



# SSM Health MyBenefits 2020 Benefits Summary

At SSM Health, we value our exceptional employees and are committed to helping our employees lead a healthy lifestyle. We offer a comprehensive benefits package to fit the needs of all generations - including those that promote physical, financial and emotional well-being. Unless stated otherwise, benefits are available to full- and part-time employees (.5 FTE or higher) who are regularly scheduled to work a minimum of 40 hours per pay period. Benefits are effective the first of the month coinciding with or following the date of hire. Premiums vary depending on type and level of coverage elected.

Benefit	Description																																							
<b>Health Benefits</b>	In addition to themselves, employees may also choose to cover eligible dependents on their medical, dental and vision plans. Employees may also cover a Legally Domiciled Adult (LDA) and the dependent children of an LDA, if not covering a spouse.																																							
<b>Medical Plans</b>	Traditional medical plans and a High-Deductible Health Plan are available through SSM Health's WellFirst Health network. All plans include a prescription drug benefit.																																							
<b>Discounted Medical Premiums</b>	Employees that meet certain family size and household income guidelines may apply to receive up to a 100% discount on medical premiums																																							
<b>Dental Plans</b>	Two plan options available through Delta Dental of Missouri.																																							
<b>Vision Plans</b>	Two plan options available through Vision Service Plan (VSP). The medical plan also provides an annual eye exam benefit.																																							
<b>Health Savings Account (HSA)</b>	Employees who elect the WellFirst Health Savings Option (High-Deductible Health Plan) may participate in the Health Savings Account. SSM Health provides a contribution to the employee's HSA on a per pay period basis.																																							
<b>Health Care FSA</b>	Employees may choose to set aside pre-tax income to pay for eligible health care expenses.																																							
<b>Dependent Care FSA</b>	Employees may choose to set aside pre-tax income to pay for eligible dependent care expenses.																																							
<b>Retirement Savings</b>	Employees may contribute pre-tax or post-tax dollars to an investment plan. SSM Health provides both an employer match and fixed annual contribution to employees who meet eligibility requirements.																																							
<b>Paid Time Off (PTO)</b>	<p>All benefit-eligible employees may accrue Paid Time Off (PTO). This time is used for vacations, holidays, short-term illnesses and other absences from scheduled work. PTO sell and donation programs are also offered.</p> <table border="1"> <thead> <tr> <th rowspan="2">Completed Years of Service</th> <th colspan="7">Annual PTO days, includes holiday time</th> </tr> <tr> <th>0</th> <th>5</th> <th>10</th> <th>15</th> <th>20</th> <th>25</th> <th>29+</th> </tr> </thead> <tbody> <tr> <td>Staff</td> <td>24</td> <td>28</td> <td>31</td> <td>33</td> <td>36</td> <td>36</td> <td>36</td> </tr> <tr> <td>Manager</td> <td>31</td> <td>33</td> <td>36</td> <td>36</td> <td>36</td> <td>36</td> <td>36</td> </tr> <tr> <td>Director</td> <td>36</td> <td>36</td> <td>36</td> <td>36</td> <td>36</td> <td>36</td> <td>36</td> </tr> </tbody> </table>	Completed Years of Service	Annual PTO days, includes holiday time							0	5	10	15	20	25	29+	Staff	24	28	31	33	36	36	36	Manager	31	33	36	36	36	36	36	Director	36	36	36	36	36	36	36
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<b>Disability</b>	Employees are provided with both Short and Long-Term Disability that replaces up to 60% of their income. Short-Term Disability coverage has a 75% buy-up option available. Maternity leave is covered at 100%.																																							
<b>Life Insurance</b>	Both employer-paid and voluntary life insurance is available through Securian. Management receives employer-paid coverage in the amount of 2X pay up to \$1M.																																							
<b>Tuition Reimbursement</b>	Employees are eligible for up to \$4,200 annually to help cover the cost of tuition. Employees are eligible after 90 days of employment.																																							
<b>Adoption Reimbursement</b>	Employees are reimbursed for normal agency and legal fees incurred to adopt a minor child, up to the maximum benefit amount.																																							
<b>Bereavement</b>	Employee may take up to three scheduled shifts with pay in the event of the death of a family member; up to five scheduled shifts with pay are provided if the loss is a spouse or child/step-child.																																							
<b>Employee Assistance Program</b>	A free, confidential counseling and referral service is available to assist both employees and their eligible family members.																																							