BENEFITS SUMMARY

Consensus Health provides a comprehensive & affordable benefits program that meets the needs of its employees and their families. The benefits program is designed to provide financial and health security, flexibility, a meaningful work experience, and work-life balance. Benefits implementation may occur at different times.

RETIREMENT PLAN

- 401(k) profit sharing plan
- Personal contributions may begin on the first of the month after date of hire or on your date of hire should you start employment the first of the month
- Personal contributions are always 100% vested
- Contribution limits are $19,000 personal ($25,000 if age 50 or older)
- Enhanced retirement options available for physicians, including non-qualified plans
- Investment options representing all major asset categories

PRE-TAX SAVINGS PLANS

- Health Savings Account (HSA)
- Health Care Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (FSA)

HEALTH

- Aetna national network
- Five options from which to choose, including a high deductible health plan
- Professional administration and member enrollment

DENTAL

- Aetna dental network

VISION

- VSP
- Low copays and bi-weekly payroll deductions
- Discounts provided for prescription eyeglasses and non-prescription sunglasses

LIFE INSURANCE

- Group life insurance and Accidental Death & Dismemberment (AD&D)
- Optional employee, spouse and dependent term life insurance and AD&D

DISABILITY PLANS

- Short-term disability benefit
- Long-term disability insurance

PAID TIME OFF (PTO)

- Vacation
- Paid holidays
- Jury duty
- Funeral leave

STATE & REQUIRED PLANS

- New Jersey State Disability Plan
- New Jersey Family Leave Act (NJFLA)
- Workers Compensation
- New Jersey Sick Leave Plan
- Military Leave (USERRA)
- Americans with Disabilities Act (ADA)
- Family Medical Leave Act (FMLA)
- Consolidated Omnibus Budget Reconciliation Act (COBRA)

OTHER BENEFITS

- Direct deposit

consensus health™