

COOPER UNIVERSITY HEALTH CARE

2024 SUMMARY OF BENEFITS

BENEFIT	DESCRIPTION	ELIGIBILITY	WAITING PERIOD	COST PAID BY
<p>MEDICAL</p> <p>Team members hired 1/1/2018 or thereafter cannot enroll a spouse in medical coverage if they are offered coverage through their employer. If you elect spousal coverage, you will be required to attest that your spouse does not have available coverage through their employer.</p>	<ol style="list-style-type: none"> 1. Cooper Basic High Deductible Health Plan PPO administered by Horizon. 2. Cooper Core Plan PPO administered by Horizon with 3 tiers of coverage. 3. Cooper Standard PPO Plan administered by Horizon with 3 tiers of coverage. 	<p>Full-time and part-time team members (minimum of 20 hours per week) and their eligible dependents.</p> <p>Baylor RN's are eligible.</p>	<p>Full-time & Part-time team members:</p> <p>1st day of the month following date of hire.</p> <p>Part-Time Team Members:</p> <p>1st day of the month following 3 months of service.</p>	<p>Cooper University Health Care and Team Member:</p> <p>Rates are based upon a 5-tier plan which looks at rate of pay, level of coverage and plan selection.</p> <p>Tier 1: <\$20.51 Tier 2: \$20.51 - \$38.43 Tier 3: \$38.44 - \$56.38 Tier 4: \$56.39 - \$87.07 Tier 5: \$87.08 +</p> <p>26 Bi-weekly pre-tax contributions</p>
<p>PRESCRIPTION DRUG (Part of Medical Plan)</p>	<p>Team members must be enrolled in a Medical Plan to have prescription coverage with Prime Therapeutics managed through Horizon.</p> <p>Cooper Core & Cooper Standard PPO Plans: Prime Therapeutics Rx coverage:</p> <p>Generic Drug-Greater of 20% of the cost of the drug or \$10</p> <p>Brand Name Formulary Drug-\$25</p> <p>Brand Name Non-Formulary Drug-\$40</p> <p>Maximum of \$150 per Rx for 30-day supply. 90-day mail order or Smart 90 Walgreen's Programs available.</p> <p>Mandatory Mail-Order or Walgreen's Smart 90 for all maintenance medications after two fills at a retail pharmacy, you will pay 100% of the retail cost if you don't move to mail order or Smart 90 Program.</p>	<p>Same as Medical Plan</p>	<p>Same as Medical Plan</p>	<p>Cost paid as part of the Medical Plan premium</p>

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VISION PLAN	Vision plan is Administered by EyeMed. In- and out-of-network benefits available.	Same as Medical Plan	Same as Medical Plan	Cooper University Hospital and Team Member. Bi-weekly pre-tax contributions
DENTAL PLAN	<p>1. <u>Delta Dental DPO</u> \$1500 individual annual maximum; 100% preventive/diagnostic coverage. Orthodontia for dependent children up to age 26 only with a \$1500 lifetime maximum.</p> <p>2. <u>Delta Dental Buy-Up DPO</u> - \$2000 individual maximum; 100% preventive & diagnostic 100% remaining basic services if using a Preferred provider. Orthodontia covered for dependent children up to age 26 & adults with a \$2000 lifetime maximum benefit.</p> <p>3. <u>Sun Life DMO – Dental HMO</u>-with co-pays for different services. Must designate a dental office from list of participating providers. No age limit on orthodontia, no deductible and no maximum limit.</p>	Full-time and part-time team members (minimum of 20 hours per week) and their <u>eligible</u> dependents	Same as Medical Plan	Cooper University Hospital and Team Member Bi-weekly pre-tax contributions
BASIC LIFE INSURANCE & Basic Accidental Death & Dismemberment (AD&D) Insurance	<p>Term life insurance that provides 1x base salary to a maximum of \$600,000.</p> <p>Reduces by 50% once team member reaches age 70.</p>	Full-time and part-time team members (minimum of 20 hours per week)	Same as Medical	Cooper University Health Care
SUPPLEMENTAL LIFE INSURANCE	<p>Term life insurance that provides up to 5 times annual base salary to a maximum of \$1,000,000.</p> <p>Evidence of Insurability (EOI) Form is required with a combined benefit of basic and supplemental life insurance exceeding \$800,000</p>	Full-time and part-time team members (minimum of 20 hours per week)	Same as Medical	Team member Bi-weekly after-tax contributions
SPOUSE LIFE INSURANCE	<p>Term life insurance for spouse provides up to \$25,000 in increments of \$5,000. Rates based upon spouse's age and level of coverage. Cannot elect more than 100% of team member's basic life coverage.</p>	Full-time and part-time team members (minimum of 20 hours per week)	Same as Medical	Team Member Bi-weekly after-tax contributions

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CHILD LIFE INSURANCE	Term life insurance on child(ren) provides \$5,000 or \$10,000 of coverage. \$5,000 policy costs \$.50 bi-weekly. \$10,000 policy costs \$1.00 bi-weekly.	Full-time and part-time team members (minimum of 20 hours per week)	Same as Medical	Team Member Bi-weekly after-tax contributions
MEDICAL SPENDING (MSA)	Reimbursement for out-of-Pocket medical, dental and vision expenses (excludes insurance premiums). Minimum – \$100 per year Maximum – \$3,200 per year	Full-time and part-time team members (minimum of 20 hours per week)	Same as Medical	Team Member Bi-weekly pre-tax contributions
DEPENDENT/ ELDER CARE SPENDING (DSA)	Reimbursement for dependent care expenses. Minimum - \$100 per year Maximum - \$5,000 per year or \$2,500 if married and file separate tax returns	Full-time and part-time team members (minimum of 20 hours per week)	Same as Medical	Team Member Bi-weekly pre-tax contributions
WORKERS COMPENSATION	70% of base salary up to a max of \$1131/week for 2024 for a work-related injury Restricted duty assignments available	All Team Members	Immediate	Cooper University Health Care
SHORT TERM DISABILITY (STD)	As of 1/1/2024 the State of NJ pays 85% of your average weekly wage up to a maximum of \$1,055/week.	All Team Members	No waiting period, but must have worked at least 20 weeks regardless of Employer and have earnings of at least \$283 weekly.	Cooper University Health Care and Team Member
VOLUNTARY STD PLAN	Used to supplement pay after selecting 30,60 or 90 day elimination period.	Full-time and part-time team members (minimum of 20 hours per week)	Same as Medical	Team Member Bi-weekly after-tax contributions
Extended Sick Leave ESL	A companion benefit to PTO, which provides protection against long-term illness. May be used to supplement NJ STD and Workers Comp. benefits. ESL is also used for bereavement leave.	Full-time and part-time team members (minimum of 20 hours per week)	ESL accrual begins from date of hire. Cannot be used until after 12 months of employment.	Cooper University Health Care

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LONG TERM DISABILITY LTD	Disability insurance that provides up to 60% of base salary after 180 day elimination period until age 65 or until the team member returns to work. Maximum monthly benefit available under the group plan is \$10,000. Provided through NY Life.	Full-time and part-time team members (minimum of 20 hours per week)	Same as Medical	Cooper University Health Care
LEAVE OF ABSENCE	1. Family Leave-up to 12 weeks, per "rolling" 12-month period. 2. Medical Leave-up to 12 weeks per "rolling" 12-month period. 3. Personal Leave — 30 unpaid consecutive calendar days per 12-month period	Team members who have at least 1-year of service and 1000 hours worked in the 12 month period just prior to the start of the leave.	12 months of employment AND 1,000 hours worked	N/A
403(b) Tax Sheltered Annuity (TSA)	Fidelity 1-800-343-0860 www.fidelity.com/atwork Automatic enrollment of 3% of base pay contribution at date of hire. Contributions can be changed at any time with Fidelity. The IRS contribution limit for 2024 is \$23,000 plus catch up contribution (age 50+) of \$7,500 for a total of \$30,500.	Active team members Immediately 100% vested	Immediate	Team Member Bi-weekly pre-tax contributions
401(a) Plan	You will automatically begin receiving the company match in the amount of \$.50 on the \$1 up to 5% of your contributions, after you complete 1000 hours and 1 year of service. Enrollment for this match is quarterly. In addition to the company match, you will receive 1% of your base pay which will be deposited into this account in February of each year.	12 months of employment AND 1,000 hours worked. <i>Vesting period for all company contributions is 2 years with 1000 hours worked in each year.</i>	12 months of employment AND 1,000 hours worked	Cooper University Health Care
Employee Assistance Program (EAP)	Provides team members and immediate family members with 5 free confidential counseling sessions per year.	All team members	Immediate	Cooper University Health Care

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iCooper	Cooper's online benefit management tool. Used for enrolling in benefits, viewing payroll information and downloading claim forms. https://mingle-portal.inforcloudsuite.com/CO	All team members	N/A	N/A
Cooper Solutions	For convenience, this program offers a wide array of services to make team members' daily lives easier. Includes dry cleaning services, jewelry repair, discounted events, and more.	All team members	Immediate	Team Member
Long Term Care (LTC)	Covers many day-to-day expenses for elderly or disabled care not covered by medical plans. Coverage is available for employees and their eligible dependents, parents and Parents-in-law.	Full-time and part-time team members (minimum of 20 hours per week)	Immediate	Team Member
Pre-Paid Legal Services	Countrywide Pre-paid Legal Services provide an array of valuable legal services from their network of attorneys including legal advice, will preparation and identity theft assistance.	Full-time and part-time team members (minimum of 20 hours per week)	Full-time & Part-time team members: 1 st day of the month following date of hire.	Team Member Bi-weekly after-tax contributions
RideECO Select Commuter Program	Offers savings to commuting team members using SEPTA, PATCO, NJ Transit, DART, First State and Amtrak. Pre-taxed monthly benefit maximum of \$300.00	Full-time and part-time team members (minimum of 20 hours per week)	Immediate	Team Member Bi-weekly pre-tax contributions
Smoking Cessation	Alere Quit for Life Program \$350 value paid for by Cooper. 1.866.QUIT.4.LIFE (1.866.784.8454) or sign up on QuitNow.net.	All team members	Immediate	Cooper University Health Care

BENEFIT	DESCRIPTION	ELIGIBILITY	WAITING PERIOD	COST PAID BY
<p>Tuition Reimbursement</p>	<p>Calendar-year reimbursement amounts:</p> <p>Regular full-time team members: Undergrad: \$3,500 Grad: \$5,500</p> <p>Regular part-time team members: Undergrad: \$1,750 Grad: \$2,750</p>	<p>Full-time and part-time team members (minimum of 20 hours per week)</p>	<p>All full-time and part-time team members: 3 full months of employment before course start date for tuition reimbursement and 1 full year of employment before course start date for tuition advance payment.</p>	<p>Cooper University Health Care</p>
<p>Team Member Development</p>	<p>Provides up to \$500 annually (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>	<p>Full-time and part-time team members (minimum of 20 hours per week)</p>	<p>Immediate</p>	<p>Cooper University Health Care</p>
<p>Wellness Programs</p>	<p>HorizonbFit program – As a part of our commitment to our Thrive365 program we are offering a fitness incentive program through Horizon. You can earn a \$20 reward for every month that you:</p> <ul style="list-style-type: none"> • Work out at home 12 or more days/mth • Walk 10,000 steps a day for at least 12 days/mth or • Visit one of 4,000 participating fitness facilities 12 or more days/mth; or • Complete any combination of visiting a participating facility, working out at home or walking 10,000 steps for a total of at least 12 days/mth <p>You can earn up to \$240 per year in rewards.</p> <p>Savings with Blue365 – Savings on products and services that can help you live a well-balanced lifestyle.</p>	<p>Must be Enrolled in Cooper</p> <ul style="list-style-type: none"> • Basic • Core • Standard • OOA Plans 	<p>Full-Time team members: 1st day of the month following date of hire.</p> <p>Part-Time Team Members: 1st day of the month following 3 months of service.</p>	<p>Cooper University Health Care</p>

* This summary is only intended to be a highlight of benefits. All benefits are provided in accordance with the group contract and with Cooper University Health Care Human Resources Policies. In case of any conflict between this Summary of Benefits and the Plan Documents/Human Resources Policies, the Plan Document/Human Resources Policies will prevail. Nothing in this brochure is intended to, nor does it supersede any provisions or terms and conditions established by an agreement between Cooper University Health Care and a collective bargaining representative of its employees.