



BENEFIT SUMMARY FOR FULL-TIME EMPLOYEES and PART TIME EMPLOYEES 24 hours +

As of 1/1/2024

Medical/Vision Insurance

Health insurance is through HMA (Regence Network). The individual deductible is \$750/calendar year and is funded by the employee. Family coverage is available at the employee's expense through payroll deduction (see below chart for monthly rates). The family deductible is \$1,500/calendar year.

Dental Insurance

Dental insurance is through Delta Dental. Family coverage is available at the employee's expense through payroll deduction (see below chart for monthly rates).

Coverage Options*	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Option A: Medical, Vision & Dental	\$ 0	\$ 342	\$ 108	\$ 445
Option B: Medical & Vision Only		\$ 307	\$ 83	\$ 390
Option C: Dental Only		\$ 35	\$ 25	\$ 55

*** In order to help keep rates affordable for employees, Umpqua Health contributes over \$1,300 per month toward each employee's health and disability insurance premiums.**

Life Insurance

Life insurance is through UNUM. Umpqua Health pays for 100% of the premium and the benefit includes:

- Employee life insurance benefit of 2X annual salary, rounded to the next higher \$1,000, up to \$300,000.
- Employee has opportunity to purchase additional Life Insurance for self, spouse and children at group rates with guarantee issue up to \$100,000 for self and \$25,000 for spouse.

Disability Insurance

Umpqua Health's disability insurance pays an employee a portion of his or her earnings if the employee cannot work due to a disabling illness or injury. The employee's disability insurance premium is paid 100% by Umpqua Health. Family coverage is not available.

Short Term Disability (STD)	
Waiting Period	1st of the month coinciding with or following date of hire.
Elimination Period	7-day elimination period before benefit payments begin.
Amount Paid	60% of weekly earnings to a maximum benefit of \$3,400 per week.
Benefit Duration	12 weeks (11 weeks total benefit paid after 7-day elimination period).

Long Term Disability (LTD)	
Waiting Period	1st of the month coinciding with or following date of hire.
Elimination Period	No elimination period; benefits paid once short-term disability ends.
Amount Paid	60% of weekly earnings to a maximum benefit of \$10,000 per month.
Benefit Duration	Social Security Retirement Age/Reducing Benefit Duration.

Flexible Spending Account (FSA)

Both full-time and part-time employees are given the opportunity to put pre-tax dollars into a Flexible Spending Account (FSA) to be used for un-reimbursed medical expenses. This amount must be set upon eligibility and cannot be changed (without a triggering event) for the duration of that calendar year. The annual plan limit for a Medical FSA is \$3,050 per employee. Federal guidelines permit employees to carry over \$610 of any unused funds into the next plan year and still contribute up to \$3,050 annually.

Dependent Care (FSA)

Full-time and part-time employees are also given the opportunity to put money into a FSA for dependent care expenses. The annual plan limit is \$5,000 per employee. Per IRS guidelines, any unused funds **are not** eligible to roll over to the next plan year.

These two accounts are not interchangeable. For more information, contact the HR department or go on-line to: <http://www.irs.gov/pub/irs-pdf/p969.pdf>.

Wellness Incentive Program

The Wellness Incentive Program will fund an employer-sponsored FSA for all employees who participate in pre-determined health-related activities. Both full-time and part-time employees will be eligible to earn a maximum of \$250 each calendar year and those funds will be available to employees through FSA reimbursement. Refer to the Wellness Incentive Program Policy for further details.

Fitness Reimbursement

Umpqua Health encourages employees to achieve and maintain a healthy lifestyle through physical fitness. Fitness Subscription Reimbursement is available for both full-time and part-time employees and applies to gym memberships, regularly attended workout classes or online fitness class subscriptions. Employees will be reimbursed \$50 per month. Refer to the Fitness Reimbursement Policy for further details.

Weight Watcher's Online Reimbursement

Umpqua Health will reimburse employees who choose to participate in the Online Weight Watcher's Program \$25/per month for each plan year.

FoodSmart

Any employee and their dependents that are covered under the Umpqua Health Group Health Plan through employment at Umpqua Health is eligible to enroll in FoodSmart. FoodSmart is eating well made simple. FoodSmart is the first telehealth experience that combines registered dietitian services, tailored meal planning tools, and the most broadly integrated food delivery marketplace in one location to make eating well easy on your mind and wallet. There are no out-of-pocket costs to enroll in the program and no out-of-pocket costs for visits with a Registered Dietician, should a participant choose to use this service. Each participant can receive an incentive of \$15 in grocery gift cards when they complete a visit with a Registered Dietician. Participants are responsible for grocery cart delivery or pick-up service fees and any grocery purchases, should a participant choose to use these services through the platform.

401(k)

Umpqua Health has established a 401(k) Employee Savings Plan for both full-time and part-time employees of Umpqua Health, LLC and Affiliated Companies. Enrollments occur every quarter throughout the calendar year. You will receive written notification of your qualifying date and be given additional information and forms to complete. Umpqua Health will match your contribution up to 6%, but you must contribute 6% in order to receive the match. Umpqua Health retains the right to change any terms of the plan at any time without notice consistent with applicable law and does not guarantee the tax-exempt status of any benefit.

Holidays

Umpqua Health pays all full-time employees for the following holidays:

New Year's Day	Memorial Day	Independence Day	Labor Day
Veteran's Day	Thanksgiving	Thanksgiving Friday	Christmas Day

If a paid holiday falls on a part-time employee's regularly scheduled workday, the employee shall be paid on a pro rata basis.

Paid Time Off (PTO)

Full-time (30-40 hours/week) and part-time (consistent schedule of 29 hours/week or less) employees accrue paid time off (PTO), which is prorated on the last day of each full pay period worked in accordance with the chart below. PTO may be used for vacation, sick leave, bereavement leave and personal leave. Casual and temporary employees receive no PTO. PTO begins accruing immediately.

Continuous Length of Service	0 - 3 Years	3 Years + 1 Day - 7 Years	7 Years + 1 Day and longer
PTO Per Year (Based on a 16-40-hour work week)	0.0577 per hour worked Approx. 3 weeks	0.0769 per hour worked Approx. 4 weeks	0.0962 per hour worked Approx. 5 weeks

Volunteer Time Off

Umpqua Health encourages its employees to volunteer to enhance and serve the community in which we live and work. The intention is to participate in giving back to support the community, and to allow the employees of Umpqua Health to share in that effort. At the same time, Umpqua Health recognizes that participating in these sorts of activities enriches the lives of its employees. Employees can donate up to four hours per calendar year toward a charitable organization and be compensated at their current base salary.

Umpqua Health Discretionary Incentive Plan

Umpqua Health's Performance Compensation Plan is designed to promote excellence by incentivizing staff for their work throughout the year. To be eligible for the discretionary compensation, employees must be employed by September 30th of the current year. Discretionary Performance Compensation is contingent upon meeting established goals and the annual budget approval by the Umpqua Health Board of Directors and the payout will be based upon year-to-date earnings of the employee.

Healthcare Workforce Tuition Reimbursement

Umpqua Health supports employees who wish to continue their education to secure increased responsibility and growth within their professional careers. In keeping with this philosophy, Umpqua Health has established a reimbursement program for expenses incurred through approved institutions of learning. Active, regular employees who have been employed for one year, are eligible for participation in this program as long as the courses are job-related, or otherwise approved by Human Resources and the department manager. The company will reimburse up to a maximum of \$2,500.00 per plan year incurred by an employee for continuing education through an accredited program that offers growth in an area related to his or her current position. This education may include college credit courses, certificate programs, and certification tests.