



# 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.



## HEALTH

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



## HEALTH SAVINGS ACCOUNT (HSA)

- ▶ Pre-tax Savings Plan



## DENTAL

- ▶ Aetna dental network



## VISION

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



## LIFE INSURANCE

- ▶ Group life insurance



## DISABILITY PLANS

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



## HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

- ▶ Pre-tax Savings Plan



## DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)

- ▶ Pre-tax Savings Plan



## VOLUNTARY BENEFITS

- ▶ Accidental Death & Dismemberment (AD&D)
- ▶ Legal
- ▶ Group Accident
- ▶ Hospital Indemnity
- ▶ Critical Illness
- ▶ Parking
- ▶ Transit
- ▶ Optional employee, spouse and dependent term life insurance and AD&D



## RETIREMENT PLAN

- ▶ 401(k) profit sharing plan
- ▶ Investment options representing all major asset categories
- ▶ Enhanced retirement options will soon be available for physicians, including non-qualified plans



## OTHER BENEFITS

- ▶ Direct deposit



## 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)

