

# Benefits at a Glance

## Core Benefits

Employee Assistance Program ComPsych	<ul style="list-style-type: none"> <li>• 24/7 phone consultations</li> <li>• Up to six face-to-face counseling sessions per household member, per problem, per year</li> <li>• Access to legal and financial counseling</li> </ul>
Basic Life/AD&D Lincoln Financial	<ul style="list-style-type: none"> <li>• 1 times your annual base salary</li> </ul>
Base Long-Term Disability Lincoln Financial	<ul style="list-style-type: none"> <li>• 50% of your pre-disability earnings to a maximum monthly benefit of \$7,000</li> </ul>
Travel Assistance Program Lincoln Financial	<ul style="list-style-type: none"> <li>• Assistance if you face a medical emergency while traveling more than 100 miles from home, on business or leisure</li> </ul>
Life Services Lincoln Financial	<ul style="list-style-type: none"> <li>• Website including resources for personal and financial health, legal resources including identity theft, as well as grief and funeral planning resources</li> </ul>
Will Prep Lincoln Financial	<ul style="list-style-type: none"> <li>• Services include preparing your own Last Will and Testament, Living Will, and Financial Power of Attorney</li> </ul>

## Benefit Choices

Medical* UMR	<ul style="list-style-type: none"> <li>• Palomar Health Passion Plan - Low Premium HSA Plan (Non-Union Employees Only)</li> <li>• Palomar Health People Plan - EPO   Palomar Health Purpose Plan - PPO</li> </ul>
Prescription Drugs* CVS Caremark	<ul style="list-style-type: none"> <li>• Palomar Health Passion Plan - Low Premium HSA Plan (Non-Union Employees Only)</li> <li>• Palomar Health People Plan - EPO   Palomar Health Purpose Plan - PPO</li> </ul>
Tax Advantaged Accounts* Optum Bank	<ul style="list-style-type: none"> <li>• Health Savings Account (Offered with Palomar Health Passion Plan - Low Premium HSA Plan (Non-Union Employees Only)</li> </ul>
Discovery Benefits	<ul style="list-style-type: none"> <li>• Health Care Account: Up to \$2,750 per year (pending IRS limit changes)</li> <li>• Dependent Care Account: Up to \$5,000 per year</li> </ul>
Dental* Cigna	<ul style="list-style-type: none"> <li>• PPO</li> </ul>
Vision* MES Vision	<ul style="list-style-type: none"> <li>• PPO</li> </ul>
Retirement Savings** Fidelity	<ul style="list-style-type: none"> <li>• Deferred Compensation or Roth Plan - 457</li> <li>• Money Purchase Pension Plan - 401(A)</li> <li>• College Savings Plan - 529</li> </ul>
Voluntary Life/AD&D* Lincoln Financial	<ul style="list-style-type: none"> <li>• Employee: 1, 2, 3, or 4x your base annual pay up to a maximum benefit of \$1,250,000</li> <li>• Spouse or Domestic Partner: \$1,000 increments to a maximum benefit of \$250,000</li> <li>• Child(ren): \$5,000 increments to a maximum benefit of \$20,000</li> </ul>
Voluntary Short-Term Disability* Lincoln Financial	<ul style="list-style-type: none"> <li>• 70% of your pre-disability earnings to a maximum weekly benefit of \$2,500</li> </ul>
Buy-Up Long-Term Disability* Lincoln Financial	<ul style="list-style-type: none"> <li>• Option 1: 60% of your pre-disability earnings to a maximum monthly benefit of \$10,000</li> <li>• Option 2: 66-2/3% of your pre-disability earnings to a maximum monthly benefit of \$16,500</li> </ul>

Supplemental Benefits* Various	<ul style="list-style-type: none"> <li>● Prepaid Legal - MetLife</li> <li>● Auto and Home - MetLife</li> <li>● Pet Insurance - MetLife</li> </ul>	<ul style="list-style-type: none"> <li>● Accident - Unum</li> <li>● Hospital Indemnity - Unum</li> <li>● Critical Illness - Unum</li> </ul>	<ul style="list-style-type: none"> <li>● Permanent Life with Long Term Care - Unum</li> <li>● Cancer Guardian - Wamberg</li> <li>● Cyber Scout - Identity Theft</li> </ul>
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\* *Newly hired Part-time I/II and Full time employees are eligible for benefits the first of the month following 60-days of employment.*

\*\* *All employees are eligible to participate in the Deferred Compensation 457(b) and College Savings Plan upon date of hire.*