




FOR HEALTH | FOR WEALTH | FOR LIFE

EMPLOYEE BENEFITS SUMMARY





COTTAGE HEALTH is proud of our total rewards package. We're pleased to offer benefit programs that help us hire the best people and make them want to spend their careers with us.

Our benefits program is called Choices...for health...for wealth...for life. If you are eligible for benefits that require immediate enrollment, you have already received that package. This brochure describes the other benefits we offer as part of our overall program.

COTTAGE HEALTH BENEFITS

This chart outlines the benefits that are available to Cottage Health (CH) employees. Some are voluntary and require you to enroll; others are automatically provided. This summary assumes all other eligibility requirements have been met. Please refer to the policy and/or plan document(s) for complete eligibility information.

BENEFITS AVAILABLE TO ALL EMPLOYEES

- 529 College Savings Plan
- Cafeteria & Retail Payroll Deductions
- Calm
- Care.com/cottagehealth
- CH Commuter Program
- CH-sponsored events
- Coastal Housing Partnership
- Discount tickets
- Employee Assistance Program (EAP)
- Employee Gym
- Everyday Heroes—Employee Recognition Program
- Free onsite yoga and fitness classes
- Onsite seated massage
- Pet Insurance
- Retirement Programs ¹
- SBCH employee pharmacy discount

PLEASE NOTE:

This guide provides an overview of the additional benefits that are available to you through the Choices program. We expect that the information contained herein is accurate; however, if there is a discrepancy between this guide and the legal plan documents that govern the benefit plans described, the plan documents will apply. Nothing in this booklet should be construed as a guarantee of future employment.

MORE BENEFITS AVAILABLE TO FULL-TIME & PART-TIME BENEFIT-ELIGIBLE EMPLOYEES

- Basic Life and Accidental Death and Dismemberment (CH-paid)
- Basic Long-Term Disability (CH-paid)
- Certification bonus
- Cottage Urgent Care
- Cottage Virtual Care
- Dental benefits
- Diabetes and Hypertension Management
- Fertility & Family Building (Kindbody, Kindbaby Maternity Program and Snoo Smart Sleeper)
- Flexible Spending Account (Child Care and Health Care)
- Education Assistance Program
- Long-Term Sick Leave
- Medical and prescription drugs benefits
- Membership with Care@Work
- Mental Health
- Mortgage Assistance Program (MAP)
- My Benny MasterCard with Health Care FSA
- Onsite child care at SBCH (limited availability)
- Paid Time Off
- Physical Therapy - Virtual
- Prepaid Legal Plan
- SBCH Parking Cash-Out Incentive
- Travel assistance
- Tuition and Education Support Benefits (Education Assistance Program, Tuition Reimbursement and Student Loan Administration)
- Vision benefits
- Voluntary benefits through Aflac
- Voluntary Life and Accidental Death and Dismemberment
- Voluntary Short-Term Disability
- Wellness program
- Workforce Housing—Bella Riviera

¹ Contact Benefits Administration for more information.

BENEFITS AVAILABLE TO ALL EMPLOYEES

BENEFITS TO ENHANCE YOUR EXPERIENCE AT COTTAGE

This is a summary of the benefits available to you. Your benefits can help you stay healthy, build a nest egg for the future and make it easier for you to manage the demands of work and family. For more information, please refer to the Benefits page on the Employee Portal, or contact CH Benefits Administration at (805) 879-8777 or chbenefits@sbch.org.



529 College Savings Plan

CH provides employees with the opportunity to save money for their children's college education on a tax-advantaged basis through the 529 College Savings Plan. Offered through Black Rock, the 529 plan gives employees the ability to contribute, grow and withdraw assets free from federal taxes as long as the funds are used for qualified higher education expenses ranging from tuition and fees to supplies and equipment. IRS limits change each year.

Care.com/cottagehealth

Cottage Health is partnering with Care.com to provide services to support family care needs. Care.com provides access to the world's largest network of caregivers to find ongoing care for children, adults, seniors, pets and more. Register at care.com/cottagehealth to become a member. This benefit offers two benefits: membership and backup care.

Use your Care.com Membership to find:

- Nannies and sitters
- Senior caregivers
- Dog walkers, sitters and groomers
- Summer or vacation camps
- Special needs caregivers
- House cleaners
- Tuition Discount Program for select child care centers
- Tutors
- Transportation assistance
- Child care centers
- And more!

Backup Care (Child/Adult/Elder):

To request short-term Backup Care it must be due to work-related coverage for children or adult care when regular care is not available. Each eligible employee has 10 days available to them. Employee cost is \$7.50 per hour for in-home care (children or adult) and \$20 per day for in-center care (children only). All candidates are employed by Care.com, go through a rigorous screening process and are certified in both First Aid and CPR.

CH Commuter Program

The CH Commuter program's goal is to encourage increased use of green methods of transportation. All employees who take the bus to get to work are eligible for a 50% reduction in the bus ticket cost. Employees can purchase their bus tickets online directly from Abenity, our Employee Discount Program. Employees have the option to purchase bus tickets one at a time or set up a regular monthly purchase. Additionally, all employees who use alternative transportation at least 8 times in the month are eligible for the monthly raffle drawing for a \$100 gift card. To be eligible, employees need to register with Traffic Solutions at SmartRide.org/s/cottage.

CH Sponsored Events

CH hosts various events for all employees throughout the year to enhance morale and camaraderie. These include a summer picnic, holiday parties, an employee recognition dinner, celebrations during National Hospital Week and day trips to sports venues, theaters and museums.

Coastal Housing Partnership

CH belongs to the Coastal Housing Partnership, a non-profit network of service providers who offer home-buying resources to the employees of member organizations. As a CH employee, you can take advantage of the benefits available when purchasing a home, refinancing a mortgage or leasing a new apartment. Learn more at www.coastalhousing.org.



Discount tickets

We offer you the opportunity to purchase tickets online to select movie theaters, theme parks, sporting events and more through Abenity, our Employee Discount Program. Learn more on Abenity's CH website: chschoices.employee discounts.co

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is a service for employees and their immediate family members, domestic partners and significant others. The EAP provides easy, free confidential access to professional counselors trained to help with a variety of personal or family problems. You can receive short-term counseling and assessment and referral services of up to four sessions. Male, female and bilingual therapists are available. Call (805) 569-7808 to learn more, or visit cottagehealth.org/services/employee-assistance-program.

Everyday Heroes Employee Recognition Program

We want to recognize and reward employees who demonstrate our core values of excellence, integrity and compassion in the work they do every day. You can send an eCard to say "Thanks!" Or you can nominate someone as an "Everyday Hero." Nominations are for when great work deserves a little more than a simple thanks. All CH staff, managers and even patients can nominate employees who deserve recognition. All approved nominees are invited to a quarterly celebration with senior management and their peers.

RETIREMENT PROGRAMS

The **MyFuture Retirement Program** is made up of two plans — the MyFuture Retirement Plan and the MyFuture 401(k) Retirement Savings Plan.

The **Cash Balance Pension + 403(b) program** is also made up of two plans — the Cash Balance Pension Plan and the 403(b) Retirement Savings Plan. The Cash Balance Pension + 403(b) is available to employees who were hired before September 1, 2019 and chose to remain in these plans during the Retirement Program Choice window in 2019.

To learn about these retirement programs available to Cottage Health employees, visit the HR Portal.

At the quarterly event, the employee is presented with a certificate with their nomination along with an award. Go to the Employee Portal and click "Everyday Heroes."

Employee Gym at the Ranch

The gym at the Ranch is open the following hours: Monday–Sunday, 5 am–8 pm. Gym use is \$5/month. The facility includes the following equipment: Peloton bikes, rowers, treadmills, ellipticals, free weights and weight machines. Employees must complete the waiver and enrollment forms in Compass to activate badge for entry. Membership is for current Cottage employees — no family or guests.

Free Onsite Yoga and Fitness Classes

We invite you to participate in a "Workplace Workout" class designed for all levels and needs. This is your opportunity to take a moment to breathe, stretch and strengthen yourself for a 60-minute class after work. Open to employees and dependents. Appropriate for all fitness levels. Yoga mat suggested.

Onsite Seated Massage

We provide onsite seated massage administered by a certified massage therapist. When you are hired, your first massage is complimentary and then going forward CH subsidizes one massage each week with a minimal fee via payroll deduction per massage. You must sign up for the massage.

The portion that CH subsidizes is taxed as ordinary income. The IRS considers this type of subsidy as a Fringe Benefit. This is called imputed income. The imputed income will be reflected on your paycheck as a "fringe benefit".

Pet Insurance with Nationwide

Similar to health insurance for the people in your family, the Pet Insurance Plan helps you meet the cost of caring for your pets. Coverage is also available for many exotic pets. Two insurance plans are offered by Nationwide. Get a quote or enroll today at petinsurance.com/cottagehealth, or call 877-738-7874.

SBCH Employee Pharmacy Discount

If you use the SBCH Employee Pharmacy, you will pay just 30% of the cost with a minimum of \$5.00 for generic and \$10.00 for brand name prescription drugs.

ADDITIONAL BENEFITS AVAILABLE TO FULL-TIME & PART-TIME BENEFIT-ELIGIBLE EMPLOYEES

Certification Bonus

We like to reward accomplishments when it comes to professional milestones. Certification bonuses are available to incumbents in senior licensed/certified clinical or difficult to recruit positions in clinical or medical job classifications. CH will provide up to \$1,000 for each nationally recognized initial certification you receive and \$500 for re-certification. Eligible employees can receive certification bonuses for up to a maximum of two qualifying certifications based on the terms and conditions of the certification bonus policy. All active regular full- and part-time benefit eligible CH employees working in an eligible clinical position for the last 6 consecutive calendar months are eligible. Certifications that are a minimum requirement of the job or are required by law or regulation are not eligible for bonus consideration. For more detailed information, refer to the Certification Bonus policy in the HR Policies and Procedures.

Cottage Urgent Care

Now open 365 days a year, 8 a.m. to 8 p.m., for appointments and walk-in services at multiple locations across the Central Coast. Conveniently located Cottage Urgent Care Centers help you quickly access care for minor injuries and illnesses during extended hours. For locations and a list of conditions treated, visit cottagehealth.org/urgent-care.

Cottage Virtual Care

Be treated virtually for common health conditions including cold and flu, pink eye, and bladder infections, among others—all for just \$15 for Cottage Health staff and their dependents covered on the Cottage medical plan—and living in California. You can use your smartphone, tablet or computer to enter your symptoms in the Virtual Care website, and a Cottage Health provider will respond online. Or you can choose an immediate face-to-face video visit. You'll have a treatment plan within an hour. Should medication be required, prescriptions are automatically sent to your preferred pharmacy. Visit cottagehealth.org/virtualcare for more information.

Cottage Virtual Care in Spanish is available for Cottage staff and dependents on the medical plan and located in California. Visit cottagehealth.org/atencion-virtual for more information.

Fertility & Family Building

Eligible Cottage Health employees and spouses or domestic partners covered under a Cottage Medical Plan will be able to receive fertility care from **Kindbody's dedicated team, Kindbaby Maternity Program, and Snoo Smart Sleeper rental coverage.** Kindbody services include fertility assessments and education, fertility preservation, genetic testing, in vitro fertilization (IVF),

fertility and IVF medication through Schraft's Pharmacy, as well as physical, mental and emotional support from preconception through postpartum.

Kindbody will also be available to help eligible employees access **adoption benefits.**

Kindbaby Maternity Program connects parents-to-be with a personalized care team who are experienced in prenatal and postpartum care.

Up to the first six months of Snoo Smart Sleeper for Infants rental fee will be covered for qualified parents who completed Kindbaby three trimester check-ins and reviewed the resources with each check-in.

Flexible Spending Account

CHILD CARE

The purpose of Child Care FSA is to allow eligible employees to use pretax dollars to pay for certain child care expense incurred and are not otherwise covered by insurance. A Child Care FSA can be used for:

- The care of a dependent child under the age of thirteen (13)
- Before and after school programs
- Care in the employee's home or someone else's home, so long as the caregiver is not the employee's spouse or dependent and is age nineteen (19) or older
- Licensed child care centers
- Care for spouse or a relative who is physically or mentally incapable of self-care and lives in your home.

Flexible spending accounts are governed by the IRS and plan maximums can change from year to year. To find out the maximum allowed please contact CH Benefits Administration.

HEALTH CARE

Health Care Flexible Spending Account can be used to reimburse yourself (and/or qualified dependents) tax-free for eligible out-of-pocket health care expenses. Flexible spending accounts are governed by the IRS and plan maximums can change from year to year. Contact CH Benefits to find out the maximum allowed.

The MasterCard is a special-purpose card for use with our Health Care Flexible Spending Account (FSA). With the card, members simply swipe the card at point of service, and the funds will be deducted from their FSA account automatically.



Diabetes & Hypertension Prevention & Management

Omada is virtual-first care to prevent and address chronic conditions including hypertension and type 1 and type 2 diabetes. Omada helps individuals manage blood sugar through innovative technology, timely support and achievable care plans. For individuals with hypertension, Omada offers a program to empower you to take control of cardiovascular health with the guidance of specialists and a plan backed by science. The Omada programs are available to individuals covered under any of the Choices for Health Medical Plans.

If eligible, the Omada program is available at no additional cost. Covered individuals identified as having diabetes or hypertension will receive an invitation to enroll and will receive an access code from Omada, which is required to enroll in the program. Learn more at omadahealth.com.

Long-Term Sick Leave (LTSL)

After completing 30 days of employment, you begin accruing long-term sick leave (LTSL). You may use LTSL hours if you have an extended illness and have used 16 hours of your PTO. You may also use up to 24 hours a year to care for an immediate family member. The amount of LTSL you accrue depends on the hours you work each pay period as well as your years of service. LTSL is not paid out upon termination. For more information, please refer to the Human Resources Policies and Procedures on the Employee Portal.

Mental Health

Addressing burnout and promoting the mental health and well-being of our employees is a top goal for Cottage Health. Employees and dependents covered under the Cottage Medical Plan will have access to Lyra's care for emotional and mental health care. This care is delivered how, when and where you need it.

Lyra makes it easier to find and receive confidential, personalized mental health care through access to more than 7,000 evidence-based mental health therapists and coaches offering personalized support and services:

- Instant access to individualized care, from self-guided programs and mental health coaching to focused therapy and medication management
- Mental health care options that suit personal preferences and lifestyles, including in-person, video conferencing and text messaging
- Access to 24/7 in-house concierge care navigator team
- Compassion and understanding from providers with diverse backgrounds who are trained in culturally-responsive care
- Ability to connect you to a provider personalized to you or your covered family member within a matter of days—in person or virtual.

Mortgage Assistance Program (MAP)

After you complete one year of employment as a regular full-time or part-time employee, you are eligible for the CH Mortgage Assistance Program (MAP). CH offers qualified home-buyers a low-interest loan to help purchase a single-family residence. Assistance is made available in the form of a second trust deed loan and you can receive 15% or up to \$250,000 for a down payment. For more information, please refer to the HR Policies and Procedures on the Employee Portal.

Onsite Child Care at SBCH (limited availability)

SBCH offers high quality onsite child care through our preschool, infant and toddler programs; due to high demand, there is limited availability. More information on the Employee Portal.

ADDITIONAL BENEFITS AVAILABLE TO FULL-TIME & PART-TIME BENEFIT-ELIGIBLE EMPLOYEES



Paid Time Off (PTO)

You will begin accruing paid time off (PTO) as of your date of hire and are eligible to use those hours after a probationary period of 30 days. Your annual accrued PTO is combined in one account, which you can use for vacation, holidays, short-term illness and the first 16 hours of a long-term illness during the year. The amount of PTO you accrue for the year depends on the hours you work each pay period as well as your years of service. PTO may be cashed out up to prescribed maximums during the scheduled time period and it is paid out when an employee leaves CH. For more information, please refer to the Human Resources Policies and Procedures on the Employee Portal.



Physical Therapy - Virtual

Sword is a new virtual physical therapy care program and benefit designed to help covered employees and dependents overcome back, joint or muscle pain—in the comfort and convenience of home.

Combining physical therapy specialists with easy-to-use technology, Sword is far more than just convenient. It's a program that's proven to work through the following steps:

Sword programs are designed for prevention and treatment for acute and chronic musculoskeletal issues and pre- and post-surgery physical therapy. The Sword prevention program includes access to on-demand physical therapy including more than 500 videos and articles to help you understand your condition.



Prepaid Legal Plan

CH offers a prepaid legal plan to all employees and their dependents that are eligible for the medical plan. The plan is voluntary and gives you the opportunity to purchase a variety of prepaid legal services such as assistance creating a will, buying or selling a home and resolving disputes with a neighbor. The program can also help you with personal injury, divorce, defense of civil lawsuits, driver's license suspension or revocation, personal property issues and identity theft protection. Please note that this plan only covers new litigation; the plan will not cover any legal issue where you have already begun litigation. Also, once you enroll in the plan, you cannot cancel coverage until the next CH open enrollment.

Starting in 2023, additional services are available to parents and parents-in-law through Plus Parents. Areas such as estate planning, elder-care issues, and simple wills are included for no additional cost.



SBCH Parking Cash-Out Program

Full-time and part-time benefited employees who work at SBCH or in the immediate vicinity (at OPS, Eye Center, Cottage Rehabilitation Hospital, PDL Patient Service Centers) and who commute by an alternative mode of transportation at least 80% of the month can receive a parking cash-out incentive of \$75 per month for full-time and \$37.50 per month for part-time.

To enroll, employees need to complete the SBCH Parking Cash-Out enrollment form and register with Smart Ride at SmartRide.org/s/cottage. For more information, please refer to the HR Policies and Procedures on the Employee Portal.



Student Loan Administration Program

This benefit is offered to benefits eligible employees with undergraduate or graduate program student debt. Student Loan Administration Program through Fidelity is designed to assist with student loan repayment.

Student debt is a challenge for today's workforce and the average person carries multiple student loans with an average balance of \$49,000. Fidelity Investments offers a student loan repayment



program that will permit employees to use Cottage's quarterly paid time off cash-out or what employees earn in the wellness program (up to \$550 each calendar year) to be applied to student loan repayment. Fidelity validates the employee's loan and directly sends in the payment. The employee is then able to track their student loan in the same location as their pension and use the numerous tools Fidelity provides for budgeting, retirement savings planning and more.

Learn more on the HR page on the Employee Portal. To participate, sign up directly with Fidelity.

Travel Assistance

CH contracts with the life insurance company to provide 24-hour travel assistance. This is a 24-hour, toll-free service that provides a comprehensive range of information and referral services to assist you with medical care situations and other emergencies you may encounter when you travel. You can also receive information before your trip about passport/visa requirements, foreign currency and weather.

Tuition & Education Support Benefits

To support professional growth, development and career advancement of Cottage Health (CH) employees, CH will provide financial assistance and guidance to those who are actively pursuing further education at an accredited academic institution or continuing education provider. For more information, please refer to the HR Policies and Procedures on the employee portal.

Voluntary Benefits through Aflac

Additional voluntary benefits are available for employees through Aflac to purchase on their own through payroll deduction. Benefits are available to employees, spouses and/or dependents and are paid for certain medical events.

Cash benefits are paid directly to employees tax-free and can be used for whatever the employee wishes (i.e. copayments, deductibles, rent, food, etc.). These benefits include: personal accident indemnity, disability income protection, hospital indemnity coverage, intensive care insurance, personal cancer coverage and specific health event coverage.

Workforce Housing—Bella Riviera

CH has designated 81 townhomes as workforce-affordable housing. One-, two- and three-bedroom floor plans are available to benefit-eligible employees in good standing. Employees must meet eligibility requirements using the city of Santa Barbara's income criteria for affordable townhomes.

For more information, go to www.bellarivierasb.com. To add your name to the waitlist, you must submit a pre-qualification letter on the Bella Riviera website.

QUESTIONS ABOUT YOUR BENEFITS?

For more information regarding these benefits, please refer to the Employee Portal. Click on the Employee Portal from your workstation and navigate to > Human Resources > Benefits.

Contact CH Benefits Administration at (805) 879-8777 or email us at chbenefits@sbch.org.

