance Options

Sentara offers three tuition assistance options: class reimbursement, book reimbursement and promissory note. Employees with less than 3 years of continuous employment, but with at least 6 continuous months of employment are eligible for the reimbursement program. Employees with over three years of continuous service are eligible for the promissory note program which pays tuition up-front. Book reimbursement is also available.

Facility Discounts

Sentara employees, upon completion of the first 90 days of employment, and retirees may receive a 20% discount* on the inpatient/outpatient service fees at SHC facilities. Employee discounts are not automatic. Each employee must apply for the discount at the time of payment through the cashier or finance office. Employee discounts extend to spouse and dependent children. The discount will also be extended to employee's parents, provided they are dependent on and live with the employee. Availability of benefits and the amount of discounts vary by location. Eligibility requirements may also vary.

*Except for services provided at Sentara Life Care facilities. Employees may also receive discounts in SHC cafeterias.

WorkPerks

Sentara Healthcare provides a listing of discount programs offered by local and national businesses on WaveNet. Employees are encouraged to shop and compare prices and services before making purchases. Sentara Healthcare is not endorsing products or services offered by merchants through the program. Inclusion of a service or product in the program is not a guarantee of quality or performance.

Employees must consult the specific discount vendor for any proof of employment requirements. Sentara Healthcare is not responsible for agreements entered into between employees and service or product providers or resolving disputes arising between the parties.

Specific products and services, as well as the program itself, are subject to change or discontinuation at any time.

Short Term Disability

In order to help protect you and your family from the financial problems that often accompany illness or accident, Sentara Healthcare and its participating subsidiaries offer the Short Term Disability Plan (STD Plan). Short Term Disability is a core benefit provided by Sentara at no cost to the employee. This benefit is for eligible employees who are unable to work due to a non-work related illness or injury.

Payment and Eligibility

Sentara pays 60% of base salary starting after 21 days of disability, up to the 180th day and is payable upon approval for non-work related illness or injury. This benefit is effective 3-months from hire date.

Employee Assistance Program

We all have day-to-day problems in living. Usually we can cope. There may be times, however, when these problems reach a level that negatively affects home and family lives, relationships with co-workers, job performance or satisfaction, and a general sense of well being. When this happens, help is available through the Employee Assistance Program for you, your spouse, eligible dependent children and parents.

Provided Services

The EAP deals with a broad range of life issues including but not limited to: marital or family difficulties, job performance problems, financial concerns, emotional or mental health issues, legal problems, parenting issues, sexual problems, alcohol and drug abuse and dependency, eating disorders, elder care concerns, depression, grief and loss, stress, and personal growth and development.

Optima EAP provides Sentara Healthcare Employees with:

CONFIDENTIAL services at NO COST to you or your dependent family members, Up to 8 counseling sessions with a licensed mental health provider per presenting problem for you and for your dependents, Telephone access to Optima EAP, 24 hours a day, 365 days a year, Convenient office locations and evening appointments, Educational and motivational information, Informative online resources

Retirement Savings Plan 403(b) / 401(k)

The Retirement Savings Plan 403(b) and 401(k) (pre-tax) and Roth 403(b) and 401(k) (post-tax) are ways to help you save for your retirement by contributing a portion of your paycheck on a pre-tax basis through your biweekly pay.

Your Contributions

If you are a Full-time or Part-time employee you are automatically enrolled at 6% after completion of one month of employment.

If you are a flexi (non-benefit eligible) employee you will not be automatically enrolled.

All employees are eligible to contribute. You can contribute up to 100% of your pay on a pre-tax basis not to exceed the maximum limit set by the IRS.

Your Investment Options

Fidelity offers a variety of investment options suited to the whole range of investment styles—from conservative to moderate to aggressive. The options differ in their objectives, so you can choose investments that match your goals.

Freedom Funds are Sentara's default option available if you do not wish to make your own fund choices. Freedom Funds are preassembled portfolios based on your retirement at age 65. These funds are made up of more aggressive fund choices at an earlier age and become more conservative as you move closer to retirement. This option provides the opportunity for growth in the early years of employment while providing protection of your accumulated balance as you move towards retirement.

Sentara's Contributions

If you are Full-time or Part-time Sentara Healthcare will match \$.50 on the dollar up to the first 6% of your contributions effective after 1 year/832 hours.

The vesting period for the employer matching dollars is 3 years/832 hours each year. The maximum matching is based on the compensation limit set by the IRS.

Pension Plan

The Sentara Pension Plan is designed to provide you with the opportunity for a regular monthly income when you retire. Other retirement income sources may include other plans sponsored by Sentara, Social Security, and your other savings.

Pension Plan Basics

Sentara pays the full cost of your Plan benefit – you make no contributions. You become fully vested in your benefits once you have completed five years of vesting service. Participation requires a minimum of 5 years of service, working at least 832 hours in each year.

Participation

You are eligible to participate in the Plan if you are an employee of Sentara Healthcare, or an affiliated company which adopts the Plan.

The January 1 closest to the date you complete your first 12 months of employment if you complete 832 hours of service during that period, or, if later, the January 1 following the calendar year in which you complete 832 hours of service. Please note that for purposes of eligibility, a few special rules apply (and your employment in this status will not count towards benefit accrual service): Your employment with an affiliate of Sentara may count towards your years of service. However, employment in certain situations listed below is excluded from participation in the Plan and will not count towards benefit accrual service (of benefit accrual service).