

2023 New Hire Benefit Highlights

All Other Team Members (Including Center Directors, Senior Managers, Analysts, and Care Promoters)

Effective Date Of Coverage 1st of the month following thirty (30) days of employment.

Cigna Medical Plan Options

IN-NETWORK	HSA CHOICE	HSA PREMIUM	TRADITIONAL
Preventive Services	Covered at 100% with no copayment or coinsurance		
Coinsurance	25% after deductible met	10% after deductible met	10% after deductible met
Deductible (Individual/Family)	\$2,800/\$5,600	\$2,200/\$4,400	\$1,500/\$3,000
Out-of-Pocket Maximum (Individual/Family)	\$6,500/\$13,000	\$5,000/\$10,000	\$3,000/\$6,000
Prescription Drug (Up to a 30-day supply)	Deductible + 25%	Deductible + 10%	Generic/Brand/Non-Formulary \$10/\$30/\$50
Out-of-Network Coverage	N/A	Yes	Yes

MetLife Dental Plan Options

BENEFITS	CHOICE	PREMIUM	TRADITIONAL
Calendar Year Max (Per Person)	\$1,250	in/out-of-network \$1,750/\$1,250	\$2,250
Annual Deductible (Individual/Family)			
In-Network	\$50/\$150	\$50/\$150	\$50/\$150
Out-of-Network	\$100/\$300	\$100/\$300	\$50/\$150
Preventive	In/out of network 100%/90%	100%	100%
Basic	In/out of network 80%/70%	In/out of network 90%/80%	In/out of network 100%/80%
Orthodontia	Not covered	Lifetime maximum 50% up to \$1,000 for team member, spouse, and child under age 19	Lifetime maximum 50% up to \$2,000 for team member, spouse and child under age 26

Superior Vision By MetLife

- Routine Exam: \$10 copay, every 12 months
- Lenses: \$25 copay, every 12 months
- Frames: Up to \$225 retail
- Necessary Contact Lens: Covered in full, every 12 months; Elective Contact Lens: Up to \$150, every 12 months

2023 BI-WEEKLY DEDUCTIONS	DENTAL- CHOICE	DENTAL- PREMIUM	DENTAL- TRADITIONAL	VISION
Team Member Only	\$9.92	\$12.84	\$14.94	\$2.99
+child(ren)	\$26.06	\$35.27	\$43.08	\$5.13
+spouse	\$21.62	\$27.36	\$31.85	\$5.04
+family	\$37.75	\$49.79	\$59.99	\$8.13

2023 BI-WEEKLY MEDICAL DEDUCTIONS	HSA CHOICE PLAN			HSA PREMIUM PLAN			TRADITIONAL PLAN		
	Standard Deduction	Wellness Credit	myWell-Being Deduction	Standard Deduction	Wellness Credit	myWell-Being Deduction	Standard Deduction	Wellness Credit	myWell-Being Deduction
Team Member Only	\$58.00	\$58.00	\$0.00	\$78.00	\$58.00	\$20.00	\$123.00	\$58.00	\$65.00
Team Member + Child(ren)	\$100.00	\$58.00	\$42.00	\$168.00	\$58.00	\$110.00	\$248.00	\$58.00	\$190.00
Team Member + Spouse	\$265.00	\$116.00	\$149.00	\$318.00	\$116.00	\$202.00	\$396.00	\$116.00	\$280.00
Family	\$337.00	\$116.00	\$221.00	\$418.00	\$116.00	\$302.00	\$556.00	\$116.00	\$440.00

Time Off

ChenMed offers a competitive time off program including paid time off (PTO), holidays, floating holidays, and a sick bank. The PTO accrual is as follows:

TEAM MEMBER GROUP	ACCRUAL MAXIMUMS AND MONTHLY ACCRUALS BY YEARS OF SERVICE (SHOWN IN HOURS)		
	Less than 2 years	2-4 years	5+ years
Full-Time Non-Exempt	Monthly accrual: 8 hours (80 hours annually) Accrual Maximum: 95 hours	Monthly accrual: 9.5 hours (95 hours annually) Accrual Maximum: 116 hours	Monthly accrual: 12 hours (120 hours annually) Accrual Maximum: 140 hours
Full-Time Exempt	Monthly accrual: 12 hours (120 hours annually) Accrual Maximum: 145 hours	Monthly accrual: 14.5 hours (145 hours annually) Accrual Maximum: 184 hours	Monthly accrual: 16 hours (160 hours annually) Accrual Maximum: 200 hours

Company Paid Benefits include:

Basic Life and Accidental Death & Dismemberment (AD&D) ChenMed provides regular full-time team members with Basic Life and AD&D insurance in the amount of 1x their salary up to \$1,000,000.

Base Short-Term Disability (STD) Benefits For eligible active full-time team members working a minimum of 30 hours per week. STD coverage provides a portion of your income to you when you are unable to work due to an illness, maternity, or injury. The base STD benefit is 50% of your weekly earnings to a maximum of \$1,000 per week. Benefits begin the 8th day after injury or sickness and pays up to a maximum of 13 weeks.

Voluntary Benefits include:

Buy-Up STD Plan Team members may elect to purchase an optional buy-up plan through Cigna providing a combined benefit of up to 60% of your weekly eligible Earnings to a maximum of \$2,500 combined eligible Earnings per week.

Long-Term Disability (LTD) Benefits LTD coverage of 60% to \$15,000, 24 months own occupation. Minimum benefit is the greater of \$100 or 10% benefit. Coverage will continue until age 65, reduced by other disability income you receive.

Supplemental Life And Accidental Death & Dismemberment (AD&D) You may purchase additional Life and AD&D Insurance for yourself. In addition to the basic life benefit, team members may elect amounts in \$10,000 increments, up to the lesser of 8x their Annual Salary or \$1,000,000, with a Guaranteed Issue amount of up to \$500,000. If you elect optional life, you may also buy coverage for your spouse and children. (Note: For coverage above the Guaranteed Issue limits, an EOI form must be completed and approved by Cigna.)

Accident Plan helps offset the out-of-pocket expenses that can occur after an accident or injury.

Critical Illness Plan protects your finances from the expense of a serious health condition.

Hospital Indemnity Plan pays a daily benefit if you have a covered stay in a hospital, critical care unit, or rehab facility to help cover any expenses while you are in the hospital.

Health Savings Account (HSA) Team members enrolled in the Choice or Premium medical plan are eligible to open an HSA, a tax deferred savings account in which both employer and team member can contribute, up to IRS limits. Use Has funds to pay for eligible healthcare related expenses.

Legal Plan a family protection plan that provides you with access to a network of attorneys who can help with your legal needs.

Flexible Spending Accounts:

- Healthcare Flexible Spending Account (FSA)
- Limited Purpose
- Dependent Care Flexible Spending Account (DCFSA)

ChenMed, LLC 401(k) Plan Participation eligibility begins first day of the month after 60 days at ChenMed (must be at least age 18) with automatic enrollment of 6% pre-tax rate. You may waive automatic enrollment or defer to another percentage through Workday. With your deferrals, you are eligible for a 100% contribution match up to 4% and 50% match (in excess of 4%) up to 6% of pay for the plan year. The match is subject to a 2-year vesting.

For hourly team members with at least one year of service, the Company will contribute 3% of your earnings to your 401(k) account after the end of the year, regardless of if you contribute to the 401(k) Plan or not. You must be active at the end of the year to receive the contribution. This contribution is subject to a 3-year cliff vesting.

Discount Programs

- Day Care discount program through Bright Horizons.
- ChenMed offers additional discount programs through Perks @ Work and Tickets at Work.
- See the Total Rewards page on SharePoint for a full listing of discounts team members are eligible for.

Please Note: This is a summary of the benefits offered by ChenMed. For a complete listing of benefit offering, please review the 2023 Benefits Guide.

All other benefit information can be requested at askhr@chenmed.com