

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.

Vision Insurance: Plan offered: EyeMed Insight Network. 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 vision insurance coverage. Premium is 100% employee paid. MedBest handles the billing and administrative responsibilities through payroll deduction. Additional information including group rates and coverage options 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. Additional information including group rates and coverage options/restrictions is available from Human Resources.

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 \$3,300.
3. Dependent Care Plan: Waiting period is three months from date of employment.
Annual max is \$5,000.

Supplemental Insurance Programs: 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. Premiums for the Personal Accident Expense Plan, the Personal Lifestyle Protector Cancer Plan, the Supplemental Dental Plan, the Hospital Confinement Indemnity Plan, or the Vision Now Plan are paid through biweekly pre-tax payroll deductions; premium deductions for the Personal Short-Term Disability Income Plan are post-tax. All plans are fully portable.

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. Additional information including employee cost and a summary of benefits is available from Human Resources.

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. Vacation time may be used in a minimum 1/2-hour increment. An employee may carry unused vacation time over from one calendar year to the next. Once vacation reaches the cap of 200 hours, further vacation accrual will stop. Please refer to the Employee Handbook or contact Human Resources for additional information.

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. Personal time may be taken in a minimum 1/2-hour increment. Unused personal time will be forfeited at the end of the calendar year. For a complete summary of personal time please consult the Employee Handbook or contact Human Resources.

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. Floating holidays may be taken in a minimum 1/2-hour increment.

Regular part-time employees' floating holidays are earned on a prorated basis based on a percentage of a full-time schedule (i.e. a person working 30 hours per week is 75% of full-time. For each floating holiday, that person is eligible for 6 hours, or 75% of 8 hours.) Unused floating holiday time will be forfeited at the end of the calendar year.

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.

Holiday pay will be calculated based on the employee's straight-time pay rate (as of the date of the holiday) multiplied by the number of hours the employee would otherwise have worked on that day.

Please refer to MedBest Employee Handbook, Section 370, for information regarding Holiday Worked benefit time.

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).

NYS Voting Leave: As a registered voter, you may take off up to 2 hours, without loss of pay, to allow you time to vote if there is not sufficient non-work time in which to vote. You may take time off at the beginning or end of your working shift, as your employer may designate, unless otherwise mutually agreed. You must notify your employer no less than 2 days and no more than 10 days before the day of the election that you will take time off to vote.

NYS Paid Sick Leave: Employees will accrue 1 hour of Paid Sick Leave for every 30 hours worked. The benefit immediately accrues and is available to utilize upon hire. PSL must be used in a minimum 1/2-hour increment, and utilization is capped at 56 hours per calendar year. PSL is protected leave for the following circumstances:

Sick leave for employee or family member: for mental or physical illness, injury or health condition; or need for medical diagnosis or preventative care.

Safe leave for employee or family member: has been a victim of domestic violence, sexual offense, stalking or human trafficking; to obtain services from a shelter, crisis program or other services program; to relocate – either temporarily or permanently for safety; to meet with an attorney; file a complaint; meet with the DA's office; enroll children in a new school; or any other actions necessary to ensure the health and safety of the individual.

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.