



2026 Residents & Fellows —

BENEFITS - AT - A - GLANCE

This benefit summary is intended to be a highlight of the benefits provided to full-time and part-time team members who work a minimum of 20 hours per week.

- **Effective Date for Medical, Dental and Vision Benefits:** Date of hire.
- **Effective Date for All Other Benefits:** Generally, the 1st of the month following date of hire.
- **Eligible Dependents: Spouse** (same or opposite sex partner that you are legally married to) and your **child(ren)**, which includes legally adopted child(ren), stepchild(ren), and child(ren) whose parents are deceased for whom you have legal custody. Spouses that are offered coverage through their own employer or have coverage elsewhere are not eligible to participate in the Cooper University Health Care Plan.

BENEFIT	COVERAGE OPTIONS
<p>MEDICAL & PRESCRIPTION DRUG</p>	<p>Cooper offers three plans administered by Horizon BCBSNJ which provide access to both in and out-of-network coverage:</p> <ul style="list-style-type: none"> – Basic Plan – Core PPO Plan – Standard PPO Plan <p>The Basic Plan is a high deductible plan where you must meet the deductible first before the plan starts paying. The Core and Standard PPO Plans have a cost-sharing structure that includes deductibles, coinsurance, copayments, and zero out-of-pocket costs when using Cooper providers and services. Team members who enroll in a medical plan will automatically be enrolled in prescription drug coverage with Prime Therapeutics through Horizon.</p> <p>Bi-Weekly Contribution Rates: Rates are based upon a 5-tier plan that considers rate of pay, level of coverage, and plan selection.</p> <p>Prime Therapeutics Prescription Drug plan covers:</p> <ul style="list-style-type: none"> – Generic Drugs – Brand Name Formulary Drugs – Brand Name Non-Formulary Drugs – Specialty Medications managed through Accredo Specialty Pharmacy – Maintenance medications require a 90-day supply for retail or mail-order <p>Wellness Program Incentive: As a part of Cooper’s commitment to our Thrive365 program, Cooper offers a fitness incentive program through HorizonbFit, allowing team members to earn up to \$240 per year in rewards. Team members and enrolled dependents must be at least 18 years old to participate in the wellness incentive offered through Horizon.</p>
<p>DENTAL</p>	<p>Cooper offers three dental options to team members:</p> <ul style="list-style-type: none"> – Delta Dental PPO: Plan maximum of \$1,500 per patient per calendar year. Orthodontia is covered for dependent children up to age 26 only with a \$1,500 lifetime maximum. – Delta Dental Buy-Up PPO: Plan maximum of \$2,000 per patient per calendar year. Orthodontia is covered for both dependent children up to age 26 and adults, with a \$2,000 lifetime maximum benefit. – Sun Life DMO—Dental HMO: Requires members to designate a primary care dentist from a participating network provider. There is no age limit on orthodontia, no deductible, and no maximum limit. This plan offers in-network coverage only—out-of-network services are not covered.
<p>VISION</p>	<p>EyeMed Vision Plan includes in and out-of-network benefits.</p>
<p>EMPLOYEE ASSISTANCE PROGRAM (EAP)</p>	<p>Optum: Cooper offers a confidential Employee Assistance Program (EAP) to support team members with personal and work-related issues. Team members and eligible family members can receive six (6) confidential counseling sessions, either in-person or virtually, with a network provider at no cost.</p>

BENEFIT	COVERAGE OPTIONS
FLEXIBLE SPENDING ACCOUNTS (FSA)	<p>Healthcare FSA: The Healthcare FSA allows you to set aside pre-tax dollars to pay for qualified healthcare expenses for you and your dependents. For 2026, the annual maximum amount you may contribute is \$3,400 and team members are eligible to roll over up to \$680 of unused funds into the next plan year. Eligible expenses include doctor office copays, non-cosmetic dental procedures, prescription contact lenses, glasses, and sunglasses, LASIK, and certain over-the-counter medications and products.</p> <p>Dependent Care FSA: The Dependent Care FSA lets you use pre-tax dollars toward qualified dependent care expenses. The annual maximum you may contribute is \$7,500 (or \$3,750 if married and filing separately). Eligible expenses include au pair, after-school programs, day camps, preschools, and adult/eldercare for adult dependents.</p>
COMMUTER BENEFITS	<p>Transit: Pre-Tax deductions up to \$340 per month for mass transit expenses which includes SEPTA, PATCO, NJ Transit, and DART.</p>
BASIC LIFE/AD&D AND SUPPLEMENTAL LIFE/AD&D	<p>Basic Life/AD&D: Cooper provides employer-paid term life insurance through New York Life, that provides 1x base salary to a maximum of \$600,000.</p> <p>Supplemental Life/AD&D: Team members can purchase additional Life/AD&D coverage for themselves, their spouse, or their child(ren). Evidence of Insurability (EOI) may be required for coverage exceeding the guaranteed issue amount.</p> <ul style="list-style-type: none"> – Team Member: Purchase up to 5x your annual base pay, in increments of \$10,000 subject to a maximum of \$1,000,000. (Evidence of Insurability is required). – Spouse: Purchase spousal coverage in increments of \$5,000, up to \$25,000. – Child: Purchase child coverage of \$5,000 or \$10,000 for children up to age 26.
DISABILITY BENEFITS	<p>New Jersey Temporary Disability: Pays 85% of your average weekly wage up to a maximum amount payable, determined annually, for disabilities beginning/during each calendar year. Benefit eligible team members will receive accrued Extended Sick Leave to supplement New Jersey Temporary Disability benefits while on leave.</p> <p>Team Member Paid Voluntary Short-Term Disability (STD): Used to supplement pay after selecting 30, 60, or 90 day elimination period.</p> <p>Employer Paid Long-Term Disability (LTD): Insurance that provides up to 60% of base salary after a 180-day elimination period, continuing until age 65 or until team member resumes work.</p>
RETIREMENT PLANS	<p>403(b): Cooper sponsors a 403(b) Plan through Fidelity that allows you to save for your retirement by making pre-tax or Roth contributions. Cooper provides an employer match and basic contribution to the retirement account once eligibility requirements are met. The vesting period for all company contributions is two (2) years with 1,000 hours worked in each year.</p>
TUITION REIMBURSEMENT	<p>Regular Full-Time: Undergrad: \$3,500 / Grad: \$5,500 Regular Part-Time: Undergrad: \$1,750 / Grad: \$2,750</p> <p>Eligibility: Three (3) full months of employment before the course start date to qualify for tuition reimbursement and one (1) full year of employment before the course start date for tuition advance payment.</p>
TEAM MEMBER DEVELOPMENT	<p>Team Member Development Program: Provides up to \$500 annually (per calendar year) for the cost of certification fees/exams, recertification fees/exams, related books and materials and/or continuing education fees related to your job.</p>
ADDITIONAL BENEFITS	<ul style="list-style-type: none"> – Smoking Cessation Program – Cooper Solutions – Voluntary Pre-Paid Legal Plan

This summary provides a brief description of the benefits available for the 2026 plan year; it is not a complete description. Complete benefits information is provided to eligible, active team members and can be found in the summary plan description, legal plan contracts, or plan documents, available from the Human Resources Department. If there is any difference between the information in this summary, any verbal description, and the legal plan documentation, the legal documents will govern. Cooper University Health Care reserves the right to amend or terminate these plans at any time for any reason.