Inspira Medical Centers, Inc.
Benefits At a Glance
Vice Presidents, Chief Administrative Officers
& Chief Medical Officers
Effective April 1, 2025

	Description of Benefit
Accident Insurance	This voluntary benefit, offered by MetLife, is for you or a covered family member who seeks medical care because of a minor or major accident. Voluntary accident insurance provides compensation to help cover the out-of-pocket expenses and extra bills that may result from an accident. Benefit eligible employees become effective on the 1st of the month following 60 days of employment.
CapTrust at Work	CAPTRUST at Work is a financial wellness and advice program designed to provide you with objective, financial advice and education. Their experienced financial professionals can help you create a personalized financial roadmap to support your short and long-term financial goals. They can assist you with financial planning (such as budgeting, debt management, planning for major life events like paying for college, buying a house, etc.), investment strategies (such as aligning savings with long term goals), as well as retirement planning (such as investment choices). This benefit is available to all Inspira employees at no cost.
Childcare Assistance	All full-time and part-time employees with dependent children in a daycare or before or after school program are eligible to participate in the Childcare Assistance program. Employees are eligible to receive childcare assistance in the amount of 40% of weekly charges to a max of $40 per week for full time employees and a max of $20 per week for part time employees. The facility where the dependent(s) is/are attending needs to have a current Child Care License in the state of New Jersey to be eligible. Benefit eligible employees can participate in the Childcare Assistance program the first of the month following their date of hire.
Credit Union	Employees may voluntarily participate in five credit unions: Healthcare Employees Federal Credit Union (www.hefcu.com), Bridgeton Onized Federal Credit Union (www.bofcu.com), South Jersey Federal Credit Union (www.southjerseyfcu.com) and ABCO Federal Credit Union (www.goabco.com) and New Jersey Manufacturers (www.njm.com)
Critical Care Insurance	This voluntary benefit, offered by MetLife, pays a lump sum benefit directly to you to help cover the expenses if you are diagnosed with a covered condition. Covered conditions include heart attack, stroke, major organ transplant, end stage renal failure, cancer, carcinoma in situ, and coronary artery bypass surgery. You can use this money however you choose - deductibles, coinsurance, family expenses, etc. Benefit eligible employees become effective on the 1st of the month following 60 days of employment.
Dental Insurance	Employees can choose between three dental plans that are available from Horizon Blue Cross and Blue Shield. Each Plan has different employee co-pay amounts and various levels of coverage. Benefit eligible employees become effective on the 1st of the month following their date of hire.
Employee Assistance Program	The Employee Assistance Program (EAP) is a benefit available to all employees, regardless of status, that provides confidential counseling services to help manage the stress and strain of balancing personal needs and work responsibilities. This program can assist with issues such as relationship problems, substance abuse, stress, grief, emotional difficulties, and much more.
Employee Discounts	Inspira offers employees additional discounts on items such as movie tickets, theme park tickets through Working Advantage and Perk Spot and AAA Memberships.
Everyday Benefits	Everyday Benefits is a platform of voluntary benefits that are available for enrollment 24/7. These benefits include Pet Insurance, Purchasing Power, Auto and Homeowners Insurance, and Student Loan Assistance.

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Financial Services	The health system offers other financial services to all employees regardless of status. These services include Direct Deposit and access to Automated Teller Machines (ATMs) in most major facilities.
Flexible Spending Accounts	Employees may elect to set aside up to $3,200 in a Medical Flexible Spending Account and/or $5,000 in a Dependent Care Flexible Spending Account annually on a pre-tax basis. Certain rules and exclusions apply. Benefit eligible employees become effective on the 1st of the month following their date of hire.
Hospital Indemnity Insurance	Hospital indemnity is a voluntary insurance that pays a benefit, in addition to the coverage from your medical plan, when you are hospitalized or need in-hospital surgery because of an accident or sickness. Benefits are paid directly to you. This voluntary benefit is provided by MetLife. Benefit eligible employees are effective 1st of the month following 60 days of employment.
Identity Theft Protection	Norton Life Lock is a premier monitoring solution that protects you from the hassle of identity theft. Enrolling in Norton Life Lock also provides monitoring for high-risk transactions such as unauthorized account access, fund transfers, and password resets to detect fraud sooner. Benefit eligible employees are effective from the 1st of the month following 60 days of employment.
Intra-Hospital Travel	Mileage reimbursement is paid for travel between our Inspira locations and for other travel.
Leave of Absence	Inspira Health follows all Federal and State regulations regarding Leave of Absences.
Legal Services	This voluntary benefit is intended for employees who need legal services but may not be able to afford attorney's legal fees. The pre-paid legal plan provided by MetLaw provides a wide range of legal services. The legal plan covers you, your spouse and any dependents under the age of 23 at no additional cost. Benefit eligible employees are effective 1st of the month following 60 days of employment.
Life Insurance	Group Life Insurance coverage in the amount of 2x the base annual earnings up to maximum of $1,000,000. This life insurance is offered at no premium cost to the employee. Employees can also elect additional life insurance over what is provided by Inspira. Supplemental coverage can also be elected for spouses and dependent children. Life Insurance is effective the 1st of the month following date of hire.
Life Insurance - Executive	Executive life insurance is provided in the amount of 1x base annual earnings. This insurance is offered at no premium cost to the employee.
Lifetime Benefit Plan (Long Term Care/Life Insurance)	Inspira offers employees the opportunity to enroll in a lifetime benefit plan. This plan provides you with the versatility of having long term care coverage, life insurance, or split coverage between both. Coverage becomes effective on the 1st of the month following 60 days of employment. This benefit is offered by Chubb.
Long-Term Disability Insurance	Inspira provides executive long-term disability coverage of up to 70% salary replacement after 26 weeks of illness or injury.
Medical Insurance	Inspira offers 2 medical plans to choose from - the Horizon Omnia plan or the Horizon My Way HSA plan. Under the Horizon Omnia plan, employees can take advantage of a $0 co-pay for a primary care physician and $30 copay for Specialists in the Inner Circle. Discounted co-pays may be obtained if using a PCP or specialist from the Tier 1 Network. Prescription coverage is automatically included in the Horizon Omnia plan and provided by CVS Caremark. The Horizon My Way HSA plan is a high deductible plan administered through Horizon Blue Cross Blue Shield. Through the Horizon My Way HSA Plan, employees can establish a Health Savings Account and use that account to pay their medical expenses until the deductible is met. After the deductible is met, most In-Network services are covered at 100%, with 80% coverage on prescriptions. Prescription benefits are provided by CVS Caremark. Benefit eligible employees become effective on the 1st of the month following their date of hire.

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Management Incentive Compensation Plan (MICP)	An annual MICP plan is offered that provides at-risk earnings based on overall organizational goals. MICP is paid during the first quarter of each year for prior years goals. MICP is prorated based on time in position.
Paid Time Off	Paid Time Off (PTO) is on the Honor System PTO plan and does not accrue on a per pay period basis.
Retirement Plan - 403(b) & ER Match	Voluntary 403(b) plan that allows employees to save for retirement. Employees are eligible to contribute to the 403(b) once they receive their first paycheck. Employees can contribute up to 100% of their eligible earnings to the IRS maximum allowed. Employees 50 and older are eligible to make catch up contributions to their accounts/ Inspira offers a 50% match on employee contributions up to the first 4% of your eligible compensation. Employees are 100% vested in matching contribution after completing two years of service. Currently offered through Lincoln Financial Group.
Retirement Plan – 403(b) ER Contribution	A non-elective 403b contribution is provided by Inspira in the amount of 4% of pay each pay period. Employees vest in the non-elective 403(b) contribution 20% per year starting after 2 years of employment through year 6. All employees eligible begin to receive contributions into the 403(b) after one year of service.
Retirement Plan – 457(b)	A deferred compensation plan that offers tax advantages to participants. This plan is administered by Lincoln Financial, and participants can defer up to 100% of their eligible earnings to the IRS maximum allowed.
Supplemental Executive Retirement Plan (SERP)	An Executive Retirement Plan where a percentage of annual earnings are contributed to the SERP account at the end of each plan year. Each year's individual contribution fully vests at six years. Full vesting occurs when the participant reaches the age of 62 and has 3 years of Inspira service or has 10 years of Inspira service.
Short-term Disability Insurance	Inspira will supplement the difference between the Vice President, CMO or CAO's gross pay and the benefit received from the State of NJ Temporary Disability Insurance program for the first 26 weeks of illness or injury.
Tuition Assistance/National Certification	Tuition assistance is available after employees successfully satisfy their introductory period. FT employees are eligible for up to $5,000 for college; of which $3,000 can be used for the obtainment/maintenance of nationally recognized and Inspira approved Certifications. PT employees are eligible for up to $2,500 for college; of which $1,500 may be used for the obtainment/maintenance of nationally recognized and Inspira approved Certifications. To be eligible for Tuition Assistance, the employee must achieve a course grade of C or better.
Vision Plan	Inspira offers vision coverage for benefit eligible employees administered by VSP. There is also a "Preferred Vision Plan" which allows employees to obtain discounts on vision products and services through the Eye Institute of South Jersey. Benefit eligible employees become effective on the 1st of the month following their date of hire.
Workers Compensation	Employees are provided coverage for job related medical expenses and lost time