



PHOENIX
CHILDREN'S

2021 BENEFITS AT-A-GLANCE



Phoenix Children's offers full and part time employees a comprehensive benefits package. Our benefits program includes health, dental, vision, 401(k) retirement, life insurance, wellbeing incentives and more. These benefits are available to you on the first day of the month following your hire date.

401(k) RETIREMENT PLAN

The 401(k) Retirement plan provides you with the ability to save pre-tax or Roth after-tax dollars for your future and provides matching company contributions. Plan features include:

- Immediate Participation
- \$1 for \$1 immediate match up to 4% of compensation
- 100% vested upon enrollment
- Multiple investment options

DENTAL BENEFITS

Phoenix Children's offers two plan options provided by Delta Dental of Arizona. The various plans offer in-network and out-of-network benefits for preventive, basic and major services. Orthodontia benefits are available for children and adults.

VISION BENEFITS

The Vision Service Plan (VSP) provides coverage for routine annual eye exams, eyeglasses, and contacts. VSP contracts with doctors specializing in optometry and ophthalmology.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Flexible Spending Accounts allow you to pay for eligible health care/and or dependent care expenses on a pre-tax basis.

You may elect up to \$2,750 in the Health Care Spending Account and \$5,000 in the Dependent Care Spending Account.

DISABILITY BENEFITS

All eligible employees are covered by Short-Term and Long-Term Disability Plans. These plans are designed to provide financial protection by replacing a portion of your income in the event you become disabled from an illness or injury. There is no cost to the employee.

SHORT-TERM DISABILITY (STD)

Nonexempt (hourly) employees coverage is 66.67% of base salary to \$2,000 weekly maximum. Eligible exempt (salaried) employees coverage is 100% of base salary. The benefit duration for STD is 26 weeks.

LONG-TERM DISABILITY (LTD)

Provides additional income protection to age 65 if your disability continues beyond the initial 26 weeks.

LIFE INSURANCE

Term Life Insurance and Accidental Death & Dismemberment (AD&D) is provided to eligible employees for an amount equal to one times their annual base pay. Phoenix Children's pays 100% of the premium. In addition, supplemental life insurance and AD&D is available for employees. Life insurance for your spouse and/or dependent children is also available. Supplemental coverage is paid through payroll deductions.

MEDICAL & PRESCRIPTION BENEFITS

Phoenix Children's offers three medical plan options. These plans use the Cigna Open Access Plus and LocalPlus Networks which include a wide selection of hospitals and providers.

500 PLAN

- › Annual deductible: \$500 for employee only or \$1,000 for family coverage
- › Primary care office visit: \$15 or \$30 copay
- › Specialist office visit: \$25 or \$50 copay
- › After deductible, you pay 20% coinsurance on remaining in-network charges.

1000 PLAN

- › Annual deductible: \$1,000 for employee only or \$2,000 for family coverage
- › Primary care office visit: \$15 or \$30 copay
- › Specialist office visit: \$25 or \$50 copay
- › After deductible, you pay 20% coinsurance on remaining in-network charges.

CONSUMER DIRECTED HEALTH PLAN (CDHP)

- › Annual deductible: \$1,500 for employee only or \$3,000 for family coverage
- › After deductible, you pay 20% coinsurance on remaining in-network charges.
- › Health Savings Account (HSA) available with company match.

PRESCRIPTION BENEFITS

- › The benefit features coinsurance levels with maximums on the 500 Plan and 1000 Plan for retail and mail order prescriptions.
- › Prescriptions are subject to deductible and coinsurance in the CDHP as well. You are able to fill 90 day prescriptions through mail order or through the convenience of a local CVS retail pharmacy, for only the cost of 60 days.

WELLBEING

Phoenix Children's offers employees various programs to help support your individual wellbeing goals. Our award-winning program focuses on physical, emotional, environmental, social, and financial wellbeing. New programs and opportunities are added regularly.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program is provided free of charge. Employees and members of their households may receive up to eight personal visits per issue per rolling calendar year.

On-campus counseling services for employees are also available.

EDUCATIONAL ASSISTANCE

Phoenix Children's provides tuition reimbursement to eligible employees who are enrolled in course work leading to degrees and/or national certifications related to their position and/or career development. Based on available funding, full-time employees may be eligible to receive up to \$5,250 annually. Part-time employees may be eligible to receive a prorated benefit.

ADDITIONAL BENEFITS

Phoenix Children's offers a variety of benefits from which to choose:

- › Adoption Assistance
- › MetLife Legal Plan
- › Liberty Mutual Auto and Home Insurance
- › United Pet Care Discount Program
- › Various discount offerings through "The Employee Network"
- › Discounts at child care facilities
- › Cell phone discounts

The extent to which you are eligible to participate in the benefit programs is based on your full-time equivalency (FTE) status with Phoenix Children's.

The benefits described in this benefits summary are governed by certificates of insurance and/or plan documents. While every effort has been made to ensure accuracy, any errors, omissions or discrepancies will always be governed by the applicable official plan documents.



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