

2026 Benefit Plan Highlights

Gaudenzia, Inc takes pride in providing a comprehensive benefits program, which includes both core coverage and voluntary benefits to give you a variety of options, based on your unique needs. Gaudenzia fully subsidizes some of our benefit offerings, and other benefit premium costs are shared between employees and Gaudenzia. New employees hired as full-time and **scheduled to work a minimum of 30 hours per week** are eligible to participate in our benefit plans on the **first day of the month following 30 days of service**. The current plan year is effective from January 1, 2026 – December 31, 2026.

HEALTH AND WELFARE BENEFITS

Medical Plan

Gaudenzia offers **two** medical plan options through **Independence Blue Cross**. These plans are a traditional PPO Medical Plan which carries traditional co-pays for physician visits and prescription drugs; and PPO HSA Plan, which is a High-Deductible Plan.

Prescription Drug Plan

Prescription coverage is added automatically when enrolled into the medical plan. The prescription plan is administered by **RxBenefits** with **Express Scripts Pharmacy** as the Pharmacy Benefit Manager.

Flexible Spending Account - Medical (FSA)

Gaudenzia offers a Flexible Spending Account benefit to all eligible employees. Employees do not need to enroll into our medical plan to take advantage of this pre-tax benefit. The FSA benefit is administered by **The Harrison Group**. Employees are permitted to contribute up to \$3,400 pre-taxed dollars (annually) to use for all qualified out-of-pocket healthcare expenses for all household family members.

Health Savings Account (HSA Plan)

Gaudenzia offers a Health Savings Account benefit to all eligible employees. Employees do need to enroll into our medical PPO HSA plan to take advantage of this pre-tax benefit. The HSA benefit is administered by **The Harrison Group**. Employees are permitted to contribute up to \$4,400 pre-taxed dollars (annually) to use for all qualified out-of-pocket healthcare expenses for all household family members. Eligible employees will receive a \$300 enrollment contribution from Gaudenzia to help fund your HSA. Employees who elect to make a biweekly contribution to their HSA may receive up to an additional \$300 from Gaudenzia.

Dependent Care Flexible Spending Account (DCFSA)

Gaudenzia offers a Dependent Care Flexible Spending Account benefit to all eligible employees. Employees can use your Dependent Care FSA (DCFSA) to pay for a wide variety of child and adult care services. The FSA (DCFSA) benefit is administered by **The Harrison Group**.

Medical Plan Perks

MDLive - When enrolled into the company's medical plan participants have access to MDLive (teladochealth). This service allows participants with 24/7 access to a medical provider that can treat and prescribe medication for minor illnesses without having to leave your home.

Wellness Programs – participants have access to wellness tools that support healthy living concepts, discounted gym memberships, nutrition programs, and so much more.

Dental Plan

Gaudenzia offers two dental insurance plans through **SunLife Insurance**. The Plus plan provides additional coverage including coverage for orthodontic and oral surgery services. Preventive care treatment is fully covered under both plan options.

Vision Plan

Gaudenzia's vision insurance is available through **Independence Blue Cross**. Vision screenings are fully covered. Cost sharing applies to contact lenses and standard eyeglass lenses.

Short-Term Disability Insurance (STD)

Gaudenzia provides a company paid Short-Term Disability Insurance benefit through **Prudential**. This benefit provides a weekly gross benefit of \$350.00. Employees may also enroll in the employee paid Short-Term Disability Buy up option, which provides a weekly gross benefit of up to \$750.00.

Life, AD&D, Long Term Disability (LTD) Insurance

Gaudenzia provides both Life, Accidental Death & Dismemberment (AD&D) insurance through **Prudential** at no cost. Employees have the option to elect additional Life Insurance and Long-Term Disability Insurance through Prudential.

Employee Assistance Program (EAP)

All employees and those living within their household have access to a confidential Employee Assistance Program. The program is designed to help prevent or minimize the impact of personal problems on our everyday lives. A confidential call line is available 24 hours/day, 7 days/week. The benefit offers free counseling sessions. Employees are eligible beginning on their first (1st) day of employment. Mazziti & Sullivan www.mseap.com / 1-800-543-5080

RETIREMENT BENEFITS

403(b) Plan

Employees have the opportunity to save for retirement through Gaudenzia's 403(b) Plan. Gaudenzia helps participants reach their financial goals by matching up to 5% of their contributions. Contributions are deducted from pay on a pre-tax or after-tax (Roth) basis and are placed directly into 403(b) accounts in accordance with investment elections. Employees are eligible to participate in the Plan upon being hired.

You are always 100% vested in the contributions you choose to defer. You cannot forfeit these contributions. You are vested in employer contributions based on years of vesting service with your employer as shown below.

The vesting schedule is:

< 1 Year	1 Years	2 Years	3 years
0%	33%	66%	100%

TIME AWAY FROM WORK

Paid Time Off

Gaudenzia believes that employees should have opportunities to enjoy time away from work, to help balance their lives without loss of compensation. All eligible employees will begin to accrue Personal Time Off and Vacation on their first day of employment. The accrual schedules are outlined in the *Employee Handbook*.

Personal Time Accrual - Personal time will be accrued on a monthly basis at the rate of **3.08 hours per pay period**, up to a maximum of 200 hours. Once the employee reaches the maximum amount, they will stop accruing personal time.

Vacation Accrual Table - Employees accrual rates will be adjusted for the pay period following the employment anniversary

Years of Service	Accrual Rate per Bi-weekly Pay Period	Annual Amount
1 st Year of Employment	3.08 hours	80 hours
2 nd -3 rd Year of Employment	3.69 hours	96 hours
4 th Year of Employment	4.62 hours	120 hours
5 th Year of Employment	5.54 hours	144 hours
6 th Year of Employment	6.46 hours	168 hours
7 or More Years of Employment	7.69 hours	200 hours

Paid Holidays

Full time employees are eligible for 10 paid holidays per calendar year, which include: **New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving, Christmas Day and Floating Holiday.**

Bereavement Leave

Paid bereavement leave is available for full-time employees. Four days off will be granted in the event of the death of an immediate family member and one day off will be granted for near immediate family members. *Please refer to the Employee Handbook for full details.*

OTHER GREAT BENEFITS

Student Loan Repayment Program

Gaudenzia understands that student loan debt has a tremendous impact on an employee's financial wellness and the ability to reach long term financial goals. To support employees with reaching their financial goals, Gaudenzia provides eligible employees with a monthly contribution that is directly applied towards their student loan debt. Program also offers one-on-one assistance with the PSLF application.

Tuition Reimbursement

Gaudenzia encourages its employees to develop and build their professional and intellectual skills to meet the challenges of the work environment and to qualify for advancement. The program provides cash assistance through reimbursement to eligible employees for approved costs associated with tuition at approved and accredited institutions.

Employee Referral Program

Employees are eligible to earn an **Employee Referral Bonus** by referring a qualified candidate who is hired by Gaudenzia. We are always seeking quality candidates who have a passion for working in our industry.

LegalShield

Gaudenzia has partnered with LegalShield and 1DShield, which is a legal plan that provides employees with affordable access to qualified law firms and attorneys with an average of 22 years of experience in family matters, estate planning, financial and business issues, consumer protection, tax, real estate, and auto/driving issues.

DailyPay

DailyPay is a voluntary benefit that allows employees to access their earned pay when needed, with additional ways to help employees save.

Atlantic American Whole Life Insurance

Atlantic American's Whole Life insurance helps you prepare for the future, today. Should you change jobs, you can keep your insurance for as long as you want; and it also complements term life insurance, ensuring long-term protection. Once you've purchased coverage, your cost will not increase as you age.

Pet Insurance Though Nationwide

Nationwide provides Pet Insurance that helps you cover veterinary expenses so you can provide your pets with the best care possible. Nationwide covers a variety of pets including birds and exotic pets. For more information visit <https://benefits.petinsurance.com/gaudenzia> or call 877-738-7874.

SunLife Accident Insurance

Helps off set unexpected medical expenses that can result from a covered accidental injury. If you enroll in the medical, there is a basic accident plan included in the medical plan. This plan can help supplement your current coverage.

SunLife Critical Illness Insurance

Critical Illness Insurance can supplement your major medical coverage by providing a lump-sum benefit that you can use to pay costs related to a covered critical illness. If you enroll in the medical, there is a basic critical illness plan included in the medical plan. This plan can help supplement your current coverage.

SunLife Cancer Insurance

Cancer insurance allows you to file a claim for covered cancer treatments for cancer diagnoses that occur after your insurance's effective date. Benefits are generally payable only once, and benefits are offered in two plan levels, whichever best meet your needs and budget.

SunLife Hospital Confinement Insurance

Provides a lump-sum benefit for a covered hospital confinement or a covered outpatient surgery to help with co-payments and deductibles that are not covered by most major medical plans. If you enroll in the medical, there is a basic hospital plan included in the medical plan. This plan can help supplement your current coverage.



2026 Employee Benefit Plan Rates 01/01/2026 – 12/31/2026

All fulltime employees working a minimum of 30 hours per week are eligible to participate in the following benefits. Changes to benefits elections are permitted during the following time:

1. Annual Open Enrollment period
2. A Qualifying Event: employees must notify Human Resources in writing within 31 days of a life event which may warrant a change to the health benefit(s).

	Independence Blue Cross Medical PPO Standard Plan	Independence Blue Cross Medical HSA PPO Plan
Employee Cost Per Pay (Bi-weekly)- (Without wellness Discount)		
Employee	\$60.66	\$33.71
Employee + Spouse	\$268.41	\$193.90
Employee + Child(ren)	\$108.15	\$60.10
Family	\$342.25	\$274.24

Any new enrollee starting their health coverage with Gaudenzia on or after January 1, 2026, will be eligible for the per pay Wellness credit. If you have received a wellness visit on or after 07/01/2025 you may be eligible for the wellness credit upon receipt and review of the supportive documentation that affirms a wellness visit was completed.

Any new hire that started between 10/1/2025 through 9/30/2026 will be eligible for the Wellness Discount upon completing their wellness visit within the current 2026 Plan year. To receive this credit HR will work with the insurance company to determine who received their wellness visit.

Also, please note that to be eligible for this credit in 2027 you and your spouse dependent will need to receive a wellness visit by 9/30/2026.

	Sun Life PPO Base	Sun Life PPO Plus
Employee Cost Per Pay (Bi-weekly)		
Employee	\$2.68	\$5.37
Employee + Spouse	\$6.85	\$13.71
Employee + Child(ren)	\$6.85	\$13.71
Family	\$6.85	\$13.71

	Vision
Employee Cost Per Pay (Bi-weekly)	
Employee	\$0.92
Employee + Spouse	\$2.12
Employee + Child(ren)	\$1.64
Family	\$2.70

Questions? Contact Human Resources at benefits@gaudenzia.org