



Your 2025 WellSpan

Total Rewards Guide





Our Commitment To You

WellSpan Total Rewards

At WellSpan, our team members are our most valuable asset. We are committed to being the leader and employer of choice by continually enhancing the value we offer our valued team members. We recognize the needs of every team member and their family is unique — it's why, as a top employer, we continually design our Total Rewards and benefits packages with greater personalization in mind.

Through our market-competitive Total Rewards, we're helping team members take ownership of their health while keeping more money in their pockets. Last year, we invested over \$2.3 billion in salaries, wages, and benefits and dedicated \$60 million to merit increases, minimum wage adjustments, and market adjustments, all to support you and your ability to thrive at WellSpan!

Total Rewards reflects the **TOTAL VALUE** of your employment at WellSpan:

- Your talent and skills
- Your time and contribution
- Your hard work and dedication



HEALTHY LIVING

The collection of benefits and programs that support the physical health and emotional well-being of you and your family.

MONEY MATTERS

The salaries, wages and pay practices that are externally competitive and internally equitable. It also includes benefits that protect your finances, as well as your future-focused rewards, such as retirement plans.

BALANCED LIFESTYLE

The benefits, programs and resources that help you be your best self and achieve success at work, home and in the community.

RECOGNITION & REWARDS

The programs that recognize your hard work that goes into meeting our mission. We pay special attention to your accomplishments and successes through these various recognition programs.

OPPORTUNITIES FOR GROWTH

The support we provide you to upgrade your job skills, improve career opportunities, and enhance your development and growth. Our goal is to help you achieve your goals by helping you take your career to new heights.

WellSpan has invested more than **\$2.3 billion in updates** to financial compensation and other support for our team over the last year.

What's Inside

HEALTHY LIVING

Medical	4
Prescription Drugs	11
Dental	14
Vision	17
Health Care Flexible Spending Accounts	19
Dependent Care Flexible Spending Account	20
Health Savings Account	22
WellSpan Wellness	23

MONEY MATTERS

Compensation Program	24
Retirement Savings Plan	25
Disability	26
Life Insurance	28
AD&D Insurance	30
Voluntary Benefits	32
WellSpan Employee Savings Marketplace	34

BALANCED LIFESTYLE

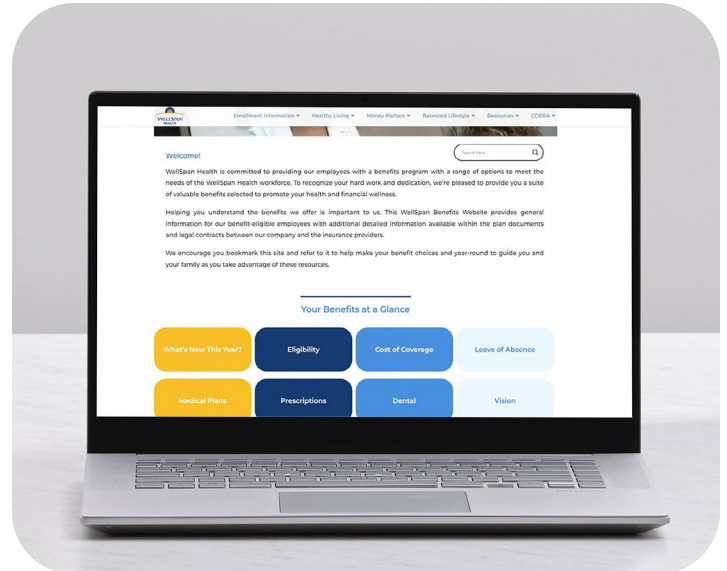
Paid Time Off	35
Holidays	37
Leave of Absence	38
Employee Assistance Program	40
Wellthy	41
SmartPath	43
MetLife Legal	44
529 College Savings Plan	45
Disease & Weight Management	46

RECOGNITION & REWARDS

Recognition Programs	47
Recreational Programs & Performance Management	48

OPPORTUNITIES FOR GROWTH

Continuous Learning & Tuition Assistance	49
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WellSpan Team Member Benefits Website

Check out the WellSpan Team Member Benefits website at wellspanbenefits.org to learn more about your benefit options and how to use them. Feel free to share this with your family too, as no username or login is needed. Information includes:

- WellSpan Total Rewards Guide
- Enrollment Guides
- Benefit Summaries and Comparisons
- Employee Perks
- Glossary and Acronyms
- Contacts and Resources

You may also reach out to the WellSpan HR Service Center at **717-851-5959** or email HRServiceCenter@wellspan.org.

Medical

WellSpan’s medical plans provide comprehensive medical coverage intended to keep your health on track by offering fully covered preventive care. Covering a wide range of services, these plans are there for you when you’re ill, include comprehensive prescription drug coverage, and protect you from the catastrophic financial effects of a serious illness or injury. WellSpan offers **three medical plan options** so you can choose what best meets your needs. These benefit plans will be administered by Capital Blue Cross starting Jan. 1, 2025, and will continue to prioritize your health and well-being.

PPO PLUS PLAN

PPO STANDARD PLAN

HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

How The PPO Plus & PPO Standard Plans Work

- 1 Preventive services (such as annual physicals, well visits, routine immunizations and age-appropriate screenings) are covered at 100% when provided through network providers.
- 2 Some non-preventive services (such as office visits) may require you to pay a pre-set dollar amount, called a copay, at the time of service. The copay is required regardless of whether you have met your deductible.
- 3 Other non-preventive services may require you to pay the full cost of the service out-of-pocket until you meet the plan deductible requirement. The amount of your plan deductible is based on which medical plan you select, the level of coverage and the provider network.
- 4 Once the deductible is met and you pay any required copays, you and the plan begin sharing eligible expenses — called coinsurance.
- 5 As a safety net, there is an out-of-pocket maximum for in-network providers that limits how much you pay out of your own pocket per year and protects you from the impact of large claims. Once this out-of-pocket maximum is met, the plan pays 100% of eligible expenses for the remainder of the plan year, subject to reasonable and customary charges. Deductibles, copayments, coinsurance and other payments for qualified medical benefits covered by the plan will count toward the out-of-pocket maximum. An additional out-of-pocket maximum applies to prescription drug benefits.



Save With Pre-Tax Dollars!

If enrolling in either the PPO Plus or PPO Standard medical plans, consider enrolling in the **Health Care FSA** to help offset any deductible and to pay for eligible medical, prescription drug, dental or vision expenses with pre-tax contributions. You can also participate in the FSA even if you’re not enrolled in either of these benefit plans.

How The High Deductible Health Plan (HDHP) Works


- 1 **Preventive services** (such as annual physicals, well visits, routine immunizations and age-appropriate screenings) are **covered at 100%** when provided through network providers.

- 2 **Non-preventive services** require you to pay the **full cost** of the service out-of-pocket until you meet the **plan deductible** requirement. All covered family members contribute toward the family deductible. If you have Family coverage, the full family deductible must be met before the plan will begin to pay benefits for any one person.

- 3 Because this type of medical plan has a “high” deductible (as defined by the IRS), WellSpan helps offset it by partnering the plan with a **Health Savings Account (HSA)**. WellSpan contributes to the HSA at the beginning of the plan year on your behalf. You also may contribute on a pre-tax basis. You can use the HSA funds to pay for eligible health care expenses or save the money and watch it grow. The choice is yours.

- 4 Once the deductible is met and you pay any required copays, you and the plan begin sharing eligible expenses, called **coinsurance**. Depending on the network you choose, your coinsurance would be 5%, 30% or 50%.

- 5 As a safety net, there is an **out-of-pocket maximum** for the Enhanced and Core in-network providers that limits how much you pay out of your own pocket per year and protects you from the impact of large claims. Once this out-of-pocket maximum is met, the plan pays 100% of eligible expenses for the remainder of the plan year, subject to reasonable and customary charges. Deductibles, copayments, coinsurance and other payments for qualified medical benefits covered by the plan will count toward the out-of-pocket maximum.






Save With Pre-Tax Dollars!

In addition to participating in the HSA, HDHP members may also enroll in the **Limited Purpose FSA** to help offset the cost of eligible dental/orthodontia and vision expenses. The HSA and Limited Purpose FSA are only available when you enroll in the HDHP.

Your Choice Of Providers

Our medical plans offer you flexibility and freedom in selecting doctors and hospitals, but each network varies in the level of deductibles, copays and coinsurance (your out-of-pocket costs).

Enhanced Network WellSpan Provider Network and Other Select Providers and Facilities	Core Network Capital Blue Cross	Out-of-Network Providers In Neither Enhanced Nor Core Networks
 Best Value High-quality WellSpan providers and lowest out-of-pocket costs	 Moderate Value Added choice, but higher out-of-pocket costs	 Lowest Value Maximum choice, but highest out-of-pocket costs

Comparing Medical Plan Options (Enhanced Network)

	PPO Plus Plan	PPO Standard Plan	HDHP
Health Savings Account	N/A	N/A	WellSpan contributions: Individual: \$700 All other coverage levels: \$1,400
Annual Deductible*	\$300 per person	Individual: \$550 All other coverage levels: \$1,100	Individual: \$1,650 All other coverage levels: \$3,300
Office Visits • Primary Care • Specialist	You pay \$10, Plan pays rest You pay \$30, Plan pays rest	You pay \$20, Plan pays rest You pay \$40, Plan pays rest	After deductible You pay \$10, Plan pays rest You pay \$30, Plan pays rest
Coinsurance for Most Services	After copays/deductible Plan pays 100%, You pay 0%	After copays/deductible Plan pays 95%, You pay 5%	After deductible Plan pays 95%, You pay 5%
Out-of-Pocket Maximum**	Individual: \$2,750 Family: \$4,750	Individual: \$4,500 Family: \$8,250	Individual: \$6,000 Family: \$12,000

* For PPO Plus and PPO Standard plans, deductibles do not accumulate across networks. They include medical and behavioral health. For the HDHP, the deductibles accumulate across Enhanced and Core networks only. They include medical, prescription, and behavioral health deductibles. All covered family members contribute toward the family deductible.

**For PPO Plus and PPO Standard plans, out-of-pocket maximums accumulate across Enhanced and Core networks only. They include medical and behavioral health deductibles, coinsurance, and copays. For HDHP, out-of-pocket maximums accumulate across Enhanced and Core networks only. They include medical, prescription drug, and behavioral health deductibles, coinsurance and copays.



Well At Work Direct Connect

Direct Connect is our new virtual primary care model available to our PPO Plus and PPO Standard members and their covered family members, 18 and over. Direct Connect offers unlimited access to appointments with primary care providers along with extensive care coordination, a customizable wellness portal, and preventive care options from anywhere without co-pays or deductibles.

This initiative is designed to make healthcare more accessible and includes comprehensive care coordination. Direct Connect supports patients with chronic and behavioral health conditions and offers preventive care options through a wellness portal. WellSpan team members can sign up as Direct Connect patients.

Learn more at wellspan.org/About-WellSpan/Employer-Services/WellSpan-Well-at-Work-Direct-Connect.



How The Plans Differ

PPO PLUS PLAN

- Highest premiums (payroll deduction) and lowest deductibles
- Lowest copays, coinsurance and out-of-pocket maximums
- Lowest out-of-network deductible and out-of-pocket maximums
- Can be paired with a Health Care FSA

PPO STANDARD PLAN

- Mid-range premiums and mid-range deductibles
- Mid-range copays, coinsurance and out-of-pocket maximums
- Mid-range out-of-network deductible and out-of-pocket maximums
- Can be paired with a Health Care FSA

HDHP

- Lowest premiums and highest deductibles
- Includes a HSA that WellSpan contributes to
- Highest out-of-network deductible and out-of-pocket maximums
- Can be paired with a Limited Purpose FSA

Capital Blue Cross ID Card

Your Capital Blue Cross ID card contains information that helps providers apply your benefits correctly. Keep it with you at all times or download a digital ID card to keep on your smartphone. A health care provider usually will ask to see your insurance card at the beginning of your visit.



Your Digital ID Card

It's all about convenience! Your digital ID card has the same information as the card you receive in the mail, but you can:

- View the digital ID on a smartphone, tablet or computer.
- Email the card to a spouse, child, doctor's office or pharmacy.
- Print the card and use the printout just like a plastic card.

ACCESSING YOUR DIGITAL ID

From a computer or mobile device, log in to My Health Toolkit and follow the prompts to select and view your insurance ID card.

- myhealthtoolkitcapital.com/web/public/brands/cbc

Consider This

Before you enroll in a medical plan, there’s a lot to consider — including your medical needs, the cost of coverage each paycheck, the amount you must pay in deductibles before the plan starts to pay, other out-of-pocket costs and your future financial plan. To help you decide, review the table below:

	PPO Plus Plan	PPO Standard Plan*	HDHP
I want to receive free money from WellSpan to help pay for out-of-pocket costs (through a contribution to the HSA).			●
I want to have a built-in feature that allows me to save for future/retiree healthcare costs.			●
I prefer having more deducted from my paycheck and paying less out-of-pocket when and if I need care.	●	●	
I prefer to have less deducted from my paycheck and pay more if and when I need care.			●
I prefer the lowest out-of-pocket maximum.	●		
I prefer to know what my out-of-pocket costs are ahead of time — through pre-set copays.	●	●	
I am ineligible for an HSA (because I have Medicare).	●	●	
I'd be interested in gaining access to some \$0 generic preventive prescriptions.			●
I anticipate that I and/or my dependents may need more healthcare than usual — such as for an elective procedure, surgery or delivery of a baby.	●	●	
I and/or my dependents tend to be healthy, requiring only preventive care (annual physicals and screenings) and an occasional Urgent Care or doctor’s visit, and I anticipate that will continue for the coming year.			●

* WellSpan offers two PPO plans administered similarly with different out-of-pocket amounts. When considering the two plans, you will want to consider the out-of-pocket expenses, as well as the bi-weekly premium costs.



My Health Toolkit®

Get easy access to your benefits information through My Health Toolkit. This resource can help you find doctors, view a claims status, order a new ID card, get health tips, and more!

Visit MyHealthToolkitCapital.com or download the mobile app, free on the App Store or Google Play. Create an account and register quickly using your member ID number.

Behavioral Health Benefits

Quest Behavioral Health manages the mental health and substance use disorder benefits for WellSpan's medical plans. Quest offers a network of licensed behavioral health professionals and certified addiction counselors to help you with your unique needs. A provider search tool is available on questbh.com.

Additionally, **Quest has partnered with Talkiatry** – a digital-only psychiatry platform. You can register for and schedule a virtual appointment with a psychiatrist based on your preferences and availability. If you are interested, please [click here](#) to complete a brief assessment and begin your journey.



Learn More About Your Behavioral Health Benefits

To learn more about your benefits or for questions regarding finding a provider, call Quest at **800-364-6352** or visit questbh.com.

Family Planning Benefits With BirthWell Doula

The BirthWell Doula benefit offers continuous support for women during childbirth, including:

- 1:1 visits during pregnancy and after birth
- In person labor support at birthing location
- Text, email, and phone support between visits
- 24/7 on call support from 37 weeks until birth
- Visits can be at your home, doctor's office, or public place.

The maximum benefit for Doula services is **\$1,950 per pregnancy**.

WHAT IS A DOULA?

A non-medical professional who provides continuous, physical, emotional, and informational support to the pregnant person and their support team before, during, and shortly after childbirth to help them achieve the healthiest, most satisfying experience possible.



Learn More About Your Family Planning Benefits

For more information, visit The Doula Network at thedoulanetwork.com, call **877-436-8527**, or email hello@thedoulanetwork.com.

Capital Blue Member Perks

In addition to superior health coverage, your membership provides access to exclusive discounts on a variety of products and services. The member discounts program includes items that generally are not covered by health insurance. Log in to My Health Toolkit, select the *Resources* tab, then *Blue365® Discounts*. On a mobile device, select *Menu*, then *Blue365® Discounts*. You'll find details on discounts for:



FITNESS

- Gym memberships
- Home fitness equipment
- Activewear and wearable fitness devices
- Magazine subscriptions
- 5K and obstacle course registration
- Vitamins and supplements



PERSONAL CARE*

- Allergy relief
- Acupuncture,
- Chiropractic and massage therapy
- Hair restoration
- Hearing aids
- Eyewear
- Teeth whitening

**Some restrictions may apply for these services.*



HEALTHY EATING

- Weight loss programs
- Cookbooks and recipes
- Online cooking classes



LIFESTYLE

- Travel clubs and vacation packages
- Pet care

Where Should You Go When You Need Care?

Your Primary Care Physician (PCP) should be your first call for routine medical care. But what if your doctor's office is closed? What if it's an emergency? Here are tips to help you choose the right type of care for various situations.

DOCTOR'S OFFICE

Your PCP is the best option for routine medical care:

- Annual checkups and physicals
- Health screenings and immunizations
- Prescription refills

And unexpected health issues, if they can wait a day:

- Sprained muscles
- Minor cuts/bruises
- Cold/flu symptoms (including fever, coughing, sore throat, and nausea)
- Sinus/respiratory infections
- Urinary tract infections
- Seasonal allergies or pinkeye
- Migraine
- Skin irritations (including rashes, insect bites, and sunburn)

URGENT CARE CENTER

If you can't wait for an appointment with your PCP, urgent care may be your best option for unexpected health issues:

- Minor fractures/sprains (especially if an X-ray is required)
- Minor cuts/animal bites (especially if stitches are required)
- Cold/flu symptoms (including fever, coughing, sore throat and nausea)
- Sinus/respiratory infections
- Urinary tract infections
- Seasonal allergies or pinkeye
- Migraine
- Skin irritations (including rashes, insect bites, and sunburn)

EMERGENCY ROOM

Go to the emergency room or call 911 for potentially life-threatening conditions, such as:

- Heavy, uncontrolled bleeding
- Signs of a heart attack, like chest pain that lasts more than two minutes
- Signs of stroke, such as numbness or sudden loss of speech or vision
- Loss of consciousness
- Sudden dizziness
- Major injuries, such as broken bones or head trauma
- Coughing up or vomiting blood
- Severe allergic reactions

Prescription Drugs

You will automatically receive **Prescription Drug** benefits through Capital Rx if you are enrolled in a WellSpan Medical plan. In addition to filling prescriptions at WellSpan Pharmacy locations (and other select pharmacies), you also may fill prescription drugs at pharmacies within the Capital Rx network.

How The Plan Works

The plan offers **two convenient ways** to fill and purchase your prescriptions. Costs vary based on the network you use.



WellSpan/Retail Network Pharmacy

Common option for one-time or short-term fills.



WellSpan Mail-Order

Delivered to your home or office for 35-100 day fills. Good for recurring, maintenance prescriptions. Maintenance medications must be filled as 90-100 day prescriptions to be eligible for mail-order.

MAINTENANCE MEDICATIONS MUST BE FILLED AT A WELLSPAN PHARMACY

All maintenance medications (a medication you take routinely for an ongoing health issue) **MUST** be filled through a WellSpan Pharmacy to be covered under the plan.

If receiving a new prescription, you can fill the first two fills at a retail network pharmacy, such as CVS or Giant. Remaining fills must be filled through WellSpan Pharmacies. Otherwise, you will be responsible for paying the full price.

To register for WellSpan Pharmacy mail-orders and to find a listing of available retail locations, visit wellspanbenefits.org under *Resources*. Only WellSpan Pharmacies can provide this service, not other Tier 1 Pharmacies.

	Enhanced Network WellSpan Pharmacies and other Select Pharmacies	Core Network Capital Rx Pharmacies	Out-of-Network Pharmacies in neither Enhanced nor Core Networks
Prescription costs	<p>Best Value Generally, costs less than Capital RX Network pharmacies</p>	<p>Moderate Value Generally, costs more than Enhanced, but less than Out-of-Network pharmacies</p>	<p>Lowest Value Generally, costs more than Enhanced or Core Network pharmacies</p>
Maximum fill	Up to a 34-day supply or, through WellSpan Pharmacies, up to a 100-day supply for maintenance medications	Up to a 34-day supply	Up to a 34-day supply
Online refills	Yes	Yes, at most pharmacies	N/A

Note: Certain preventive drugs are covered with no deductible requirement under the HDHP when using Enhanced or Core pharmacies. In addition, ACA-approved medications are \$0 (meaning no deductible, no copay/coinsurance) when using Enhanced or Core pharmacies.

Comparing Prescription Drug Cost Sharing

PPO PLUS & PPO STANDARD

- You pay a pre-set dollar copay for the Enhanced Network and a percentage coinsurance for the Core Network.

HDHP

- You pay 100% up to the deductible. For formulary and non-formulary, you pay a pre-set dollar copay or 20% up to \$150 for Specialty for the Enhanced Network and a percentage coinsurance for the Core Network.

WellSpan Pharmacies*

- In general, when you buy prescriptions through a WellSpan Pharmacy you will pay less because your share of the cost is based on the pharmacy's costs, not retail prices.
- All WellSpan Pharmacies can give you a 100-day supply of your maintenance medication, just like mail order. (Excludes controlled substances.)
- WellSpan Pharmacies also offer online refill services, just complete a refill request form. You can find the form at wellspanbenefits.org.
- All specialty medications must be filled at a WellSpan Pharmacy and are limited to a 30-day supply.

Location	Weekday Hours	Saturday Hours	Sunday Hours
Adams Health Center	8:30 a.m. – 6 p.m.	Closed	Closed
Apple Hill Medical Center	8 a.m. – 8 p.m.	8 a.m. – 12 p.m.	Closed
Dallastown	9 a.m. – 5 p.m.	Closed	Closed
Ephrata	7 a.m. – 7 p.m.	9 a.m. – 5 p.m.	Closed
Fairfield	9 a.m. – 6 p.m.	Closed	Closed
Good Samaritan Hospital	9 a.m. – 8 p.m.	9 a.m. – 5 p.m.	9 a.m. – 5 p.m.
York Hospital	7 a.m. – 8 p.m.	9 a.m. – 5 p.m.	9 a.m. – 5 p.m.
For prescriptions other than maintenance medications, you can use one of these four pharmacies and receive the same coverage as with a WellSpan Pharmacy.			
Chambers' Apothecary	8 a.m. – 7 p.m.	8 a.m. – 1 p.m.	Closed
Norland Avenue	8 a.m. – 7 p.m.	8 a.m. – 1 p.m.	Closed
Park Avenue Pharmacy	8 a.m. – 7 p.m.	8 a.m. – 1 p.m.	Closed
Savage Family	9 a.m. – 7 p.m.	9 a.m. – 3 p.m.	9 a.m. – 3 p.m.

*Refer to the wellspan.org website for updated WellSpan Pharmacy hours.

Consider This

Before deciding on a medical plan, take into account prescription drug coverage and consider the following:

	PPO Plus Plan	PPO Standard Plan	HDHP
I and/or my dependents take very few, if any, prescription medications on a regular basis.			●
I and/or my dependents have chronic illnesses that require several prescriptions and/or costly prescriptions on a regular basis.	●	●	
I and/or my dependents have diabetes or high blood pressure and would be interested in access to certain \$0 preventive drugs with no deductible requirement.			●



Learn More

Review your prescription drug coverage listed on the Health Benefit Charts located at wellspanbenefits.org.



Find a network provider and for more information regarding Capital Rx visit cap-rx.com.



Dental

Regular dental care is important to your overall health. A routine dental exam can help identify many diseases, including heart disease, diabetes, anemia, kidney disease and more. It also can save you money by catching a minor dental issue before it becomes a major one.

WellSpan offers two dental plans for you to choose from: Delta Dental and Delta Dental Buy-Up.

How The Plans Work

DELTA DENTAL

Delta Dental has in-network and out-of-network providers. You may go to any dentist for treatment, but you will pay less when you receive care from a Delta Dental provider. If your dentist does not participate in the Delta Dental network, you will have to pay for services at the time you receive them and then submit a claim for reimbursement. You also may be responsible for charges that exceed the Delta Dental plan allowance.

DELTA DENTAL BUY-UP

Delta Dental Buy-Up allows you to receive care from a dentist of your choice. Your level of benefits will not depend on which provider you visit. If your dentist does not participate in the Delta Dental network, you will have to pay for services at the time you receive them and then submit a claim for reimbursement. However, claims will process through Delta Dental at a higher level for out-of-network providers than the Delta Dental Basic plan, no additional reimbursement forms needed.

Comparing Dental Plan Options (In-Network)

Feature	Delta Dental	Delta Dental Buy-Up*
Annual Deductible	None	None
Annual Maximum**	\$1,500 per calendar year for each covered individual	\$2,000 per calendar year for each covered individual
Diagnostic and Preventive (e.g., oral exams, cleanings, fluoride treatments for children under age 19, dental x-rays, sealants and space maintainers for children under age 14)	Plan pays 100% / You pay 0%	Plan pays 100% / You pay 0%
Restorative (e.g., fillings, extractions and oral surgery, root canals, periodontics)	Plan pays 85% / You pay 15%	Plan pays 85% / You pay 15%
Major Restorative (e.g., crowns and bridges)	Plan pays 50% / You pay 50%	Plan pays 50% / You pay 50%
Implants	Plan pays 50% / You pay 50% (Annual maximum of \$1,500)	Plan pays 50% / You pay 50%
Orthodontics for Adults and Children	Plan pays 50% / You pay 50%	Plan pays 50% / You pay 50%
Orthodontics Lifetime Maximum Benefit	\$1,500 for each covered individual	\$1,500 for each covered individual

*Higher level reimbursement available for non-network providers.

**Certain procedures do not count towards annual maximum.



How The Plans Differ

DELTA DENTAL

- Lower premium (payroll deduction)
- No deductible
- Lower coinsurance
- Includes coverage for implants
- National network of providers
- Lower costs and no claim form when choosing a network provider

DELTA DENTAL BUY-UP

- Higher premium (payroll deduction)
- Higher annual maximum
- Coverage for implants
- Higher provider reimbursements
- Flexibility to choose any provider you wish, as benefit level doesn't depend on which provider you use



NEW! Delta Dental Virtual Consult

Virtual Consult connects Delta Dental members and dentists for real-time video appointments. Available for free with your existing Delta Dental PPO or Premier plan. Virtual Consult makes it easier to connect with a dentist to get virtual consultations, e-prescriptions, and check-ins, accessible from the comfort of your own home.

This tool is great if you:

- Aren't feeling well or are experiencing an urgent dental issue
- Don't have a regular dentist
- Can't take time off work or have difficulty visiting the dentist's office

Reduce Your Out-Of-Pocket Dental Expenses

Consider setting aside pre-tax money in the Health Care FSA to pay for dental copays and other eligible out-of-pocket vision costs. HDHP members can consider electing the Limited Purpose FSA or HSA.

Consider This

Before you enroll in a dental plan, consider the following:

	Delta Dental	Delta Dental Buy-Up	Waive
My and/or my dependent's dentist is in the Delta Dental network.	●	●	
My and/or my dependent's dentist is outside of the Delta Dental network.		●	
I anticipate that I and/or my dependents may need coverage for an implant.	●	●	
I anticipate additional dental needs beyond the regular diagnostic and preventative care for me and/or my dependents.		●	
I anticipate minimal dental needs for me and/or my dependents. If required, I am confident that I could pay out-of-pocket or by using pre-tax funds I set aside in the Health Care FSA.			●
I have access to other dental coverage that is better suited to me and/or my family.			●

Stay Connected!

Want more info on your dental plan? Take advantage of the Delta Dental web and mobile resources to find details on your eligibility, coverage, claims, and more.



- Visit deltadentalins.com.
- Download the free Delta Dental app from the App Store or Google Play.



Find a Delta Dental provider at deltadentalins.com, or by calling 800-932-0783.

Dental ID Cards

Dental cards will not be mailed. Team members can download and print ID cards from the Delta Dental member site or download the Delta Dental app for an electronic card.



Learn More

Review your dental coverage listed on the Health Benefit Charts located at wellspanbenefits.org.

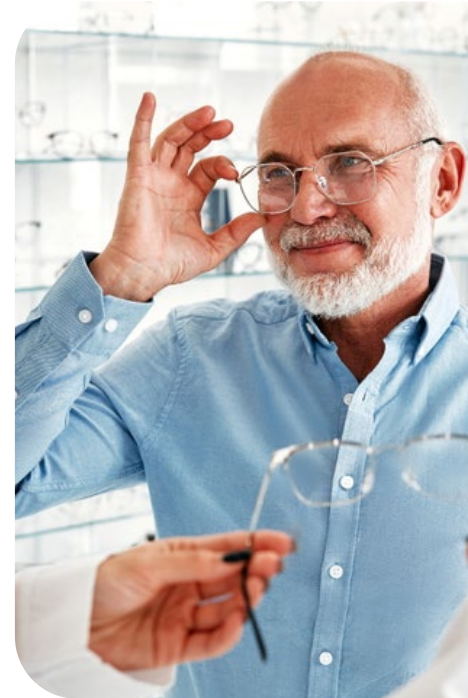
Vision

WellSpan offers two employer-subsidized vision plans that are separate elections from your medical plan. Medical plans do **NOT** include coverage for an annual vision exam or general vision care. Vision Benefits of America (VBA) administers the plans.

You can choose between the Standard Plan or the Buy-Up Plan.

How The Plans Work

- Vision coverage helps you pay for routine expenses like eye exams, eyeglass lenses and frames and contact lenses. You may choose to see either a VBA network doctor, or an optometrist, ophthalmologist or dispensing optician who is not a member of the VBA network. You will receive a higher level of benefits (meaning your costs will be lower) if you see a VBA network provider.
- When scheduling an appointment, notify the provider that your vision coverage is administered by VBA. The provider will contact VBA directly to verify your eligibility and will then process your claim electronically once services are received. No claim form is required if you use a VBA provider. If you use an out-of-network provider, you are required to pay for services in full and then submit a claim to VBA, along with a detailed receipt, for reimbursement.



Comparing Vision Plan Options (In-Network)

Feature	Standard Plan	Buy-Up Plan
Annual Deductible	None	None
Eye Exam (every 12 months)	After you pay \$10 copay, Plan pays 100%	After you pay \$10 copay, Plan pays 100%
Eyeglass Frames	After you pay \$10 copay for materials*, Plan pays 100% (Per person every 24 months)	After you pay \$10 copay for materials,* Plan pays 100% (Per person every 12 months)
Eyeglass Lenses (Per person every 12 months)	After you pay \$10 copay for materials, Plan pays 100% (one copay for total cost of frames and lenses when obtained together)**	After you pay \$10 copay for materials, Plan pays 100% (one copay for total cost of frames and lenses when obtained together)** <i>Note the Buy-Up plan allows purchase of both glasses (frames and lenses) AND contact lenses in a 12-month period.</i>
Eyeglass Lenses (Per person every 12 months)	After you pay \$10 copay for materials, Plan pays 100% (one copay for total cost of frames and lenses when obtained together)**	After you pay \$10 copay for materials, Plan pays 100% (one copay for total cost of frames and lenses when obtained together)**
Contact Lenses	Plan pays 100%, Plan pays up to \$100 You pay rest	Plan pays 100% Plan pays up to \$150 You pay rest

*Within the plan's \$60 wholesale allowance (approximately \$150 to \$180 retail value).

**Includes solid and gradient tints, UV and scratch resistant protective coatings and polycarbonate lens material for children under age 26.

***Most contact lenses are considered cosmetic, and therefore the benefit will be \$100 (Standard) \$150 (Buy-Up Plan) per 12-month period for lenses obtained in- or out-of-network. Medically necessary contact lenses are typically used as part of cataract surgery and represent less than 1% of the contacts provided through most vision plans.

How The Plans Differ

STANDARD PLAN

- Lower premiums (payroll deductions)
- Coverage for eyeglass frames every 24 months
- Can purchase glasses OR contacts within 12 months
- Offers a \$100 allowance for elective contact lenses

BUY-UP PLAN

- Higher premiums (payroll deductions)
- Coverage for eyeglass frames every 12 months
- Can purchase glasses AND contacts within 12 months (you don't have to choose only one or the other)
- Offers a \$150 allowance for elective contact lenses

Consider This

Before you enroll in a vision plan, consider the following:

Reduce Your Out-Of-Pocket Vision Expenses

Consider setting aside pre-tax money in the Health Care FSA to pay for vision copays and other eligible out-of-pocket vision costs. HDHP members can consider electing the Limited Purpose FSA or HSA.

Vision ID Cards

No identification cards are issued. The vision member ID is your Social Security number.

VBA Vision Group Number: **832** for the Standard Plan, or **5416** for the Buy-Up Plan.



Find a VBA provider at members.vbaplans.com.

	Standard Plan	Buy-Up Plan	Waive
I and/or my dependents currently wear glasses or contacts.	●		
I and/or my dependents have type 1 diabetes, where vision problems may arise.	●		
I anticipate that I or my dependents will need glasses or contacts in the coming year.	●		
I'd like to be able to get new eyeglass frames every 12 months rather than every 24 months.		●	
I'd like a higher allowance for elective contact lenses.		●	
I'd like to be able to get a new pair of glasses AND contacts every 12 months.		●	
I anticipate that I and/or my dependents will have minimal vision care needs, but, if required, I would be confident that I could pay out-of-pocket or by using pre-tax funds set aside in the Health Care FSA.			●
I have access to other vision coverage that is better suited for me and/or my family.			●
I prefer to choose vision providers that are not in the in the VBA network.			●

Health Care Flexible Spending Account

The **Health Care Flexible Spending Account (FSA)** is provided through Inspira Financial and is a great way to save on income taxes while you budget for healthcare expenses. Every dollar you set aside in your account reduces your taxes and allows you to be reimbursed for qualified expenses that you are already paying for, making Health Care FSAs an easy, convenient way to help stretch your healthcare dollars.

WellSpan offers two types of Health Care FSAs, based on the type of medical coverage you have:

HEALTH CARE FSA

Available if **NOT participating** in a HSA.

For eligible medical, prescription, dental and vision expenses for you and your family – such as copays, deductibles and other out-of-pocket costs. Expenses do not need to be associated with a WellSpan-sponsored plan.

LIMITED PURPOSE FSA

Available if **participating** in an HSA.

For eligible dental, orthodontia and vision expenses **ONLY** – medical and prescription expenses are not eligible.



How The Health Care FSA Works

1) CHOOSE

- You choose the amount you want to contribute, up to a maximum annual amount set by the IRS. **2025 maximum contribution: \$3,300***

Note: If you are married and you and your spouse are employed by WellSpan, you may make only one Health Care FSA election. If your family participates in an HSA plan with WellSpan or another employer, IRS rules prevent you from having an Healthcare FSA. If you have questions please contact a tax advisor.

2) SAVE

- The money you contribute is not subject to payroll taxes, so you end up paying less in taxes and taking home more of your paycheck.

3) USE

- Use your funds to pay for any of your qualified health care expenses.

4) ACCESS FUNDS

- Use your FSA debit card at the time of an FSA-eligible expense for you and/or your dependents. Or pay out-of-pocket and submit the reimbursement form online or using the mobile app.

5) DEADLINES





- You must incur expenses by **Dec. 31, 2025** and submit claims by **Mar. 31, 2026**.
- At the end of the year, you can carry over a certain amount of unused funds into the next year, which is determined by the IRS.

*The IRS may change the contribution limit during the year.

Dependent Care Flexible Spending Account

A **Dependent Care Flexible Spending Account (FSA)** is a pre-tax benefit account used to pay for eligible dependent care services. It's a smart, simple way to save money while taking care of your loved ones so that you can continue to work.

Eligible services include:

 <p>PRESCHOOL</p>	 <p>SUMMER DAY CAMPS</p>
 <p>BEFORE OR AFTER SCHOOL PROGRAMS</p>	 <p>CHILD / ADULT DAYCARE</p>



How The Dependent Care FSA Works

1) CHOOSE

- You choose the amount you want to contribute, up to a maximum amount set by the IRS each year. For 2025:
 - Married filing jointly:** \$5,000
 - Married filing separately:** \$2,500

***Note:** Your election may not be changed unless you have a qualified family status change. These changes are defined by the IRS and include changes in marital status, employment, birth or adoption of a child, death of a spouse or dependent, dependent attainment of age 13, and changes in your day care or elder care cost or coverage.*

2) SAVE

- The money you contribute is not subject to payroll taxes, so you end up paying less in taxes and taking home more of your paycheck.

3) USE

- Use your funds to pay for qualified out-of-pocket childcare expenses for children under age 13 and daycare expenses for dependent or disabled parent.

4) ACCESS FUNDS

- After you pay out-of-pocket for expenses, you submit claim forms online or through the mobile app.

5) DEADLINES

- You must incur expenses by **Dec. 31, 2025** and submit claims by **Mar. 31, 2026**. Any funds remaining in your account past the deadline will be forfeited.

Consider This

Before you decide whether to enroll in one of the Flexible Spending Accounts, consider the following:

	Health Care FSA	Limited Purpose FSA <i>(for HSA members only)</i>	Dependent Care FSA	Waive
I would like having pre-tax funds to use to help cover my medical plan deductible.	●			
I am not enrolled in an HSA and would like to be able to use pre-tax funds to help pay for out-of-pocket medical, dental and vision expenses (such as deductibles, coinsurance and copays).	●			
I am enrolled in an HSA but still like the idea of using pre-tax funds to pay for out-of-pocket dental and vision expenses.		●		
I anticipate having medical, dental or vision care that is not covered or only partially covered under those given plans (e.g., acupuncture, orthodontic care, brand-name frames for glasses, etc.).	●			
I anticipate very low out-of-pocket healthcare expenses, but I am comfortable paying these expenses, if they occur, with after-tax dollars.				●
I have a child or children in daycare, camps and/or before-or after-school programs and would prefer to use pre-tax money to pay for that expense.			●	
I anticipate needing daycare for an adult dependent in the coming year and would prefer to use pre-tax money to pay for those expenses.			●	
I anticipate low out-of-pocket dependent care expenses and, if needed, I am comfortable paying these expenses with after-tax dollars.				●

More Ways To Save With The FSA Store!

Every few months, an email will be sent to all Inspira Financial Health Care FSA members who have an email address on file. Each email will include a link to the FSA Store and their available promotions.

You can also find a link to the FSA Store on *inspirafinancial.com* and the member website, making it simple for you to plan, save and pay for eligible expenses.

Health Savings Account

If you enroll in the HDHP, you are eligible to contribute to a tax-free **Health Savings Account (HSA)** through Inspira Financial. Once you enroll in your HSA and begin saving money, you'll be able to use it to pay for eligible healthcare expenses for you, your spouse and your tax dependents.

Common eligible expenses may include:



DEDUCTIBLES,
COPAYS AND
COINSURANCE



ELIGIBLE
PRESCRIPTIONS



VISION CARE
*Including LASIK
laser eye surgery*



DENTAL CARE
Including orthodontia

More Ways To Save With The HSA Store!

Every few months, an email will be sent to all Inspira Financial HSA members who have an email address on file. Each email will include a link to the HSA Store and their available promotions.

You can also find a link to the HSA Store on [inspirafinancial.com](https://www.inspirafinancial.com) and the member website, making it simple for you to plan, save and pay for eligible expenses.

Note: If you are 65 or older and enrolled in Medicare part A or B, you cannot participate in an HSA.

How The HSA Works

1) WELLSPAN CONTRIBUTES TO YOUR HSA*

- Once you activate your HSA, WellSpan will make a bi-weekly contribution for you to use to help offset a portion of your deductible. WellSpan contributions (prorated by hire date) are:
 - Individual:** Up to \$700 annually
 - All other coverage levels:** Up to \$1,400 annually

* To receive WellSpan contribution, you must enroll in the HSA plan, even if you elect a \$0 contribution.

2) YOU CAN CONTRIBUTE TOO

- You are encouraged to contribute to your HSA on a pre-tax basis up to an annual limit set by the IRS. For 2025, the combined limits for both the employer and employee contributions are:
 - Individual:** \$4,300
 - All other coverage levels:** \$8,550

3) USE YOUR HSA OR LET YOUR HSA GROW

- You decide when to withdraw money from your HSA to pay for qualified medical expenses, including your deductible and coinsurance payments. It works like a bank account. You can access your HSA funds directly by using your HSA debit card. No claim forms to fill out.
- If you'd rather let your HSA grow and earn interest for future qualified expenses, you can choose to pay for your medical care out-of-pocket.

4) ROLLOVER UNUSED FUNDS

- At the end of the year, any unused HSA balance carries over automatically for use toward the upcoming year's eligible expenses.
- By managing your medical expenses wisely, you can grow your account year to year for use in the future, even during retirement. You own the account even when you leave or retire from WellSpan.

Your Wellness Matters

The WellSpan **Wellness Program** is designed to guide you as a valued WellSpan team member on a personal wellness journey, based on your unique health needs, giving you the choice to pick the wellness options that will lead you toward a happy and healthier you!



USEFUL HEALTH TIPS



PERSONAL HEALTH ASSESSMENTS



HEALTH & WELLNESS PROGRAMS *(at no cost to you)*



CONFIDENTIAL COACHING SUPPORT



FUN HEALTH CHALLENGES



HELP NAVIGATING THE HEALTHCARE SYSTEM

Investing In Your Health Pays Off

All team members covered by a WellSpan medical plan are eligible for a discount on their medical premiums for completing the Wellness Program steps by the annual deadline each year. This incentive is just one of the many benefits when participating in the WellSpan Wellness Program.

We encourage you to take advantage of the resources this program has to offer for a healthier you, even if you are not currently participating with one of the WellSpan medical plans.



Learn More

Visit WellSpanHealth.WellRight.com.



Compensation Program

WellSpan’s compensation philosophy is to provide a compensation program that will **attract, motivate, retain and engage team members** who possess the skills to fulfill the organization’s mission. WellSpan believes these are equally important components of the philosophy and strives to put in place programs that reward and support both new and current team members.

How The Program Works

The compensation program must support and reinforce the achievement of goals and critical performance objectives that will lead to success for WellSpan and for our team members. The program also must:

- Align with the strategic Mission and Vision of the organization.
- Ensure external competitiveness by maintaining a focus on the market.
- Be fair, balanced, equitable and legally compliant.



REWARD FOR PERFORMANCE

WellSpan’s program includes fixed income in the form of base pay. Base pay is benchmarked to reputable third-party data sources based on matching jobs to similar jobs in the market data. Base pay adjustments include “merit” increases which consider the historical work performance of the individual.

WellSpan will also make “market” adjustments to team member pay if a position falls out of line with similar jobs in the marketplace. In addition, WellSpan provides both variable and premium pays to support high performance.



ASSISTANCE PROGRAMS

WellSpan provides various resources to assist in the event of a crisis or other financial need. Our Family Relief Fund and Premium Assistance programs provide team member support in the form of additional income or help with expenses when needed.



DailyPay

Make any day a pay day with **DailyPay!** This voluntary benefit, offered through WellSpan, allows you to access pay you have already earned when you need it, with additional free ways to help you save. When you sign up for DailyPay, you can access your pay on demand.

Visit the Human Resources INET page under *Money Matters* of your Total Rewards for additional information and to enroll in DailyPay.

Retirement Savings Plan

We offer the **WellSpan 403(b) Retirement Savings Plan** to help you plan for and enjoy a secure retirement. All WellSpan team members are eligible to contribute to the Plan. However, only full-time or part-time WellSpan team members (excluding, per diem, Weekend Option, PRN, and casual staff members) are eligible to receive employer contributions.

How The Plan Works

1) YOU CONTRIBUTE

- You may contribute from a **minimum of 1%** of your eligible compensation up to 75% or the IRS limits
 - 2024 IRS limits are \$23,000 if you are under age 50, and \$30,500 if you are age 50 or older.
- You can contribute on a pre-tax or after-tax basis.

2) WELLSPAN CONTRIBUTES

- For eligible team members, WellSpan contributes the equivalent of **4% of your base salary** each year automatically to your 403(b) Retirement Savings Account.
- You are also eligible for a **50% matching contribution** from WellSpan on your own contributions you choose to make, up to 4% of your salary. This means if you contribute 4% of your own money, WellSpan will contribute another 2% (for a total of 6% contribution from WellSpan).

3) YOUR FUNDS GROW

- You can choose from a variety of investment options so you can create an investment plan using different funds based on your personal financial goals.
- Your account balance grows tax-deferred until you decide to withdraw the funds.

4) YOU BUILD OWNERSHIP

- You are always 100% vested in your own contributions.
- To become vested in WellSpan contributions, you must have three years in which you work at least 500 hours per year.



Need Assistance?

Contact our representatives: Katrina Boucher, Mindy Filer or Katie Calpin at **717-851-2369** or retirementsupport@onedigital.com.

You can also schedule a Zoom meeting by following this link: calendly.com/wellspan-meetings/wellspan-retirement-savings-plan-meetings?month=2024-06.

Note: Team members of the WellSpan Chambersburg Hospital Bargaining Unit have their own program for Retirement. Bargaining Unit team members should refer to the Collective Bargaining Agreement (CBA) for details, along with the Summary Plan Description (SPD) on the Empower Retirement Website.

Disability

Short Term Disability (STD)

For Non-Bargaining Unit team members or Bargaining team members hired 1/1/2023 or after

Short Term Disability insurance replaces a portion of your income if you are unable to work due to a covered injury or illness that is non-work related. This coverage pays a weekly benefit to provide some income during a time of need. It includes parental leave.

HIGHLIGHTS

- Paid for by WellSpan. Eligible employees are **auto enrolled** in coverage and EOI is not required.
- If you become disabled, after meeting an unpaid waiting period, the plan begins paying a benefit equal to 60% (for most job classifications) of your pay for up to 90 calendar days. Your PTO can be applied to the unpaid waiting period.
- Can be supplemented with Paid Time Off (PTO) or Extended Illness Reserve (EIR) Bank, if available.

Sick Time

Bargaining Unit team members hired prior to 1/1/2023

Sick time replaces your income during a period of time away from work due to an injury or illness.

HIGHLIGHTS

- Paid for by WellSpan. Sick time accrues at the rate of .0462 hours per hour paid, up to a maximum of 96 hours in a fiscal year.
- The maximum balance is 1,200 hours.

Basic Long Term Disability (LTD)

WellSpan provides full-time team members with Basic LTD Coverage at no cost. Long Term Disability picks up where Short Term Disability left off.

HIGHLIGHTS

- Paid for by WellSpan. Eligible employees are **auto enrolled** in coverage and EOI is not required.
- If your disability extends beyond 90 calendar days, the plan begins paying a benefit (for most job classifications) equal to **50%** of your pay, up to **\$13,000** per month.
- Leaders and Physicians schedule for 30 hours or more per pay have a different coverage amount for Long-Term Disability. Please refer to the Total Rewards Summary for this information.

LTD Buy-Up Option

If you are a full-time team member eligible for Basic LTD at 50% of pay, you may purchase additional coverage by electing the LTD Buy-Up option.

HIGHLIGHTS

- This option enhances your Basic LTD by providing a benefit equal to an additional 10% of pay — for a total LTD benefit equal to **60%** of pay.
- The maximum benefit for Basic LTD benefit and the Buy-Up benefit combined is **\$13,000** per month.
- If you do not enroll during the initial offering period and choose to enroll at a later point, you will need to complete the EOI process.

Evidence Of Insurability (EOI)

Proof of good health, also known as Evidence of Insurability, is an application process in which you provide information on the condition of your health and/or your dependent's health in order to get certain types of insurance coverage.

Consider This

Before you decide whether to enroll in the LTD Buy-Up, consider the following:

	LTD Buy-Up	Waive
I have a family and/or others depending upon my income.	●	
I have significant expenses (e.g., mortgage, car payment, tuition, etc.) that would be challenging to pay if I become disabled.	●	
I believe I'd need more than 50% of my income to meet my financial obligations if I become disabled.	●	
I feel that in the event of a disability my financial obligations could be met with receiving 50% of my income through Basic LTD.		●



Adoption, Foster Care & Parental Leave

For Non-Bargaining Unit team members or Bargaining team members hired 1/1/2023 or after

WellSpan's Short Term Disability plan also pays **60% of pay for five weeks** (after the waiting period) in the case of adoptions, foster care or parental leave for most positions.

Life Insurance

Life Insurance is an important part of your financial security — especially if others depend on you for support. Coverage is designed to provide assurance that your family is protected from a financial hardship in the event of your death.

Basic Employee Life

Fully paid by WellSpan for full- and part-time team members, this coverage provides your beneficiary a benefit equal to the amount of coverage listed below.

HIGHLIGHTS

- Eligible employees are **auto enrolled** in coverage and EOI is not required.
- Benefit coverage varies by employment status:
 - **Hourly:** 1 times your annual pay
 - **Salaried:** 1.5 times your annual pay
 - **Certain job categories:** 2–2.5 times your annual pay
- The maximum benefit is \$500,000.

Supplemental Employee Life

If you would like additional protection beyond the Basic Employee Life coverage, you can choose to purchase Supplemental Employee Life Insurance at favorable group rates.

HIGHLIGHTS

- Offers added protection for your beneficiaries in the event of your death.
- Choose coverage from 1 to 5 times your annual pay, up to a maximum of \$1 million.
- If you are enrolling for the first time, or increasing your current Supplemental Employee Life coverage, you will need to provide EOI.

Spouse Life

Regardless of whether you purchase Supplemental Employee Life for yourself, you can choose to cover your spouse. However, if your spouse is employed by WellSpan, you cannot choose this coverage.

HIGHLIGHTS

- Choose from increments of \$10,000.
- Maximum coverage is the lesser of 5 times team member’s annual pay and \$500,000.
- Premiums are based on your spouse’s age.
- If you are enrolling for this coverage for the first time or increasing your current Spouse Life coverage, you will need to provide EOI.

Child Life

In rare circumstances, you may feel the need to have life insurance coverage for your child.

HIGHLIGHTS

- Available for unmarried children age 14 days to 26 years. EOI is not required.
- Choose from coverage equal to \$2,500, \$5,000 or \$10,000.
- Electing this benefit will cover each of your children, regardless of how many you have.

How Much Insurance Is The Right Amount?

When it comes to electing Life Insurance, in addition to figuring out “*Should I or shouldn’t I?*”, there’s also the question of, “*How much coverage is the right amount?*”. To help you answer that question, contact the HR Service Center at **717-851-5959** or by emailing HRServiceCenter@wellspan.org.

Consider This

Before you decide whether to enroll in one of the life insurance plans, consider the following:

	Supplemental Employee Life	Spouse Life	Child Life	Waive
Other people rely on my income and/or I have a lot of expenses/liabilities (e.g., mortgage, car payments, tuition, etc.).	●			
My spouse provides income that helps meet the family's financial obligations.		●		
I would be financially impacted in the event of my child's death.			●	
My financial obligations would be adequately met though Basic Life Insurance.				●



Assign Beneficiaries To Your Benefits!

Many of us think about selecting a beneficiary for WellSpan's Retirement Savings Plan, but what about our other benefits?

Be sure you aren't leaving your money to chance and that your wishes are honored by taking a moment to name beneficiaries for your other benefits, such as Employee Basic Life, Employee Basic AD&D, Employee Supplemental Life, Employee Supplemental AD&D and your HSA. And update your Retirement Savings Plan beneficiary while you're at it! Refer to wellspanbenefits.org for more information.

Accidental Death and Dismemberment

Accidental Death and Dismemberment (AD&D) insurance is another important part of your financial security, especially if others depend on you for support. Coverage is designed to provide assurance that you and your loved ones are protected from the financial hardship of unforeseen circumstances, in the event of your accidental death or serious injury as a result of an accident while employed at WellSpan.

Basic Employee AD&D

With this coverage, your beneficiary would receive benefits equal to the amount of coverage in effect at that time in the event of your accidental death. Dismemberment benefits will be paid to you if you lose functionality of a part of the body due to an accident.

HIGHLIGHTS

- Paid for by WellSpan. Eligible employees are **auto enrolled** in coverage and EOI is not required.
- Maximum benefit is equal to \$500,000. Coverage provides a benefit equal to:
 - **Hourly:** 1 times your annual pay
 - **Salaried:** 1.5 times your annual pay
 - **Certain job categories:** 2–2.5 times your annual pay
- Beneficiaries also will receive additional benefits depending on the circumstances (e.g., sum of money for your dependent’s education, training or childcare).

Supplemental Employee AD&D

This benefit provides additional coverage that can be purchased at favorable group rates. It offers added protection for your beneficiaries in the event of your accidental death and protects you in case of loss of functionality of a part of the body due to an accident.

HIGHLIGHTS

- Choose coverage in increments of \$10,000, not to exceed the **lesser of** five times your annual pay and \$500,000. EOI is not required.
- Beneficiaries also will receive additional benefits depending on the circumstances (e.g., sum of money for your dependent’s education, training or childcare).

Spouse AD&D

This benefit provides additional coverage for you in the event of your spouse’s accidental death, but also protects your spouse against the loss of functionality of a part of their body as a result of an accident.

HIGHLIGHTS

- You must elect Supplemental Employee AD&D for yourself to qualify for coverage for your spouse. EOI is not required.
- You may choose this in addition to, or instead of, Spouse Life Insurance.
- Choose coverage in increments of \$10,000, not to exceed the **least of** five times your annual pay, your elected amount of Supplemental Employee AD&D, and \$500,000

Child AD&D

This benefit provides additional protection in the event of your unmarried child’s accidental death, but also protects them against the loss of functionality of a part of their body. Coverage can be purchased for unmarried children ages 14 days to 26 years.

HIGHLIGHTS

- You must enroll for Supplemental Employee AD&D to qualify for coverage for your child. EOI is not required.
- You may choose this in addition to, or instead of, Child Life Insurance.
- Choose coverage in \$2,000 increments, up to \$10,000.
- Electing this benefit will cover each of your children, regardless of how many you have.



Consider This

Before you decide whether to enroll in one or more of the AD&D plans, consider the following:

	Supplemental Employee AD&D	Spouse AD&D	Child AD&D	Waive
I feel I need protection against accidents.	●			
Other people are relying on my income.	●			
I have a lot of expenses/liabilities (e.g., mortgage, car payments, tuition, etc.).	●			
My spouse provides income that helps meet the family's financial obligations.		●		
I would be financially impacted in the event of my child's accidental death or serious accident.			●	
I want some coverage, but can't afford regular life insurance.	●			
My financial obligations would be adequately met through Basic AD&D Insurance or other means.				●

Voluntary Benefits

WellSpan offers you several other important Voluntary Benefits with that you can enroll in any time of the year with Beneplace, along with other Team Member Discounts. Be sure to familiarize yourself with these valuable benefits by visiting the Voluntary Benefits page at wellspanbenefits.org.



ACCIDENT INSURANCE*

Accidents happen, and your health insurance may not cover all your expenses. With accident insurance, you receive a cash benefit for your injuries and care related to a covered accident, such as emergency room visits, ambulance transportation, hospital stays, surgeries, fractures, and concussions.

You decide how to spend your cash benefits — whether it is for deductibles and copays, personal expenses like child care, transportation, or other everyday expenses.



CRITICAL ILLNESS INSURANCE*

While medical insurance is essential, it may not fully cover the potentially high costs associated with life-threatening critical illness. The intricate level of care required for a diagnosis can result in significant medical and personal bills for families focusing on recovery.

Critical illness insurance provides a cash benefit that can be used or health insurance deductibles, transportation, child care, and other necessities while receiving treatment.



WHOLE LIFE INSURANCE*

Term and Whole Life Insurance work together to provide comprehensive protection throughout your entire life. Term Life is coverage during your working years. Whole Life provides coverage that extends into retirement at competitive rates when you buy it early. When you purchase both types, you get financial protection that can last a lifetime.



HOSPITAL INDEMNITY INSURANCE*

If you or a covered family member needs to visit the hospital for an accident or injury, hospital indemnity insurance provides a lump-sum cash benefit to help cover unexpected expenses, from deductibles to child care to everyday bills.

By selecting this coverage through WellSpan, you can take advantage of group rates. There is no need to answer medical questions to receive coverage; it's a guaranteed plan.

**Enrollment is only available at initial offering or during Open Enrollment for Accident, Critical Illness, Whole Life, and Hospital Indemnity Insurance.*



AUTO AND HOME INSURANCE

Receive savings through preferred group rates. Benefits include coverage for your car, boat, RV and mobile home. Provides access to other coverages such as renter’s insurance, flood insurance and insurance to cover your home, condo or townhouse.



IDENTITY THEFT PROTECTION

Offers services that proactively monitor, alert and help you fix any identity theft compromises without the hassle of making phone calls, completing paperwork and all the heavy lifting needed to make sure your identity is restored.



PET INSURANCE

Pays for wellness services for your pet and may cover the cost of unexpected bills for illness, accidents and hereditary conditions.



Enroll In Your Voluntary Benefits

- Enroll via wellspan.savings.workingadvantage.com or scan the QR code.
- For questions or assistance with your Voluntary Benefits, you can contact Beneplace at oesupport@beneplace.com.

WellSpan Employee Savings Marketplace

The **WellSpan Employee Savings Marketplace**, provided by Beneplace, is your exclusive discount marketplace that is updated daily with offers and savings. Through this program, you have access to a wide variety of money saving offers, including discount tickets, cars, rentals, and hotels — as well as amazing product and service deals for your everyday needs. This WellSpan Employee Savings Marketplace is replacing Abenity for offering discount programs.

How The Program Works

SAVE ON YOUR FINANCES

- Discover a treasure trove of unbeatable deals and offers on a wide range of financial products.

SAVE ON YOUR WELLNESS

- Maintain a healthy body and mind with a focus on mental, physical, financial, and social well-being offerings.

SAVE ON YOUR BENEFITS

- You have access to group discounts on a variety of insurance products, so you can protect what matters the most.

SAVE ON YOUR TRAVEL

- Access discount flight tickets, hotel reservations, rental cars, tickets to theme parks and attractions, and more.

SPECIAL PERKS FOR YOU

- Access deals and limited-time offers on the products, services, and experiences you need and love.



Access Your Savings Marketplace

Choose the best deals and offers for you:

- Scan the QR code
- Visit wellspan.savings.workingadvantage.com



Earn FunLife Rewards

You can earn points on eligible purchases and redeem those points towards your next purchase, giving you even more savings!

Paid Time Off

Everyone needs time away from work to manage personal business or to relax and recharge. The WellSpan Total Rewards program includes **Paid Time Off (PTO)** for vacation, minor illness or injury, days off to attend to personal matters and days off to relax.

How It Works

- In general, full-time and part-time team members are eligible to accrue PTO. Eligible team members begin accruing PTO immediately upon hire.
- Accrued hours are maintained in a bank, which can be accessed according to WellSpan’s PTO Policy and Attendance Policy.
- You will accrue time off **based on hours paid up to 80 hours per pay period**. If your accrued hours reach the maximum bank balance at any time, you will not accrue more PTO until your bank is reduced.

Bank Maximums

Team members can maintain PTO bank balances from pay period to pay period and from year to year up to the maximum bank balance. Once a team member’s PTO reaches the maximum, PTO will cease to accrue until some time off is taken and the bank balance is reduced below the maximum.

WellSpan’s Paid Time Off Donation Program

WellSpan recognizes that there may be occasions when a team member who has exhausted their PTO bank suffers a medical emergency or is affected by a major disaster.

The Paid Time Off Donation Program allows team members to donate accrued PTO time to fellow team members or to a general leave bank when impacted by these circumstances.

Note: Bargaining team members hired prior to 1/1/2023 can reference the Collective Bargaining Agreement for vacation accruals.

PTO Accrual Rates

Years of Service	Accrual Per Hour Paid
Hourly, Full-Time	
0-5	.0731
6-10	.0924
11-25	.1116
After 25 years	.1308
Hourly, Part-Time	
0-10	.0731
11-20	.0924
After 20 years	.1116
Salaried, Full-Time and Part-Time Leaders, Full-Time	
0-5	.0924
6-10	.1116
11-15	.1193
16-20	.1270
After 20 years	.1308
Leaders, Part-Time	
0-5	.1155
6-10	.1347
11-15	.1424
16-20	.1501
After 20 years	.1539

PTO Bank Balances

Years of Service	Maximum Bank Balance
Hourly, Full-Time	
0-5	180 hours
6-10	240 hours
11-25	300 hours
After 25 years	360 hours
Hourly, Part-Time	
0-10	180 hours
11-20	240 hours
After 20 years	300 hours
Salaried and Leaders, Full-time and Part-time	
0-5	240 hours
6-10	300 hours
11-15	324 hours
16-20	348 hours
After 20 years	360 hours

Exclusions: Some jobs come with distinct PTO, which may differ from the descriptions in this summary. They include, but are not limited to executives, physicians, CRNAs, APPs, chaplains, residents and interns.



Learn More

For a copy of the PTO Policy, PTO FAQs or more PTO information, go to the Benefits Resources HR INET page and select *Lifestyle Benefits*.

Holidays

In addition to PTO, WellSpan provides full-time team members with hours to be used for **six paid holidays**:



NEW YEAR'S DAY



MEMORIAL DAY



INDEPENDENCE DAY



LABOR DAY



THANKSGIVING DAY



CHRISTMAS DAY



How It Works

- The hours are granted in April and must be used within 12 months. Team members are allocated up to eight hours for each holiday.
- If the holiday falls on a day you would be normally scheduled to work and you do not work, you will receive holiday pay on the hours you are scheduled to work until you use all of your holiday hours.
- If you work on a holiday, you can work with your manager to schedule an alternative day off during which you can use your allocated pay for the holiday.
- Hourly team members who work on a holiday will be paid regular pay and receive holiday premium (essentially time and a half).
- Holiday time may only be used when on a full LOA if the holiday actually falls within the LOA approval period.

Exclusions: Some jobs come with distinct holiday pay, which may differ from the descriptions in this summary. They include, but are not limited to executives, physicians, CRNAs, APPs, chaplains, residents and interns.

See the Collective Bargaining Agreement for how holiday time is paid if you work the holiday and are a Bargaining Unit team member.

Leave of Absence

WellSpan recognizes that there are occasions when you may need time away from your job. Below summarizes a few of the common situations covered by our leave policies. WellSpan also provides bereavement leave and leave for jury duty. In addition, under WellSpan’s Short Term Disability plan, PTO is provided for adoption, foster care or parental leave. See the Paid Time Off section for more information.

FMLA

PURPOSE

- Provides time off to care for your own serious health condition.
- Provides time off to care for a qualified family member with a serious health condition.
- Provides time off to care for a newborn or newly adopted or foster child.
- Provides Service Member Caregiver Leave.

ELIGIBILITY

- You are eligible if you are employed for 12 months and worked 1250 hours in the 12 months immediately preceding the leave.

DURATION

- Not to exceed 12 weeks during a 12-month period, or 26 weeks during a 12-month period where the care is provided to a covered service member.

PAY WHILE ON LEAVE

- Unpaid leave. If eligible, you may be paid from other sources while on FMLA, such as PTO, Short Term Disability or Unemployment Compensation.

JOB PROTECTION

- Upon returning from FMLA leave, you will be returned to the same position held when the leave started or to a position with equivalent pay, benefits and terms and conditions of employment.

Medical Leave (Not Covered By FMLA)

For Non-Bargaining Unit team members

PURPOSE

- Provides time off for medical reasons that extend beyond or do not qualify for FMLA.

ELIGIBILITY

- Regular full-time, part-time, Weekend Option and PRN team members.
- If during first 12 months of employment, must be for your own serious health condition. No eligibility for intermittent leave during first 12 months.

DURATION

- Duration is determined on an individual basis and subject to WellSpan’s approval.

PAY WHILE ON LEAVE

- Unpaid leave. If eligible, you may be paid from other sources, such as PTO, Short Term Disability or Unemployment Compensation.

Note: Team members of the WellSpan Chambersburg Hospital Bargaining Unit have their own program for Leave of Absences. Bargaining Unit team members should refer to the Collective Bargaining Agreement (CBA) for details.



Military Leave

For Non-Bargaining Unit team members

PURPOSE

- Provides leave for military personnel so they can serve secure in the knowledge that their civilian jobs will be waiting for them when they conclude active service.

ELIGIBILITY

- If you are a member of the National Guard or Reserves of the Uniformed Services and are ordered to active duty for an annual training period.
- If you are ordered to emergency duty or legally called up into military service.

DURATION

- Up to five years.

PAY WHILE ON LEAVE

- Team members required to serve in the National Guard or Reserve will be reimbursed the difference in wages for a maximum of two weeks for the annual training period.

JOB PROTECTION

- Generally, returning service members must be re-employed with the same pay, length of service or seniority as if they had not taken a leave.

Personal & Educational Leave

For Non-Bargaining Unit team members

PURPOSE

- Provides time off when circumstances require an absence not covered by other time off policies or leave programs such as FMLA.
- Can include time away to pursue educational goals on a full-time basis.

ELIGIBILITY

- Regular full-time, part-time, Weekend Option and PRN team members who have completed their first 90 days of employment.

DURATION

- Not to exceed 12 months in combination with other leaves.

PAY WHILE ON LEAVE

- Paid from available PTO balance (except EIR) otherwise unpaid.

JOB PROTECTION

- No

Employee Assistance Program

It's OK to not be OK. Whenever you are struggling, help is available through our Employee Assistance Program (EAP) benefit, managed by Quest Behavioral Health. WellSpan team members can access up to **six free and confidential counseling sessions** per calendar year per person for themselves or immediate family members. Sessions can be held virtually or in person.

How The Program Works

NO COST OR ENROLLMENT

- WellSpan covers the full cost of this benefit for you and your dependent family members. You are automatically enrolled in this benefit.

CONFIDENTIAL COUNSELING AND SUPPORT

- The EAP offers personal assessments, short-term counseling, referrals, and follow-up services.
- Benefit includes **six counseling sessions**, virtually or in person, per family per year. Renews each January.
- Details of your participation and your discussions with the EAP team is **confidential** and cannot be released to anyone without your written consent.

ADDITIONAL RESOURCES

- The EAP team can also guide you to many other resources that can help you maintain and restore your mental health and emotional wellbeing.
- Visit questbh.com for:
 - Free online resources
 - Professional training/staff development workshops
 - On-site crisis response and professional consultation services

The EAP Helps With:

- Alcohol, drug use, and other addictions
- Stress, anxiety and depression
- Marital and relationship conflict and conflict with others
- Family and child issues
- Grief and loss
- Life transitions and managing change
- Health and self-esteem
- Sexual and physical abuse
- Work and career



myStrength: Emotional Health Support Designed For You

WellSpan offers the myStrength by Teledoc Health resource to WellSpan team members. myStrength's proven tools can help strengthen your mind, body and spirit.

If you haven't already, sign up today:

1. Visit mystrength.com and click *Sign Up*.
2. Enter the Access Code: WPH202
3. Complete the myStrength sign-up process and personal profile



Learn More

For urgent clinical concerns, a care manager is available 24/7. Visit Quest at questbh.com or call **800-364-6352**. For life-threatening emergencies, call our crisis intervention hotline toll-free at **800-673-2496** or the Suicide and Crisis Lifeline at **988**, or visit your closest emergency room.

Wellthy

Have you found yourself in a situation where you need to provide care for a loved one, or yourself? Perhaps you're anticipating needing to act as a caregiver for your parents as they grow older, or a loved one has just received a new diagnosis, or maybe you're navigating mental health challenges of your own.

WellSpan team members have access to **Wellthy**, a digital caregiving support solution that meets you and your family wherever you are in your caregiving journey.



Who Can Wellthy Support?

Wellthy is available to help you care for yourself, or any of your loved ones. This means your parents, children, spouses, in-laws, siblings, neighbors, or anyone whose care needs are impacting your day-to-day life.

FOR YOUR AGING PARENTS OR RELATIVES

- Wellthy will coordinate to-do's for daily needs like filling prescriptions and arranging transportation, to the bigger projects ones like moving a loved one into a living facility and end-of-life preparations.

FOR YOUR CHILDREN

- Wellthy will support caregiving needs for those raising children and teenagers. For children this can include vetting babysitters, evaluating nanny agencies, securing in-home care, exploring alternative learning and for teenagers this can include academic planning, identifying mental health services, evaluating college prep coaches, and more!

FOR YOU OR SOMEONE YOU LOVE

- Wellthy will design a plan for situations including a new diagnosis, an ongoing health condition, a surgery, a sudden accident, respite care and more.

How The Program Works

Wellthy's care solution pairs a suite of digital tools in the Care Dashboard with human-touch support from Wellthy care experts who take on administrative and logistical tasks on your behalf. It also includes Wellthy Community, which is a peer-to-peer space for family caregivers to connect and exchange knowledge.

Wellthy's solution is designed to meet you wherever you are in your caregiving journey.



IF YOU'RE IN THE PLANNING STAGE OR DON'T HAVE IMMEDIATE CARE NEEDS...

- Create an account so it's there for when you need it and familiarize yourself with Wellthy's digital tools to plan ahead, stay organized, and feel prepared to give the quality of care your loved ones deserve.



IF YOU'RE IN THE MIDST OF A CARE SITUATION...

- Start a Care Project to get matched with a Care Coordinator. This expert will get to know your needs, map out priorities, and handle time-consuming and tricky tasks related to care (researching providers, scheduling appointments, appealing medical bills, vetting aides).



IF YOU'VE ACTED AS A CAREGIVER IN THE PAST OR PRESENT FOR A LOVED ONE OR YOURSELF...

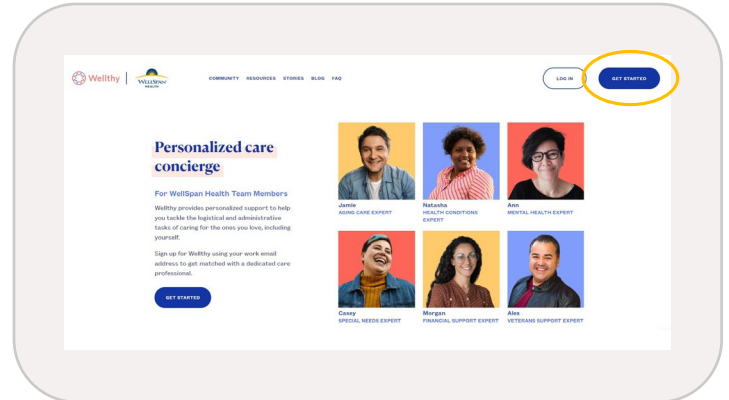
- Join Wellthy Community to connect with others in similar situations.

Get Started With Wellthy

Follow the steps below to create your account, connect with a Care Coordinator, or begin using the self-service tools within the Care Dashboard.

1) CREATE AN ACCOUNT

- Visit join.wellthy.com/wellspan and click *GET STARTED*.
- Create an account with your work email address. You will need access to your email to verify your account.

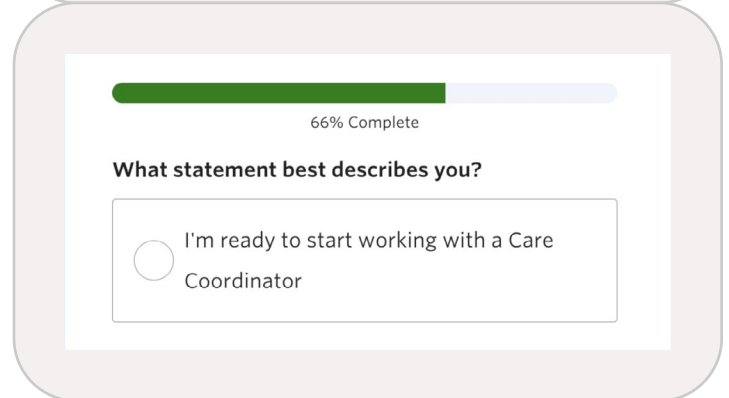


2) CONFIRM YOUR ELIGIBILITY

- To verify you have sponsored access to Wellthy's services as a covered benefit, you will need to sign in using your WellSpan Health SSO credentials.

3) START A CARE PROJECT OR EXPLORE WELLTHY COMMUNITY

- Wellthy will ask for a bit of information on who you're caring for to match you with the best-fit expert on the Wellthy team.
- As a final step, let Wellthy know if you are ready to start working with a Care Coordinator, or simply choose your Wellthy Community display name to connect with other family caregivers.



Learn More

Visit join.wellthy.com/wellspan or scan the QR code to learn more and get started with care coordination today.



Need Help Enrolling?

Wellthy member support is available to answer your questions about the sign-up process. Visit join.wellthy.com/wellspan or call **877-588-3917**.

SmartPath

WellSpan partners with **SmartPath** to provide you unbiased, financial education opportunities — at no cost to you. SmartPath provides access to classes, coaching, guides, videos and articles, helping you and your family make smart financial decisions.

How The Program Works

SmartPath's program is designed to educate and provide 24/7 support to help team members reach financial wellbeing. The program assists you in making smart choices from a financial perspective, and helps answer your toughest financial questions, like:

- What's keeping my credit score low?
- Should I refinance or consolidate my student loans?
- Am I saving enough money for retirement?
- How do I help my aging parents with their finances?



SmartPath Services:

- Self-Guided Content
- Live Classes
- One-on-One Coaching
- Benefits Education
- Online Assessments
- Customized Solutions










Learn More

To learn more and get started with SmartPath, visit onsmartpath.com/WellSpan.



MetLife Legal

WellSpan provides access to **legal expertise** for both expected and unexpected events. You and your eligible dependents are entitled to receive certain personal legal services, including service related to:

 FAMILY AND PERSONAL MATTERS	 VEHICLE AND DRIVING ISSUES	 HOME AND REAL ESTATE	 ESTATE PLANNING AND WILLS
 MONEY MATTERS	 CIVIL LAWSUITS	 ELDERCARE ISSUES	

How The Plan Works

- You can choose from two levels of coverage, which differ in comprehensiveness of coverage.
- Network attorneys are available in person, by phone or by email. You have unlimited access to attorneys for all legal matters covered under the plan.
- Team members have a choice in which attorney to use from a network of pre-qualified attorneys or use an attorney outside of the network and be reimbursed some of the cost.
- All billing is handled between MetLife and the attorney. No claim forms, hidden fees or deductibles.

Consider This


Before you decide whether to enroll in MetLife Legal, consider the following:

	MetLife Legal	Waive
I will likely have the need for one or more of the services listed above.	●	
I would find comfort in the added protection of having a fixed cost for planned and unexpected legal expenses.	●	
There is a low likelihood my family or I would need any legal services in the upcoming year.		●
My spouse already has employer-sponsored legal benefits.		●


529 College Savings Plan

Using a 529 Plan can make it easier to save for the future with benefits designed to help you reach your unique savings goals. 529 Plans are accounts specifically designed to help you save for education expenses in a tax-advantaged way. Anyone who wants to save for a child's education can open a 529 plan account.


You can use your balance for expenses like:




TUITION



FEES



BOOKS



SUPPLIES

How The Plan Works

- You create and control an account on behalf of your beneficiary, or future student.
- You make contributions to your account using after-tax dollars. If the money stays in the account, no income taxes will be due on earnings.
- When you take money out to pay for qualified education expenses, those withdrawals may be federal income tax-free. In many cases, that may also be free of state tax.
- A 529 plan can also be used tax-free to cover certain tuition expenses at K-12 public, private and religious schools.



Disease & Weight Management

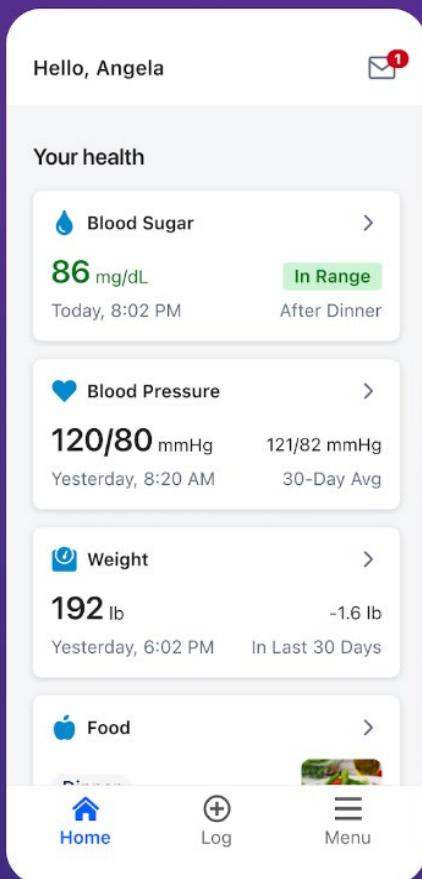
The diseases that afflict so many of us are preventable in so many cases. But, we also know it's not easy. We are here to help you get a handle on them. Your provider is a big part of the equation, but so are tools to help you manage these conditions every day.



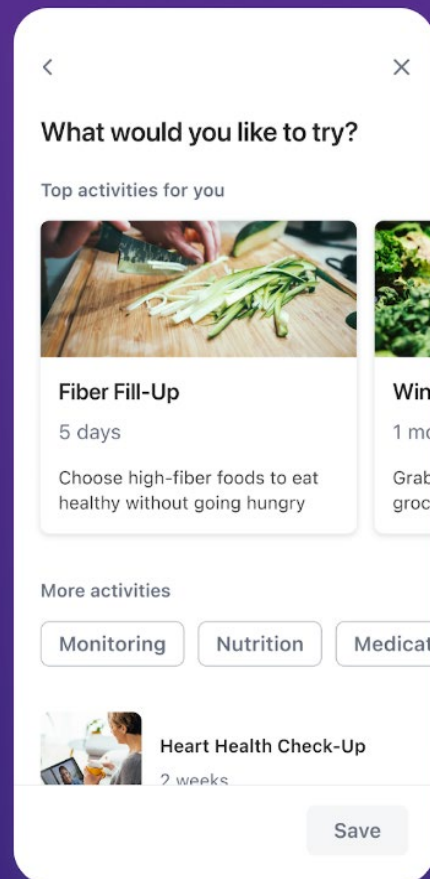
Support With Livongo

Livongo is available to our qualifying WellSpan team members and dependents free of charge. For those who qualify, based on screening for certain disease indicators, the Livongo app can help you conveniently monitor and receive guidance to manage conditions before they get out of hand.

See all your data in one place



Create a custom action plan





Recognition Programs

At WellSpan, we see recognition as not only a way to confirm an individual's value within our organization, but to display in a tangible way that our team members' outstanding efforts are being celebrated. Our team members work hard for our patients and neighbors and we want to make sure you know that you are valued within the organization. Because we can't do it without you.

How The Programs Work

WellSpan has created an ever-evolving, system-wide approach towards recognizing our team members' achievements and successes. Throughout the year, we maintain a focus on legacy programs that celebrate all team members as one. These programs include our **30 Days of Fun** (when all team members are invited to join in fun-filled activities together each day in August), **Hospital and Health System Week** (celebrating every hospital, health system, and person involved in keeping our communities healthy), and many others.

To further our system-wide approach to recognition, all WellSpan team members are also encouraged to participate in daily peer to peer recognition through our virtual platform, **Recognize**. Using Recognize, leaders or team members can virtually say thank you to their teams and colleagues for great work with a few simple clicks. Once a recognition is submitted, the team member will be recognized on Yammer with a unique badge, and a certificate of appreciation is also created.



Learn More

To get started, visit recognizeapp.com/wellspan.org and login using your WellSpan username and password.

Recreational Programs

As another way to reward our team members for their hard work and dedication, WellSpan has a dedicated Employee Recreational Activities (ERA) department.

- The ERA focuses on establishing local entertainment discounts specifically for WellSpan team members and their families. Discounts include admission to nationwide amusement parks and zoos, local festivals and events, local and national sporting events, and licensed musicals and theatrical performances.
- The ERA also schedules discounted WellSpan sponsored recreational activities and trips, including paint nights, cooking classes, horticultural classes, themed dinners and pairings, arts and crafts, fitness classes and more. Trips include domestic one-day and overnight bus trips, cruises, and international travel.



Learn More

To learn more about what the ERA offers, visit era.wellspan.org.

Be sure to sign up to receive their newsletter to stay up to date on their offerings at tinyurl.com/eraemail.

Performance Management

WellSpan believes that an effective performance management system is a key component to the achievement of its mission. WellSpan's performance management philosophy is based on the alignment of the organizational, team, and individual efforts towards the achievement of business goals and organizational success. The guiding principles of the program are **simplicity, objectivity, consistency, and recognition**. It also includes:

- Establishing annual expectations and providing ongoing and continuous performance feedback.
- Assessing, differentiating, and recognizing performance.
- Providing developmental and career opportunities for team members.

Continuous Learning

We want our **Learning Management System (LMS)** to be your tool to never stop learning, to simply expand your horizons in a way that can help you in your current position, or explore new areas and competencies which may lead you to your next career move.



MyLeadWell Portal

Does the next step you envision involve a leadership role? While the main audience for the MyLeadWell portal is current leaders and managers, there are features that are relevant for anyone, especially individuals who may be thinking about a new role with WellSpan.



Tuition Assistance

In support of our team members' educational efforts, WellSpan offers financial assistance to qualifying team members for educational or technical training courses that satisfy requirements for degree, certification or registry required for employment in a specific position with WellSpan. WellSpan team members in our Total Rewards program will receive 100% reimbursement of eligible tuition expenses up to a total of \$5,250 per year when they take classes to further their careers.

Education Forgivable Loan/Sponsorship Program

When there is, or expected to be, a shortage of qualified staff for certain positions, WellSpan Health may offer a Education Forgivable Loan/Sponsorship Program that will pay tuition and related expenses. The loan is forgiven after you have satisfactorily completed your study and are working in the specific position for which the loan was approved.



Learn More

For more information visit the Human Resources INET page, Opportunities for Growth, then select *Educational Assistance Programs*.

About This Guide

This guide is intended to be a summary of the Total Rewards offered to team members at WellSpan. Complete details about the plans are included in the plan documents located on wellspanbenefits.org. If there are any inconsistencies between this guide and the collective bargaining agreement or plan documents, the collective bargaining agreement and plan documents will govern.