



2025 Colleague Benefit Guide

ELIGIBILITY FOR BENEFITS

You are eligible for benefits for yourself and your eligible dependents based on the chart below. All benefits are effective the first day of the month following your date of hire, however, if you are hired on the first day of a month, your benefits are effective immediately. You have 30 days from your date of hire to complete enrollment.

For Virtua, an eligible dependent is defined to include:

Spouse: This includes your legal spouse or a legally recognized civil union partner. A legally recognized domestic partner is no longer eligible unless grandfathered in or in certain rare circumstances.

Dependent Children This includes your child, stepchild, and any child you have adopted or who has been placed for adoption up to age 26. (Coverage will automatically terminate at the end of the month in which the dependent turns 26.)

Disabled Dependent If your dependent child is mentally or physically handicapped, coverage may be extended beyond the age of 26. Submission of attending Physicians statement may be required for new enrollments or upon carrier request.

You may not cover a family member other than the ones listed above (for example, parents, grandchildren, nieces, or nephews).

Virtua reserves the right to audit your dependent information and may request documentation of any of your dependents' status.

| BENEFITS ELIGIBILITY | FULL-TIME | PART-TIME | | PER DIEM/PER VISIT | VIRTUA STAFFING AGENCY |
|------------------------------|--------------------|------------------------|-------------------|--------------------|------------------------|
| <i>Weekly Budgeted Hours</i> | <i>40-35 Hours</i> | <i>34.5-17.5 Hours</i> | <i>17-1 Hours</i> | <i>N/A</i> | <i>40-17.5 Hours</i> |
| Medical/Prescription | ✓ | ✓ | | | ✓ |
| Dental | ✓ | ✓ | | | ✓ |
| Vision | ✓ | ✓ | | | ✓ |
| Flexible Spending Accounts | ✓ | ✓ | | | |
| Basic Life and AD&D | ✓ | ✓ | | | |
| Supplemental Employee Life | ✓ | ✓ | | | |
| Supplemental Spouse Life | ✓ | ✓ | | | |
| Supplemental Child Life | ✓ | ✓ | | | |
| Hospital Indemnity | ✓ | ✓ | | | |
| Critical Illness | ✓ | ✓ | | | |
| Personal Accident | ✓ | ✓ | | | |
| Long Term Disability* | ✓ | ✓ | | | |
| 401(k) (Tradition & Roth)** | ✓ | ✓ | ✓ | ✓ | |
| 403(b) (Tradition & Roth) | ✓ | ✓ | ✓ | ✓ | |
| Employee Assistance Program | ✓ | ✓ | ✓ | ✓ | ✓ |
| Child Development Center | ✓ | ✓ | ✓ | ✓ | ✓ |
| Tuition | ✓ | ✓ | | | |

**Staff and management eligible after one year of service. **Subject to collective bargaining agreement.*


The content of this chart is for informational purposes only. If there is any conflict between the information in this chart and the official plan document, the official plan document will govern.







WHERE TO GO FOR THE CARE YOU NEED

Your **Primary Care Physician (PCP)** is a healthcare provider who helps you manage your health. They're the first person you talk to when you have a health issue or medical problem that's not an emergency. Services are available in person and some offices may offer telehealth options. PCP's are your partner to being well, getting well, and staying well.

If your condition requires immediate attention and your primary care physician is not available, choosing **Urgent Care** services can save you significant time and money over the Emergency Room. If you have a sprained ankle or an ear infection, you may end up waiting for many hours in the Emergency Room and paying hundreds of dollars. Most Urgent Care services are open for extended hours, and may offer telehealth, to accommodate you more quickly.

If you have a life threatening situation, such as chest pain or a sudden and severe pain, the **Emergency Room** of the nearest hospital is the only option. The Emergency Room copay is waived if admitted to the hospital, the copay will not be waived if held for observation.



| Primary Care In person | Primary Care Telehealth | Urgent Care Telehealth | Urgent Care Walk-in | Emergency Room |
|---|---|---|--|---|
| By-appointment/ scheduled visits for non-emergency care | By-appointment/scheduled visits for non-emergency care, by phone, tablet, PC | No-appointment care for life's little emergencies by phone, tablet, PC | No-appointment care in person for life's little emergencies | For serious or life-threatening conditions |
| Ages treated: 0+ | Ages treated: 0+ | Ages treated: 6 mos. + | Ages treated: 6 mos. + | Ages treated: 0+ |
| Regular business hours, some evenings, some Saturdays | Regular business hours, some evenings, some Saturdays | Open daily including weekends and holidays | Open daily including weekends and holidays. X-rays at all locations | Open 24/7 |
| \$ copays | \$ - \$\$ copays | \$ - \$\$ copays | \$\$ copays | \$\$\$ copays |
|  |  |  |   |    |

BENEFITS

Aetna

Virtua offers eligible colleagues two medical plan options:

+ Aetna Whole Health Virtua (HMO)

- + You must designate a Virtua Network (Maximum Savings) Primary Care Physician (PCP) for you and your dependents. Colleagues and their dependents enrolled in the Aetna Whole Health Virtua (HMO) plan will have their PCP defaulted to a Virtua Primary Care Telehealth provider. Colleagues and their dependents can update their PCP at any time to another Virtua Network (Maximum Savings) provider by accessing their online Aetna account. There will be no coverage for PCPs outside of the Virtua Network (Maximum Savings), including for colleagues or dependents living outside of the Virtua Network's (Maximum Savings) service area.
- + When receiving services not offered by Virtua, colleagues may complete a Network Deficiency Request Form in advance of the service. If approved in advance, exceptions may be granted for coverage at the Virtua Network (Maximum Savings) copay for procedures, testing, or inpatient admission and deductibles will not apply. If not approved in advance, Aetna Network (Standard Savings) coverage levels will apply. Physician office visits will be subject to copay and exceptions will not be granted.
- + Referrals are required for the HMO plan outside of the Virtua Network (Maximum Savings).
- + There are no Out-of-Network benefits.

+ Aetna Choice POS II (PPO)

- + Referrals are not required for any benefits if you have elected the Aetna Choice POS II (PPO) plan.
- + There are Out-of-Network benefits.

OptumRx

Prescription benefits are provided by OptumRx. Virtua has also engaged with RxBenefits, a concierge service, to assist colleagues with all pharmacy benefit needs.

+ Retail Network

You may use any retail pharmacy that accepts your OptumRx plan when filling short term prescriptions or for filling 90 day prescriptions.

+ Mail Service Pharmacy

You may use OptumRx Home Delivery to fill your 90 day prescriptions. Register at [OptumRx.com](https://www.optumrx.com)

+ Virtua Pharmacy - Berlin

The Virtua Pharmacy - Berlin will now provide specialty medications under the Virtua medical and prescription benefit.

Horizon

Dental insurance is provided to eligible colleagues through Horizon, with three coverage options available.

EyeMed

Vision insurance is provided to eligible colleagues through EyeMed. Members can order contacts online using in-network benefits at [www.ContactsDirect.com](https://www.contactsdirect.com), and shop online for frames at [www.Glasses.com](https://www.glasses.com).

LIFE INSURANCE

Basic Life and AD&D insurance is provided by Virtua at no cost for all full-time and part-time colleagues who are eligible for benefits. Coverage is provided through Reliance Matrix.

Each plan is provided at one times base annual salary for all staff colleagues and two times base annual salary for managers and physicians. Coverage is subject to 35% age reductions at 65, 70 and 75 years of age. The maximum for each plan is \$1,000,000. This benefit is 100% employer paid.

Supplemental Life Insurance is available for colleagues to purchase through Reliance Matrix for themselves, their spouse, and/or child(ren).

DISABILITY & INDEMNITY PLANS

Short Term Disability (STD) is provided through the State of New Jersey. For those active, full-time colleagues who both reside and work 100% outside of New Jersey, Virtua provides STD coverage through Reliance Matrix. The weekly benefit is an amount equal to 85% of covered earnings, up to a maximum benefit of \$1,081 per week. Benefits for one period of disability will be paid up to a maximum of 25 weeks. This benefit is 100% employer paid.

Long Term Disability (LTD) is provided through Reliance Matrix. Once eligibility for benefits has been established, the plan provides income continuation benefits for up to 60% of your monthly salary to a maximum of \$7,500 a month. The plan pays benefits if you are totally disabled as defined by Reliance Matrix after you have been unable to work for 180 consecutive days. This benefit is 100% employer paid.

Accident Insurance coverage is available to benefit eligible full time and part time colleagues, spouses, and dependent children up to age 26. This benefit provides a range of lump sum payments when a colleague or covered family member are injured in an accident – whether or not they are hospitalized. This benefit is provided by Reliance Matrix and 100% colleague paid.

Critical Illness coverage is available to benefit eligible full time and part time employees and their spouses in increments of \$5,000 to a maximum of \$30,000. Dependent children up to age 26 can be enrolled in coverage at 50% of the elected employee benefit at no additional cost. This benefit is provided by Reliance Matrix and 100% colleague paid.

Hospital Indemnity coverage is available to benefit eligible full time and part time colleagues, spouses, and dependent children up to age 26. This benefit provides a lump sum payment for hospital admission and an additional benefit for every day spent in the hospital. These benefits are paid directly to the insured and may be used for any reason, from deductibles, co-pays, prescriptions to transportation expenses and childcare. This benefit is provided by Reliance Matrix and 100% colleague paid.

FLEXIBLE SPENDING ACCOUNTS

Health Care FSA

This account reimburses you for various eligible health care expenses. The 2025 annual plan maximum is \$3,300. The minimum annual contribution is \$130.

Dependent Care FSA

This account reimburses you for various eligible child and adult care expenses. The 2025 annual plan maximum is \$5,000* per household. The minimum annual contribution is \$130. This account is not for use for dependent health care expenses.

**The Dependent Care Flexible Spending Account benefit is subject to annual discrimination testing. The benefit amount elected may be reduced based on IRS guidelines.*

Commuter Flexible Spending Account

The Commuter Flexible Spending Account, offered through iSolved, provides you the opportunity to fund and pay for expenses related to commuting to and from work for mass transit, vanpooling, and work-related parking costs. This includes transit passes, tokens, fare cards, vouchers, parking passes and more. There is also the added value of contributing to your Flexible Spending Account on a pre-tax basis so that you avoid taxes on qualified expenses. The annual plan maximum is \$3,900 or \$325 per month. The minimum annual contribution is \$260, or \$10 per month.



Health Care FSA:

Can be used for deductibles, copays, prescription and over-the-counter drugs, medical equipment, etc.



Dependent Care FSA:

Can be used for daycare, pre-school, day camp, home nursing care, etc.



Commuter FSA:

Can be used for expenses related to commuting to and from work.

WE THRIVE

People Joy

PeopleJoy assists individuals through the Public Service Loan Forgiveness (PSLF) process and has been able to help other Virtua colleagues have their student loans forgiven. To see if PeopleJoy can assist you with your student loans, invest less than 10 minutes and visit virtua.peoplejoy.com. Virtua provides full time colleagues the ability to utilize PeopleJoy's services at no cost!

Retirement Programs - Lincoln Financial Group (LFG)

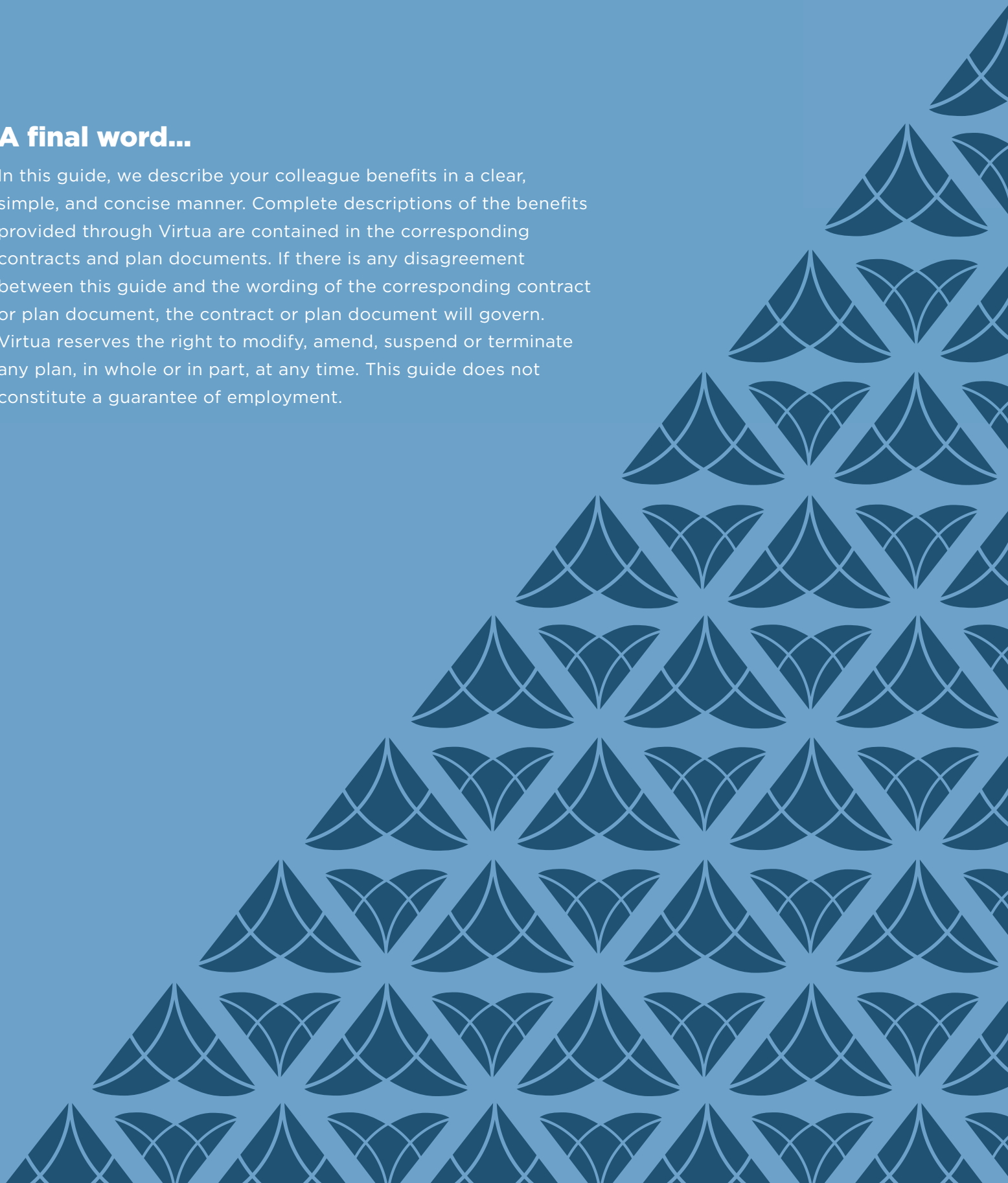
Virtua's 401(k) program allows colleagues to save for retirement with pre-tax income and/or after-tax dollars (known as Roth contributions) through a convenient payroll deduction. Eligible colleagues who do not make an election or do not opt-out of contributing will be auto-enrolled at 3% pre-tax with the first pay period 30 days after their date of hire. Virtua provides eligible colleagues with a matching contribution of 50% for every dollar contributed by the colleague, up to the first 6% of a colleague's total plan contributions, whether pre-tax or Roth, subject to plan limits. For example, if a colleague contributes 6% or more to the 401(k) plan, they will receive the maximum matching contribution of 3% of eligible compensation. Virtua also contributes 1.5% of eligible compensation for eligible colleagues (this contribution is labeled "Virtua Program" under Employer Paid Benefits on colleague payslips). Virtua makes this contribution automatically to eligible colleagues' 401(k) plan accounts regardless of their contributions to the plan. Virtua's matching contributions and Virtua Program contributions begin after completing one year of employment. Colleagues are vested in, or own, these matching and Virtua Program contributions after three years of employment. Please refer to the Colleague Corner to view the Enrollment Kit and other plan materials and notices. Colleagues are also able to participate in Virtua's 403(b) plan, which is similar to the 401(k) plan, however, there are no employer contributions to the 403(b).

Tuition Assistance

Virtua supports colleagues in continuing their advancement in education with tuition assistance benefits. Benefits are available as pre payment or reimbursement upon completion to both full and part time benefit eligible colleagues. Please refer to Tuition Assistance policy for annual benefit allowances and other program requirements.

A final word...

In this guide, we describe your colleague benefits in a clear, simple, and concise manner. Complete descriptions of the benefits provided through Virtua are contained in the corresponding contracts and plan documents. If there is any disagreement between this guide and the wording of the corresponding contract or plan document, the contract or plan document will govern. Virtua reserves the right to modify, amend, suspend or terminate any plan, in whole or in part, at any time. This guide does not constitute a guarantee of employment.



Designed & Prepared by:



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*This booklet summary is only intended as a brief summary of your benefits. Benefits are subject to the contractual terms, limitations and exclusions as set forth in the master contracts.

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