

MedBest Medical Management, Inc.

EMPLOYEE BENEFIT SUMMARY

Health Insurance: Plans offered: Excellus Simply Blue 30-1000 and Blue Signature HDHP with Health Savings Account option. Coverage begins the first of the month following date of employment. Employees working 20 or more hours per week (.500 FTE) are eligible for group health insurance coverage. Additional information including employee cost and a summary of benefits offered by each plan is available from Human Resources.

Voluntary Life Insurance: Contributions to the Voluntary Life Insurance Plan are 100% employee paid. MedBest handles the billing and administrative responsibilities through payroll deduction. Employees working at least 35 hours per week (.875 FTE) are eligible to participate the first of the month following date of employment.

401(k) Plan: There is an employee option and an employer obligation under the MedBest multiple employer 401K plan.

Employee option: Regular employees at least 21 years of age are eligible to begin elective deferrals following three months of active employment. Employees may enter the plan on the first of the month after satisfying the eligibility requirement.

Employer obligation: Under the MedBest multiple employer 401k plan each employer group has selected a 3% safe harbor fully vested contribution, plus an additional discretionary profit-sharing contribution of 5% on a six- year vesting schedule. Employer contributions will begin after the employee has met the 1 year waiting period requirement.

Flexible Spending Plan: Lifetime Benefit Solutions is the Plan Administrator. Employees working at least 20 hours per week (.50 FTE) are eligible to participate. There are three components to this plan:

1. Health Insurance Plan: Waiting period same as health insurance.
2. Medical Expense Plan: Waiting period is three months from date of employment.
Annual max is \$3,050.
3. Dependent Care Plan: Waiting period is three months from date of employment.
Annual max is \$5,000.

Supplemental Insurance Programs: Contributions to the Supplemental Insurance Programs are 100% employee paid. MedBest offers six supplemental benefit plans through AFLAC New York. Employees working at least 20 hours per week (.50 FTE) are eligible to participate after meeting their three-month date of service.

Dental Insurance: Plans offered: Value Plan and Network Access Plan through Guardian. Coverage begins the first of the month following six months of active employment. Employees working 20 or more hours per week (.500 FTE) are eligible for group dental insurance.

Basic Life Insurance: Provided to eligible employees at no cost. A Life Insurance policy in the amount of your annual earnings (rounded to the nearest \$1000 with a \$50,000 maximum) is available to employees working at least 35 hours per week (.875 FTE) after six months of active employment.

Accidental Death and Dismemberment: Provided to eligible employees at no cost. Employees working at least 35 hours per week (.875 FTE) are eligible for coverage after six months of active employment. Benefits are provided in the event of death from an accidental injury, or if loss of a covered limb occurs.

Long-Term Disability: Provided to eligible employees at no cost. Employees working at least 35 hours per week (.875 FTE) are eligible after six months of active employment. Benefits begin on the first of the month following six consecutive months of a certified total disability.

*Basic Life, AD&D, and LTD require the employee to complete an application provided by the insurance company. A summary of benefits and provisions will be provided upon enrollment.

Employee Assistance Program (EAP): Provided to all employees at no cost. A 24-hour, confidential service that helps employees and family members deal with personal problems by providing short-term counseling and/or referral assistance.

Worker's Compensation: Provided to all employees at no cost. Coverage begins on the first day of active employment.

NYS Disability: Provided to all employees at no cost. There is no waiting period if eligibility was established with previous employer. If eligibility was not established, coverage begins after four consecutive weeks of service for full-time

employees and after 25 regular working days for part-time employees.

Vacation: Regular full-time non-exempt employees receive vacation time per bi-weekly pay period at the following rates:

First 4 years of eligible service	4.00 hours per bi-weekly pay period (13 days/year)
After 4 years of eligible service	4.32 hours per bi-weekly pay period (14 days/year)
After 6 years of eligible service	4.64 hours per bi-weekly pay period (15 days/year)
After 10 years of eligible service	5.23 hours per bi-weekly pay period (17 days/year)

Regular full-time exempt employees receive vacation time per bi-weekly pay period at the following rates:

Upon initial eligibility	4.62 hours per pay period (15 days/year)
After 2 years of eligible service	4.92 hours per pay period (16 days/year)
After 3 years of eligible service	5.23 hours per pay period (17 days/year)
After 4 years of eligible service	5.54 hours per pay period (18 days/year)
After 6 years of eligible service	6.15 hours per pay period (20 days/year)
After 10 years of eligible service	6.46 hours per pay period (21 days/year)

Regular part-time employees, working at least 20 hours per week (.500 FTE), will receive vacation benefits on a prorated basis according to the number of hours worked per week (i.e. 24 hours) as a percentage of a full-time schedule (i.e. 40 hours) applied to the accrual schedule above.

Employees are eligible to use vacation time after completing six months of employment. An employee may carry unused vacation time over from one calendar year to the next.

Personal Time: After three months of active service, regular full-time and regular part-time employees working at least 20 hours per week (.500 FTE) are eligible for personal time on a prorated basis based on their percentage of a full-time schedule. A personal day is based on hours normally worked in a day, up to 8 hours.

During the first year of employment, the number of personal days is a prorated calculation based on which quarter the 3-month date of service falls.

Quarter in which initial 3 months of service is completed:	Number of personal days received in 1 st year of employment:
Jan - Mar	4
Apr - Jun	3
Jul - Sept	2
Oct - Dec	1

The following January after the year in which the employee completed their first three months of employment, the employee is eligible for 5 personal days each calendar year.

Floating Holidays: Four days will be earned throughout the year on the following days: Lincoln's Birthday, President's Day, Election Day and Veteran's Day. Regular full-time and regular part-time employees working at least 20 hours per week (.500 FTE) are eligible to earn floating holidays upon hire. Regular part-time employees' floating holidays are earned on a prorated basis based on a percentage of a full-time schedule.

NYS Paid Sick Leave: Employees will accrue 1 hour of Paid Sick Leave for every 30 hours worked, with a usage cap of 56 hours per year. The benefit immediately accrues and is available to utilize upon hire.

Holidays: Regular employees working 20 hours or more per week (.500 FTE) will be granted paid holiday time for the nine major holidays listed: New Year's Day, Dr. Martin Luther King, Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Columbus Day, Thanksgiving and Christmas.

Cancer Screening Leave: Employees will be granted up to four hours of paid leave per calendar year to undertake screening for any type of cancer, without deducting Paid Time Off (e.g. personal, vacation or floating holiday).

OTHER

Tuition Reimbursement: A Medical Group or Department may provide financial assistance to full-time employees who are in good standing in employment and pursuing advanced education related to their current position or other positions within MedBest. Tuition reimbursement will not exceed \$5,250 per calendar year, per employee, or the current level established by the Internal Revenue Service (IRS).

New York's 529 College Savings Program: Available to all employees as a way to save for the long-term goal of meeting education expenses while receiving significant tax benefits. MedBest offers you the opportunity to make program contributions through payroll deductions.

Empower Federal Credit Union: Available to all employees upon hire offering a wide variety of services including fee-free checking, savings, direct deposit, loans, ATM cards, Visa, etc.

Additional information on all the described benefits is available from the Human Resources Department.

Disclaimer: The benefits and policies set forth above are those currently in existence at MedBest. MedBest may change these benefits at its discretion. Nothing contained herein shall be deemed to create an obligation on the part of MedBest to offer these benefits to employees in the future.

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