

2024

Benefits guide



Realizing care's potential

At WellSky®, we envision a world where care providers can do good for people and well in business. We are committed to designing solutions, using the power of data to improve outcomes, and partnering with passion and purpose to make this vision possible. Together with our clients, we are realizing care's potential and building communities that thrive.

WellSky offers the most comprehensive set of solutions and services available across the full continuum of care. We serve organizations that deliver healthcare to patients in hospitals, at home, in facilities, and in the community. We also serve organizations that provide human services that improve the quality of life of people in need. The industries we serve are growing and changing rapidly. They are looking for a technology and services partner to lead them.

WellSky is that partner.



"WellSky knows that supporting our teammates' success is not only the smart thing to do – it's the right thing to do. At WellSky, we envision a world where care providers can do good for people and well in business. That vision starts with our own company culture of caring."

Dana Streck
Chief People Officer

Enrolling for 2024

How to enroll

Log into Workday and follow the instructions to enroll. Be sure to review this guide and the corresponding plan documents carefully as you decide what is best for you and your family.

Remember

After your enrollment period closes, you cannot make changes to your elections during the year unless you experience a qualifying life event (QLE) such as:

- Loss or gain of coverage through your spouse
- Loss of eligibility of a covered dependent
- Death of your covered spouse or child
- Birth or adoption of a child
- Marriage or divorce
- Switch from part-time to full-time

You have 31 days from a QLE to make changes to your current coverage, otherwise you will have to wait until next year!

WellSky will require back-up documentation for the above QLEs. For example, a copy of the marriage license to enroll your new spouse, or if you are adding your newborn child, we will need a copy of the state issued birth certificate.

Who's eligible?

All regular full-time and part-time teammates scheduled to work 30 hours or more per week are eligible for benefits. You may also enroll your eligible dependents in some offerings.

Eligible dependents of teammates include:

- Your legal spouse or domestic partner
Teammates who cover domestic partners will be required to complete a domestic partner affidavit and may be subject to income tax withholding and employment taxes (also known as imputed income).
- Your children who are younger than 26
- Your children with disabilities who meet certain criteria

Effective date of coverage

The effective date for new coverage elected during new hire enrollment is the first of the month following the date of hire. If the teammate's hire date is the first of the month, the effective date is the first of the month.

Questions?

Please email benefitsupport@wellsky.com.

Emotional wellbeing and work-life balance resources to keep you at your best

SupportLinc offers expert guidance to help you and your family address and resolve everyday issues.



In-the-moment support

Reach a licenses clinician by phone 24/7/365 for immediate assistance.



Financial expertise

Consultation and planning with a financial counselor.



Legal consultation

By phone or in-person with a local attorney.



Short-term counseling

Access up to five (5) no-cost counseling sessions, in-person or via video, to resolve stress, depression, anxiety, work-related pressures, relationship issues, or substance abuse.



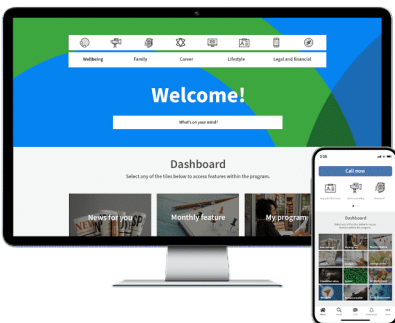
Convenient resources

Referrals for child and elder care, home repair, housing needs, education, pet care, and so much more.



Confidentiality

Strict confidentiality standards ensure no one will know you have accessed the program without your written permission except as required by law.



Your web portal and mobile app

- The one-step shop for program services, information, and more.
- Discover on-demand training to boost wellbeing and life balance.
- Find search engines, financial calculators, and career resources.
- Explore thousands of articles, tip sheets, self-assessments, and videos.

Convenient, on-the-go, support

Textcoach®

Personalized coaching with a licensed counselor on mobile or desktop.

Animo

Self-guided resources to improve focus, wellbeing, and emotional fitness.

Virtual Support Connect

Moderated group support sessions on an anonymous, chat-based platform.



Start with Navigator

Take the guesswork out of your emotional fitness! Visit your web portal or mobile app to complete the short Mental Health Navigator survey. You'll immediately receive personalized guidance to access support and resources.



Download the mobile app today!

888-881-5462
supportlinc.com
group code: wellsky

Medical benefits

Eligibility: All regular full-time and part-time teammates working 30 hours or more per week

Effective: First of the month after date of hire

WellSky offers you four medical plans through BlueCross BlueShield to choose from, which are highlighted below. Be sure to review the Summary of Benefits and Coverage (SBCs) for more details. These can be found in the benefits showcase <https://flimp.live/Wellsky-2024-Benefits-Showcase>.

Three plan options are available:

- **PPO** is primarily a copay plan. This means some medical services, such as an office visit, will require a copay only as they are not subject to deductible. This plan will cost you more out of your paycheck but you may pay less when you need care. Please be sure to validate your providers/hospitals are in-network at www.myhealthtoolkitkc.com and use prefix **KPM** when you choose *Find a Provider*, or call 888-495-9340 for assistance. *Members could have access to Zero, a concierge service, for the most common outpatient services and/or procedures at no cost to you! Call 855-816-0001 before your next service to see if it is eligible for Zero.*
- **HDHP A** is a qualified health plan, these benefits are subject to deductible plus coinsurance. Since it is a qualified plan, it is HSA eligible. WellSky will contribute to your HSA, which is dependent on level of coverage (see page 9). Please be sure to validate your providers/hospitals are in-network at www.myhealthtoolkitkc.com and use prefix **KPM** when you choose *Find a Provider*, or call 888-495-9340 for assistance.
- **HDHP B** is a qualified health plan, these in-network benefits are subject to deductible. Since it is a qualified plan, it is HSA eligible. WellSky will contribute to your HSA, which is dependent on level of coverage (see page 9). Please be sure to validate your providers/hospitals are in-network at www.myhealthtoolkitkc.com and use prefix **KPM** when you choose *Find a Provider*, or call 888-495-9340 for assistance.

Teammates based in the Kansas City metropolitan area have an additional narrow network plan option available:

- **Kansas City: BSP (Blue Select Plus)** is similar to the PPO plan and provides access to a targeted network within the Kansas City community. This network has over 3,600 providers and 10 top hospitals, and only have in-network services available. Please be sure to validate your providers/hospitals are in-network at www.myhealthtoolkitkc.com and use prefix **KBU** when you choose *Find a Provider*, or call 888-495-9340 for assistance. *Members could have access to Zero, a concierge service, for the most common outpatient services and/or procedures at no cost to you! Call 855-816-0001 before your next service to see if it is eligible for Zero.*



Choosing a health plan has **never been easier** with PLANselect

WellSky has partnered with PLANselect to provide a tool to help you select the best health plan to meet your unique needs and those of your family.

PLANselect helps you choose the health plan that will likely result in the lowest overall cost and best value given anticipated medical needs. After answering a few multiple-choice questions, the proprietary algorithms provide a personalized financial analysis and plan comparison, which considers premiums, HSA contributions, and expected out-of-pocket costs (copays, deductibles).

How it works

PLANselect results are based on credible, normative data from over 195 million claims, advanced statistical analysis and decades of medical and health insurance expertise. The model incorporates what we've learned from helping thousands of employers, employees, and individuals make value-based decisions in selecting a health plan, just like the analysis one would do in making any major purchase, like a car or home.

Using PLANselect is easy!

- ⇒ **Visit the WellSky Benefits Showcase**
Visit the WellSky PLANselect page at <https://flimp.live/WellSky-2024-Benefits-Showcase>. Click on the Medical & Rx tab to access the PLANselect options.
- ⇒ **Answer four questions**
After accepting the user agreement, the model will walk you through four simple, multiple-choice questions about your medical needs. You can finish in a couple minutes, no research required.
- ⇒ **Review analysis and recommendation**
PLANselect provides a financial analysis that ranks the plans based on finding the highest value and providing the services you need for the lowest total cost.
- ⇒ **Enroll**
Run multiple scenarios if you like. Once you make a decision, return to your enrollment system to make your selection.

Medical benefits

	PPO/BSP	HDHP A*	HDHP B
Annual Benefit			
Deductible (Individual/Family)	\$700/\$1,750	\$2,000/\$4,000	\$5,000/\$10,000
Coinsurance	20%	20%	0%
Out-of-Pocket Maximum (Individual/Family)	\$5,100/\$10,200	\$3,500/\$7,000	\$6,000/\$12,000
Medical Services (in-network shown)			
Preventive Care	0%	0%	0%
Primary Care Visit	\$20	Ded & Coinsurance	Deductible
Specialist Visit	\$35	Ded & Coinsurance	Deductible
Teladoc (Medical)	\$0	Ded & Coinsurance	Deductible
Hospital (Inpatient/Outpatient)	Ded & Coinsurance	Ded & Coinsurance	Deductible
Emergency Room	\$150; Ded & Coinsurance	Ded & Coinsurance	Deductible

*Under this plan, if you cover family members, the overall family deductible must be met before the plan begins to pay – same goes for the out-of-pocket maximum. If you cover family members, the overall family out-of-pocket maximum must be met.

Please see the Summary of Benefits and Coverage for additional details about benefits including out-of-network coverage (as applicable).

Non-tobacco user

Per Paycheck	PPO	BSP	HDHP A	HDHP B
Teammate Only	\$88.34	\$75.41	\$61.75	\$26.00
Teammate + Spouse/Domestic Partner*	\$176.67	\$150.82	\$123.50	\$60.50
Teammate + Child(ren)	\$159.00	\$135.74	\$111.16	\$54.45
Family	\$247.34	\$211.17	\$172.90	\$84.71

*Teammates who cover domestic partners will be required to complete a domestic partner affidavit and may be subject to income tax withholding and employment taxes (also known as imputed income).

Tobacco user

Per Paycheck	PPO	BSP	HDHP A	HDHP B
Teammate Only	\$110.43	\$94.26	\$82.14	\$34.59
Teammate + Spouse/Domestic Partner*	\$220.84	\$188.53	\$164.25	\$80.46
Teammate + Child(ren)	\$198.75	\$169.67	\$147.84	\$72.42
Family	\$309.18	\$263.96	\$229.96	\$112.66

*Teammates who cover domestic partners will be required to complete a domestic partner affidavit and may be subject to income tax withholding and employment taxes (also known as imputed income).



Each option includes Teladoc for your medical, dermatological, and behavioral health needs!

WellSky will continue to use Teladoc through the partnership with BCBS.

Teladoc for medical, dermatological, and behavioral health

All teammates enrolled in the medical plan and their covered family members will have access to Teladoc. This is a company paid benefit under each PPO plan. For the HDHP plans, you will pay for the cost of the visit. If you have not met your deductible, you will pay the following towards your deductible:

- General medicine (\$55)
- Dermatologist (\$85)
- Psychiatrist (initial-\$220; subsequent-\$100)
- Therapist (\$90)

If you have met your deductible, you will be responsible for the coinsurance until you reach your out-of-pocket maximum. You may use your HSA dollars to cover these expenses. Please visit www.teladoc.com to learn more.

Tobacco Cessation program

Teladoc gives you the resources, support and accountability you'll need to get through each day smoke-free. To enroll in the Tobacco Cessation program, simply request a General Medical visit, select Tobacco Cessation as the reason for the visit, and let the doctor know you're interested in the Tobacco Cessation program. After the initial office visit with the doctor, you will be enrolled, and the rest of the program is FREE! Take the first step to being smoke-free. Start by going to www.teladoc.com/go or 866-789-8155.

Wellness incentive for preventative services

WellSky is excited to introduce a \$100 wellness incentive for preventive services to teammates enrolled in a WellSky medical plan. To provide greater access to this care, WellSky has partnered with Pathfinder Health to provide a home lab kit to complete a blood draw. HSA participants may receive a \$100 contribution to HSAs; PPO plan participants may receive \$100 wellness reward paid directly to you. Wellness rewards paid directly to you are considered taxable come. Teammates will be asked to complete an preventive care affidavit to acknowledge services have been completed. Wellness incentives will be distributed starting August 1 until December 1 for services rendered anytime in 2024.

Pharmacy benefits

Eligibility: All regular full-time and part-time teammates working 30 hours or more per week and enrolled in one of the medical plan options

Effective: First of the month after date of hire

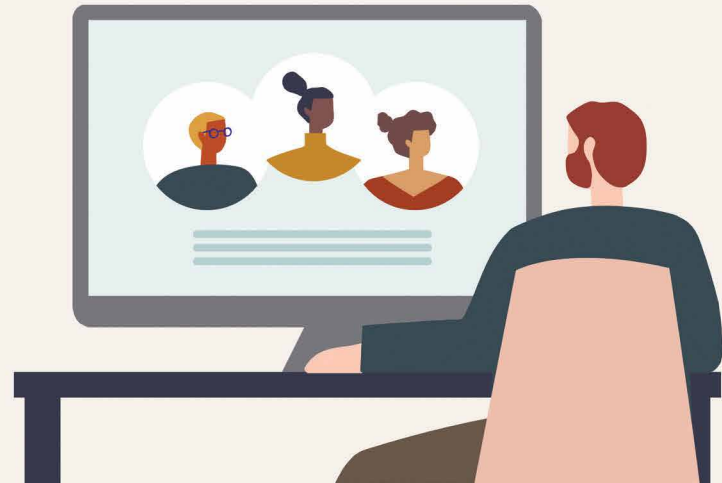
WellSky offers prescription drug coverage through CVS Caremark. Your prescription benefit is designed to bring you quality pharmacy care that will help you save money.

The information below is a brief summary of your prescription benefits as well as some frequently asked questions about the CVS Caremark prescription benefit program. CVS Caremark and WellSky are confident you will find value with your prescription benefit program.

	CVS Caremark Retail Pharmacy Network For short-term medications (Up to a 30-day supply)			CVS Caremark Mail Service Pharmacy For long-term medications (Up to a 90-day supply)		
Where	The CVS Caremark Retail Network includes more than 68,000 participating pharmacies nationwide, including independent pharmacies, chain pharmacies, and 9,600 CVS Pharmacy locations. To locate a CVS Caremark participating retail network pharmacy in your area, simply click on "Find a Pharmacy" at www.caremark.com or call a Customer Care representative toll-free at 888-626-1159.			Simply mail your original prescription and the mail service order form to CVS Caremark. Your medications will be sent directly to your home, office, or a location of your choice.		
	CVS Caremark Retail Pharmacy Network Plan comparison			CVS Caremark Mail Service Pharmacy Plan comparison		
	PPO/BSP	HDHP A	HDHP B	PPO/BSP	HDHP A	HDHP B
Generic Medications Ask your doctor or other prescriber if there is a generic available, as these generally cost less.	\$10 copay for a generic prescription	\$10 (after deductible) for a generic prescription	\$10 (after deductible) for a generic prescription	\$30 copay for a generic prescription	\$25 (after deductible) for a generic prescription	\$25 (after deductible) for a generic prescription
Preferred Brand-Name Medications If a generic is not available or appropriate, ask your doctor or healthcare provider to prescribe from your plan's preferred drug list.	50% coinsurance (max \$75) for a preferred brand-name prescription	\$25 (after deductible) for a preferred brand-name prescription	\$35 (after deductible) for a preferred brand-name prescription	50% coinsurance (max \$225) for a preferred brand-name prescription	\$62.50 (after deductible) for a preferred brand-name prescription	\$87.50 (after deductible) for a preferred brand-name prescription
Non-Preferred Brand-Name Medications You will pay the most for medications not on your plan's preferred drug list.	50% coinsurance (max \$75) for a non-preferred brand-name prescription	\$60 (after deductible) for a non-preferred brand-name prescription	\$60 (after deductible) for a non-preferred brand-name prescription	50% coinsurance (max \$225) for a non-preferred brand-name prescription	\$150 (after deductible) for a non-preferred brand-name prescription	\$150 (after deductible) for a non-preferred brand-name prescription
Web Services	Register at www.caremark.com to access tools that can help you save money and manage your prescription benefit. To register, have your Prescription Card ready.					
Customer Care	Visit www.caremark.com or call toll-free at 888-626-1159.					
Please Note: When a generic is available, but the pharmacy dispenses the brand-name medication for any reason, you will pay the difference between the brand-name medication and the generic plus the brand copayment.						

Need healthcare help? You got it.

Included Health is your no-cost WellSky health benefit.



Handling healthcare alone? Not anymore. With Included Health, you can find a top in-network doctor, keep your healthcare spending organized, and see all your insurance info—all in the app and all at no cost.

Get the right care, right away. Get started today.



Find top doctors, therapists, and specialists in-network and in your neighborhood.



Access all your insurance info all in one place. You can even track your deductible.



Get expert medical advice 24/7—on your phone and from your sofa.

How much does it cost?

Included Health is fully covered by WellSky and available at no cost to you and your covered dependents.

Who can use Included Health?

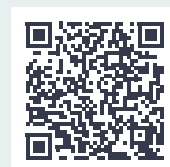
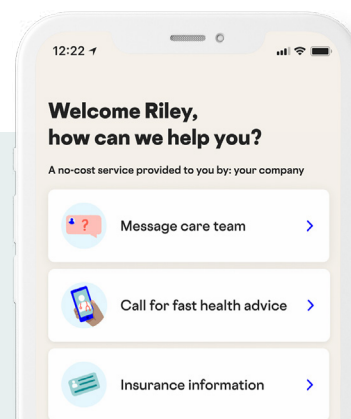
Included Health is available to all eligible employees and their covered dependents enrolled in a medical plan with WellSky.

How do I get started?

- 1 Download the Included Health app.
- 2 Activate your account or login.
- 3 Get the healthcare help you need.

Activate your account.

includedhealth.com/WellSky
1-833-938-9793



Download the app



Your Fertility and Family Building Benefit

Provided by: WellSky



Comprehensive Coverage

Fertility treatment and family-building services for every unique path to parenthood.



Personalized Support

Unlimited clinical and emotional support from a dedicated Patient Care Advocate (PCA).



High Quality Care

Convenient access to a network of top fertility specialists across the US.

Your Progyny benefit has been specifically designed to give you the best chance of fulfilling your dreams of family. Whether you just want to learn more about your options, are trying to conceive, or exploring fertility treatment, Progyny is here to support you each step of the way. The Progyny Smart Cycle covers all the individual services, tests, and treatments you may need. Progyny removes barriers to care so you and your doctor can create the customized treatment plan that is best for you.

Your Progyny coverage includes:

2 Smart Cycles

Progyny Rx Integrated fertility medication coverage

Fertility Preservation Egg and sperm freezing coverage

Donor Tissue Purchase Egg and sperm tissue purchase coverage

Note: The person(s) receiving fertility treatment must be enrolled in an eligible medical plan through WellSky to have access to the Progyny benefit. You are subject to financial responsibility according to your plan. Please consult with your human resources department to confirm your eligibility.

Common ways to use a Smart Cycle:



IVF Fresh Cycle



IVF Freeze-All Cycle



Frozen Embryo Transfer (FET)



Intrauterine Insemination (IUI) or Timed Intercourse



Pre-Transfer Embryology Services



Egg Freezing



Sperm Freezing

To learn more and activate your benefit, call: 866.960.3594



Better care begins here.

Carrum Health helps eligible teammates and dependents get the highest-quality healthcare experience possible, for far less cost.*

Whether you need cancer care or a range of surgical procedures, Carrum Health works with the top cancer specialists and surgeons in the country—those who have better outcomes and outstanding bedside manner. And when you receive care through Carrum Health, most, if not all, costs are covered.*

Covered procedures include knee, hip, shoulder, spine, heart, and weight loss surgeries, cancer care, and more.

Those eligible for the Carrum Health benefit include teammates, COBRA participants, and covered dependents (18+) enrolled in a BlueCross BlueShield medical plan.

Important note: It is required for BlueCross BlueShield medical plan members to go through the Carrum Health benefit, provided by WellSky, for total hip/knee replacements, bariatric weight loss surgery, and certain spine procedures. Your surgery will not be covered by the BlueCross BlueShield medical plan if you get one of these surgeries outside of Carrum.

*Individuals enrolled in a high deductible plan (HDHP A or HDHP B) must first meet the federal minimum deductible, but coinsurance will be waived. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income for any Carrum participant.



Better care

The surgeons and cancer specialists in our program achieve better outcomes and have exceptional bedside manner.



No surprise bills

When you get surgery through Carrum, your company often covers most, if not all, of the medical costs.*



Dedicated support

Our team helps with all the planning and paperwork, so you can focus on your health.

Ready to get started?

Visit: carrum.me/wellsky, or

Call: 888-855-7806

Mon.-Fri. 9 a.m. to 8 p.m. ET





Spending accounts

Flexible Spending Account (FSA)

Eligibility: All regular full-time and part-time teammates working 30 hours or more per week

Effective: First of the month after date of hire

Teammates may set aside pre-tax earnings to pay for or be reimbursed for out-of-pocket medical expenses. Depending on your medical plan selection, you enroll for full-purpose FSA or limited-purpose FSA. The maximum allowed for the 2024 calendar year is \$3,050.

Dependent Care

Teammates may set aside pre-tax earnings to pay for eligible childcare and/or elder care expenses. The maximum allowed for the 2024 calendar year is \$5,000.

Health Savings Account (HSA)

Eligibility: All regular full-time and part-time teammates working 30 hours or more per week

Effective: First of the month after date of hire

HSA contributions are used to pay current and future medical expenses tax-free. Funds roll over from year-to-year. HDHP participants are eligible to receive a generous contribution from WellSky® to their individual HSA based on the level of coverage selected. You can only contribute a limited amount to your HSA each year. The government decides how much, and for 2024, the limit is \$4,150 for singles and \$8,300 for family coverage. If you are 55 or older at the end of the year, you can contribute an extra \$1,000 in "catch-up" contributions. (The above maximum limits will include the WellSky contributions).

HSA Contribution	HDHP A (Annual)	HDHP A (per pay)	HDHP B (Annual)	HDHP B (per pay)
Teammate Only	\$500	\$19.23	\$650	\$25.00
Teammate + Spouse	\$1,000	\$38.46	\$1,000	\$38.46
Teammate + Child(ren)	\$1,000	\$38.46	\$1,000	\$38.46
Family	\$1,000	\$38.46	\$1,500	\$57.69

Annual employer contributions will be made to participant accounts on a per paid basis proportionate to enrollment tier. Contributions will be prorated for coverage effective after 1/1/2024.



WEX will continue to be our FSA and HSA accounts administrator for 2024. Online account and mobile app tools are available to make managing your benefit accounts simple!



Dental Plan

Eligibility: All regular full-time and part-time teammates working 30 hours or more per week

Effective: First of the month after date of hire

WellSky offers dental benefits through Delta Dental of Kansas, with two plan designs to allow you the choice to enroll in the plan that fits your personal needs.

You may see any dentist of your choice, however, by using a dentist that is in the Delta Dental network, you may pay less than if you seek care at an out-of-network provider. Please visit [DeltaDentalKS.com](https://www.DeltaDentalKS.com) for a list of in-network providers in your area.

	Base Plan	Buy-Up Plan
Annual Deductible (Individual)	\$50	\$50
Annual Deductible (Family)	\$150	\$150
Calendar Year Maximum	\$1,000	\$2,000
Out-of-Network R&C	90th	90th
Preventive Services	100%	100%
Basic Services	70%	80%
Major Services	50%	60%
Orthodontia	NA	50%
Orthodontia Maximum Lifetime	NA	\$2,000
Orthodontia Eligibility	NA	Adult & Covered Child(ren)

Per Paycheck	Base Plan	Buy-Up Plan
Teammate Only	\$6.43	\$9.06
Teammate + Spouse/Domestic Partner*	\$12.88	\$18.12
Teammate + Child(ren)	\$11.59	\$16.30
Family	\$18.04	\$25.36

*Teammates who cover domestic partners will be required to complete a domestic partner affidavit and may be subject to income tax withholding and employment taxes (also known as imputed income).

Vision Plan

Eligibility: All regular full-time and part-time teammates working 30 hours or more per week

Effective: First of the month after date of hire

WellSky offers vision benefits through VSP, with two plan designs to allow you to enroll in the plan that fits your personal needs. You may choose any provider you wish, but your benefits will be greater if you see an in-network option. For a full list of providers visit www.vsp.com.

	Base Plan	Buy-Up Plan
Copays		
Exam Copay	\$10	\$10
Material Copay	\$25	\$25
Eye Examination		
Exam	100%	100%
Lenses		
Single Vision	100%	100%
Lines Bifocal	100%	100%
Lined Trifocal	100%	100%
Lenticular	100%	Up to \$100
Frames		
Retail Frame Allowance	Up to \$130	Up to \$200
Discounts	20%	20%
Contact Lenses		
Elective Contacts	Up to \$130	Up to \$180
Necessary Contacts (with approval)	100% after copay	100% after copay

Per Paycheck	Base Plan	Buy-Up Plan
Teammate Only	\$3.57	\$5.43
Teammate + Spouse/Domestic Partner*	\$5.72	\$8.70
Teammate + Child(ren)	\$5.84	\$8.88
Family	\$9.41	\$14.31

*Teammates who cover Domestic Partners will be required to complete a Domestic Partner affidavit and may be subject to income tax withholding and employment taxes (also known as imputed income).





WellSky recognizes time away from work is integral to well-being to help lower stress and improve mental health. WellSky teammates have a variety of time off options:

Vacation

Eligibility: All full-time and part-time teammates

Effective: Upon hire

Salaried teammates are covered under an unlimited vacation policy to provide teammates better flexibility for work life balance. Under this policy, time is not accrued and there is no cap. Time off is taken as needed and subject to manager approval.

Positions not eligible covered under an unlimited vacation policy accrue outlined below:*

Years of service	Annual accrual rate	Maximum FT accrual
0 - 3 years	15 days	15 days
3 - 10 years	20 days	25 days
More than 10 years	25 days	30 days

**part-time teammates are eligible at a pro-rated schedule.*

Holidays

Eligibility: All full-time and part-time teammates

Effective: Upon hire

WellSky offers 13 paid holidays annually, which includes 3 floating holidays that may be taken anytime the teammate chooses. Part-time teammates are eligible for paid holidays at a pro-rated schedule. Floating holidays are pro-rated for new teammates based on date of hire.

- | | |
|-----------------------------|------------------------|
| New Year's Day | Thanksgiving Day |
| Martin Luther King, Jr. Day | Day after Thanksgiving |
| Memorial Day | Christmas Eve |
| Juneteenth | Christmas Day |
| Independence Day | 3 floating holidays |
| Labor Day | |

Well-being time

Eligibility: All full-time and part-time teammates

Effective: Upon hire

Well-being time off provides eligible teammates with paid time away from work that can be used for personal illness and time off to care for ill dependents. All regular full-time and part-time teammates will begin accruing well-being time at the start of employment based on the applicable law, up to the maximum well-being time accrual cap of 80 hours.

Parental leave

Eligibility: All full-time and part-time teammates

Effective: Upon hire

At WellSky, we recognize that bonding with a newborn or adopted child is a critical and necessary factor for growth and development. Our benefit policies offer resources to assist teammates in family bonding, and paid parental leave for all new parents, including dads, same gender partners, and adoptive parents, provides up to 6 weeks of paid time off to care for a new child following birth or adoption.

Bereavement leave

Eligibility: All full-time and part-time teammates

Effective: Upon hire

All regular full-time and part-time teammates are provided up to 10 days paid time off in the event of the death of a spouse or child, up to 5 days paid time off for an immediate family member, and up to 2 days paid time off for non-immediate family members.



401(k) Retirement plan

Eligibility: All teammates at least 19 years old

Effective: First of the month after date of hire

All teammates over the age of 19 are eligible to participate in the plan after the first day of the month following hire date. You can contribute any percentage of your pay, subject to plan and IRS limits. Teammate and WellSky contributions are always 100% vested, and you can change your contribution rate at any time.

WellSky provides a generous total match of 4%. We will match 100% on teammate contributions up to 3% of your pay, plus a 50% match on teammate contribution amounts over 3% up to a maximum of 5% of your pay.

Teammate Contribution	WellSky Contribution
1%	1%
2%	2%
3%	3%
4%	3.5%
5%	4%

Reach out to Renaissance Financial for questions regarding your 401(k) or any questions related to your financial wellness. Email them at WellSkyRetirementTeam@RFOnline.com and they will be in contact within 24 hours.

Volunteer time off

Eligibility: All full-time and part-time teammates

Effective: Upon hire

All regular full-time and part-time teammates can take up to 16 hours (2 days) per calendar year off to volunteer with a charitable organization, 501(c)(3) nonprofit, or its U.S. equivalent. Part-time teammates are eligible at a pro-rated schedule. Available paid volunteer time off balances are pro-rated for new teammates based on date of hire.

Other leave benefits

Family medical leave, leave of absence, jury duty, and military leaves are available.



The
WellSky
Foundation

The WellSky Foundation breaks down social barriers to health and wellness to build thriving communities. Serving our most vulnerable populations, the foundation is proud to partner with organizations that address the top socioeconomic challenges to wellness. You can help us make a difference. When WellSky teammates join together, we make an even greater impact on our communities. **One of the easiest ways to contribute is to make a one-time or recurring pledge through payroll deduction. Together, we make potential possible.**



Life & Disability Insurance

Eligibility: All regular full-time and part-time teammates working 30 hours or more per week

Effective: First of the month after date of hire

Basic Life and AD&D

Company-paid benefit. Amount equal to one times the teammate's annual salary (up to a max of \$500,000).

Short-Term Disability

Company-paid benefit. Pays 60% of the teammate's base weekly wage up to a maximum of \$2,500 while unable to work due to illness or injury. There is a 7-day waiting period once a claim is approved.

Maximum benefit period: 180 days

Long-Term Disability

Company-paid benefit. Fully integrated with Social Security and pays 60% of the teammate's monthly salary up to a maximum of \$10,000 per month. There is a 180-day benefit waiting period.

Maximum benefit period: Determined by age at disability.

Voluntary insurance

Life Insurance

Teammates may purchase additional life insurance for the teammate, spouse, and children. Coverage is up to \$500,000 for teammate, \$250,000 for spouse, and \$10,000 for children.

Voya Insurance

Teammates may purchase and supplement medical insurance with critical illness, accident and/or hospital indemnity coverage that provides peace of mind for the unexpected.

MetLife Legal

Teammates may purchase one of two legal plans at a group rate to be used for a variety of services such as divorce, identity theft defense, bankruptcy, or traffic tickets through MetLife.

Educational assistance

Eligibility: Full-time teammates

Effective: After 6 months of employment

WellSky offers an educational assistance program to encourage teammates to maintain and improve their job-related skills through formal education.

Regular full-time teammates are eligible to participate in the educational assistance program after six months of employment with WellSky. When you apply for educational assistance, you must continue to be an active teammate and perform your job satisfactorily to stay in the program.

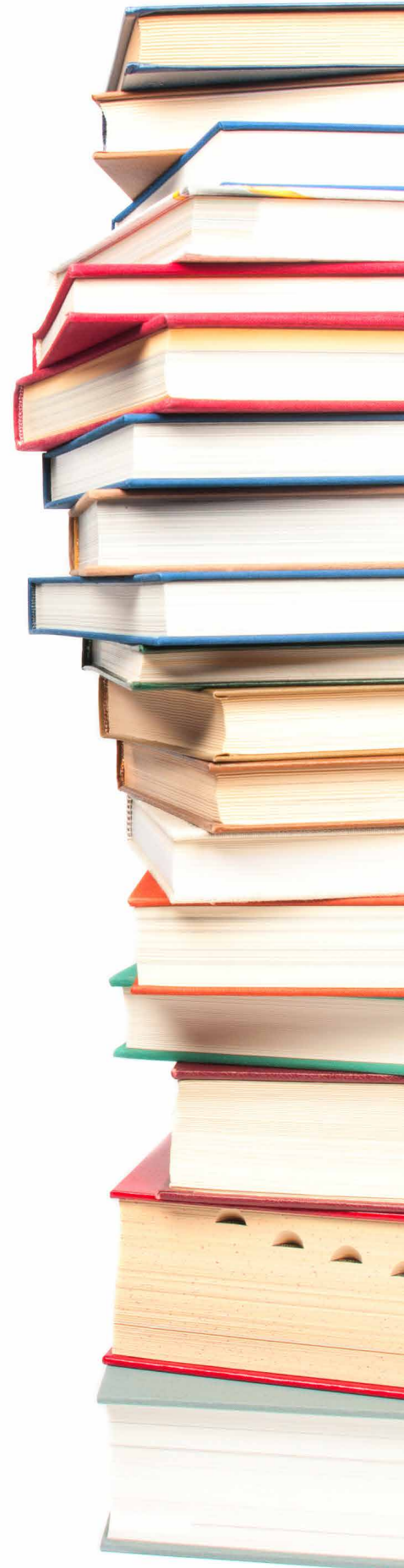
Up to \$2,500 per calendar year. Payable upon course completion with a B or better grade. Courses must be pre-approved by your manager and the People & Talent team.

WellSky training and development

Eligibility: All teammates

Effective: Upon hire

WellSky is committed to investing in our teammates. We offer a variety of learning opportunities to enhance teammates' knowledge and skill sets. WellSky provides online courses covering a variety of topics such as leadership, business, and information technology.





The information in this Benefit Guide is presented for illustrative purposes and is based on plan contracts between WellSky and its carriers. The summaries included are not intended to be a complete description of the terms and WellSky's insurance benefit plans. Please refer to the plan document for detailed information. In event of discrepancy between the Benefit Guide and the official plan document, the information in plan document will prevail. While WellSky maintains its benefits throughout the year, WellSky reserves the right to terminate or amend the plan in part or in entirety at any given time.