

2025 Employee Benefits Summary

Clinical Employees



For more complete information, see the bswift link and the Employee Handbook on the Vituity web portal.

Changes in plan selection are allowed each November during the Open Enrollment period or within 30 days of a Qualifying Life Event such as marriage, birth, etc.

Health Insurance

for full-time employees

Full-time employees are eligible for **medical insurance** the first of the month following 30 days of employment. There are three medical plan options. Each includes a \$50,000 life insurance policy and vision plan.

- **Anthem Blue Cross PPO High Deductible** — Annual network deductible (\$4,000 for individuals and \$8,000 for couples / families). 80% coverage for most in-network services and 60% coverage for most non-network services. **Preventive care** such as annual exams and well-baby care is covered at 100%. Vituity contributes up to **\$1,800/year to a Health Savings Account** with this plan. Prescriptions: subscribers pay: **the full cost of the prescription drug** and applied to the deductible.
- **Anthem Blue Cross PPO Low Deductible** — Annual network deductible (\$2,000 for individuals and \$4,000 for couples/families). 80% coverage for most in-network services and 60% coverage for most non-network services. **Preventive care** such as annual exams and well-baby care is covered at 100%. Prescriptions: Tier 1 \$10 co-pay for generic drugs, Tier 2 \$50 co-pay for preferred brand drugs, Tier 3 \$75 for non-preferred brand, Tier 4 \$2,000 specialty drugs.

* PPO participants (High or Low) have access to Anthem's Sydney Health virtual care.

- **Kaiser HMO — (California only)** Annual network deductible (\$1,000 for individuals and \$2,000 for couples / families). A primary care provider manages network care with \$20 co-pay for most office visits. 80% coverage for most network hospitalizations, emergency room visits and outpatient surgeries and procedures. **Preventive care** such as annual exams and well-baby care is covered at 100%. Prescriptions: \$10 co-pay for generic drugs, \$30 co-pay for brand drugs.

Dental insurance with Anthem Blue Cross may be added **at the employee's cost**. Network services: 100% for semi-annual exams, x-rays and cleanings, 80% for basic services, 50% for major services after a 12-month waiting period. Orthodontia services have a \$2,500 lifetime maximum.

Vision insurance through Vision Service Plan (VSP) is included with all three medical options. The coverage offers an annual eye exam, lenses every 12 months and eyeglass frames every 24 months.



Health Plan Premiums (on a monthly basis)

Coverage Options	Anthem PPO Low Deductible	Anthem PPO Hi Deductible	Kaiser HMO (CA only)	Anthem Dental	VSP Vision Plan	Basic Life \$50,000
Deductibles	\$2000/\$4000	\$4000/\$8000	\$1000/\$2000	\$ 25	\$ 0	
Employee Only	\$ 160.68	\$ 50.00	\$ 160.60	\$ 60.09	\$ 0	\$ 0
Employee + 1	\$ 831.64	\$ 158.10	\$ 755.77	\$ 112.92	\$ 0	\$ 0
Family	\$1,401.00	\$ 294.78	\$1,380.45	\$ 187.44	\$ 0	\$ 0
Notes		\$150 HSA		Add-On	Bundled w/	Medical

Health Plan Declination Stipend

for full-time employees

The health plan may be waived for a stipend of \$250 per month. Employees who opt out of the medical plan also waive the vision, \$50,000 life insurance plan, and Carrot family planning benefit. To receive the \$250, the waiver must be selected as the medical plan option in the bswift enrollment portal.

Health Savings Account (HSA)

for full-time employees

Vituity contributes \$150 per month to an HSA account for each employee who enrolls in the PPO High-Deductible plan. These funds can be used to pay “out-of-pocket” medical, vision, dental and prescription drug expenses. Plan participants may contribute additional pre-tax funds to the HSA but the maximum contribution (employer + employee) cannot exceed \$4,300 for single enrollees or \$8,550 for couples / families. Participants over age 55 may contribute an additional \$1,000 per year. All participants are provided with a debit card to pay for medical, dental and vision expenses. Funds remaining at year-end are retained for future healthcare expenses. Investing your HSA dollars is a great way to potentially grow your savings for future health care expenses. To help you make the most of your Health Savings Account, we offer ways for you to invest with your HSA funds. HSA accounts are triple tax advantaged as well.

HSA Bank Investment Program

There's a new investment program – HSA Invest. This program is designed to streamline your investment experience while it gives you greater options and control.

Medical Flexible Spending Account (Medical FSA)

for full-time employees

The Medical FSA is a reimbursement account for out-of-pocket healthcare expenses such as uninsured medical bills and over-the-counter medication. Eligible employees may contribute up to \$3,300 pre-tax per calendar year via payroll deduction. Reimbursements are completed on a tax-free basis. The account balance does not roll over at year end – it has a “use it or lose it” provision. (PPO High-Deductible participants are ineligible.)



Dependent Care Flexible Spending Account (Dependent Care FSA)**for full-time employees**

Dependent Care FSA is a reimbursement account sponsored by WEX Benefits for childcare expenses. Eligible employees may contribute up to \$5000 pre-tax per calendar year via payroll deduction. Reimbursements are completed on a tax-free basis. The account balance does not roll over at year end – it has a “use it or lose it” provision.

Supplemental Life Insurance**for full-time employees**

Supplemental life insurance may be purchased from The Hartford in increments of \$10,000. The guaranteed issue amount is \$350,000 during the 30 day entry period. Spouse/Domestic Partner supplemental life insurance is available, in increments of \$5,000, with a guaranteed issue amount of \$30,000 during the 30 day entry period. Post tax premiums are based on the age of the insured. Higher amounts are subject to evidence of insurability.

Paid Time Off (PTO)**for full-time and part-time employees**

Vituity employees accrue PTO hours per the schedule below. PTO hours accrue each pay period and are added to the PTO account balance. Please see the Employee Handbook for details.

<u>Years of Service</u>	<u>Annual Accrual</u>	<u>Accrual Rate</u>	<u>PTO Cap</u>
Upon hire	4 weeks	7.7% of hours paid	320 hours
3 year anniversary	5 weeks	9.6% of hours paid	400 hours
7 year anniversary	6 weeks	11.5% of hours paid	480 hours

Sick Leave**for all employees**

Vituity provides paid sick leave for income replacement during periods of personal or family illness. Full-time and part-time employees accrue at a rate of 3.33% of hours paid (up to 69 hours per year) and can be used immediately. The account balance cap is 160 hours. Per diem employees accrue at a rate of 3.33%. The account balance cap is 48 hours unless specified by state law. Please see the Employee Handbook for additional information regarding qualified reasons and sick leave accrual for per-diem employees.

Short-Term Disability Insurance**for full-time employees**

Employees working in California, New Jersey, & New York are covered by a state disability insurance plan. For employees working in other states, a voluntary short-term disability plan can be purchased from The Hartford. The maximum short-term disability benefit is 60% of weekly earnings up to a maximum of \$1,200 per week after 14 days of disability.



Long-Term Disability Insurance

for full-time employees

Long Term Disability is provided by The Hartford at no cost to full-time employees. The plan provides taxable LTD benefits after 180 days of disability at 60% of base pay up to a maximum benefit of \$5,000 per month. Employees with income over \$8,333/month may buy additional coverage. If the buy-up coverage is waived at first offer, future application will require evidence of insurability. LTD payments are integrated with State disability benefits.

Voluntary Benefits

for full-time employees

- **Accident Insurance** helps you pay for unexpected costs that can add up due to common injuries such as fractures, dislocations, burns, emergency room or urgent care visits, and physical therapy. This plan pays a lump-sum, tax-free benefit depending on the type and severity of your injury.
- **Critical Illness** provides tax-free benefits for many of the costs associated with cancer treatment such as radiation, chemo, surgery, diagnostic tests, and physician charges. You can cover yourself and your family members if needed.
- **Hospital Indemnity** plan pays a lump sum, tax-free benefit when you or an enrolled dependent is admitted or confined to the hospital for covered accidents and illnesses. You can use the money you receive under the plan however you see fit, for paying medical bills, childcare, or for regular living expenses like groceries—you decide.

Family Planning Benefit

for full-time employees

Carrot Fertility, our fertility and family-forming benefit, offers inclusive fertility and family-forming coverage for all paths to parenthood — adoption, gestational carrier support (commonly referred to as surrogacy), fertility treatments, pregnancy, and more. This benefit is included with enrollment in one of the Vituity health plans.

401(k) Plan – Employer Match

for all employees

Vituity offers one of the best 401(k) plans in the industry. Key plan features are as follows:

- Plan entry on the first of any month
- Salary deferral of up to 20% to a 2025 maximum of \$23,500 (\$31,000 if over age 50)
- Guaranteed employer match of \$1.20 per \$1.00 of employee contribution up to 6% (1,000 or more paid hours in the calendar year and still employed as of December 31st)
- Lump sum funding by April 15th for the prior plan year **with immediate 100% vesting**
- A Roth 401(k) Option
- Thirteen Exchange Traded Funds and a self-directed investment option
- A loan provision of up to 50% of the account balance to a maximum of \$50,000



401(k) Plan - Profit Sharing Contribution**for full-time and part-time employees**

A discretionary profit sharing contribution of up to 4% of non-bonus income is granted to employees with 18 months of service as of the beginning of the calendar year, 1,000 hours paid in the calendar year and active employment as of December 31st.

Vituity Success Sharing Bonus (Cash Bonus)**for full-time and part-time employees**

The Partnership distributes a year-end bonus based on qualified earnings to active Advanced Providers in good standing and employed in full-time or part-time status at the end of the eligible earnings period. The Success Sharing Bonus is directly linked to the annual Profit Margin and is based on Vituity's overall financial performance and profitability.

Success Sharing Bonus payouts are earned and paid in February and are subject to applicable federal, state, and local taxes.

The Success Sharing Bonus is based on four factors:

1. The Profit Margin, which is a measure of our annual profitability.
2. Advanced Provider Success Sharing Bonus Factor of 33.33%
3. Your annual qualified earnings
4. Your Service Credit %, based on your tenure at Vituity and the number of hours worked in the bonus period

Qualified hours and earnings are linked to clinical, administrative, meeting, dictation, and on-call hours from pay dates that fall between January 1st and December 31st of each calendar year. Hours and earnings from PTO, bereavement, jury duty, sick leave, and bonuses are excluded. Approved protected leave hours are included in the calculation of qualifying work hours up to 480 hours.

- 0-1 year of service and 1,000 work hours in the 12-month bonus period = 25% of the bonus
- 2 years of service and 1,000 work hours in the 12-month bonus period = 50% of the bonus
- 4 years of service and 1,400 work hours in the 12-month bonus period = 100% of the bonus
- 10 years of service and 1,200 work hours in the 12-month bonus period = 100% of the bonus

Please see the Advanced Provider Success Sharing Bonus Plan Document for more details.

Professional Expense Reimbursement**for full-time and part-time employees**

Vituity reimburses full-time and part-time employees for medical staff dues, state licenses recertifications, DEA license recertifications, national recertification fees, and site-specific required recertifications fees. Time to attend a course will only be paid for a site-specific required recertification.



CME/CEU and Professional Membership Reimbursement

for full-time and part-time employees

Vituity offers an annual allowance for medical education courses and professional memberships. The allowance is \$1500/year for full time employees and \$750/year for part-time employees. The policy includes Category I CME/CEU course tuition and meals/lodging/travel expenses related to the course.

Employee Assistance Program (Lyra Health)

full-time employees

Vitans and their dependents have access to mental health care from Lyra Health. Lyra provides a range of care options for your emotional and mental health—how, when, and where you need it—at no cost to you. No matter where you are in your mental health journey, Lyra can match you to providers specific to your needs—from alleviating anxiety and depression to navigating relationships, and from managing stress to finding balance.

Lyra's offerings include:

- 8 mental health coaching and/or therapy sessions for you, your family, and dependents (per person per year), with additional sessions and medication management support available to those enrolled in the Anthem health plan*
- guided self-care with a coach who will create a plan specific to your mental health needs
- on-demand access to Lyra Essentials, a self-care library for help with sleep, meditation, stress-relief, and more
- 24/7 confidential support for managers who have concerns about an employee's mental well-being
- Work-life services: legal services, identity theft support, help finding dependent care, and financial coaching to assist families during challenging times

*Additional sessions and medication management support are billed through the Anthem health plan and subject to in-network outpatient mental health cost-sharing, as defined under your health plan.

Commuter Benefits Program

for all employees

Vituity offers commuter benefits to allow employees to save on transit and parking costs by purchasing commuter vouchers via pre-tax payroll deductions each month.

Student Loan Refinancing

for all employees

For student loan consolidation you may be eligible for a discount of 0.25% with SoFi or Laurel Road. For more information contact:

www.Sofi.com/Vituity Phone # 855-456-7634

www.LaurelRoad.com/Vituity Phone # 855-255-0989

