

# SUMMARY OF YOUR PINEAPPLE PERKS

## Your Health and Welfare Benefits

- **Two Medical Plans** — or a cash credit if you are covered under a non-Baptist Health plan.
- **Four Dental Plans** — most of which include some coverage for orthodontics. The basic option (under the dental HMO plan) is at no cost to employees only, a benefit paid by Baptist Health.
- **A Vision Care Plan** — offering coverage from either an optometrist or ophthalmologist and benefits for frames and contacts.
- **Life Insurance / Accidental Death & Dismemberment (AD&D) Insurance** — a free benefit paid by Baptist Health.
- **Option to Purchase Supplemental Life and AD&D Insurance** — up to five times your annual salary.
- **Dependent Life Insurance.**
- **Business Travel Insurance** — a free benefit.
- **Short- and Long-Term Disability Coverage** — a free benefit paid by Baptist Health.
- **Group Legal Services.**
- **Pet Care Membership Savings Program.**
- **Flexible Spending Accounts** for healthcare and dependent day care.
- **Health Incentive Account** — the annual wellness incentives you earn are deposited into this account to pay or be reimbursed for qualified medical and prescription expenses.

## Your Financial Benefits

- **Retirement Plan** — with basic and matching contributions from Baptist Health.
- **Personal Financial Management Services** — with free seminars and one-on-one consultations.
- **Government-Required Payments** — including Social Security, Medicare, state unemployment and workers' compensation.
- **Credit Union** — including free checking, Mastercard, ATM and low-cost loans.
- **Sunshine Fund** — offering interest-free loans based on employee need.
- **Direct Deposit** of your Baptist Health paycheck.
- **Payroll Deductions** for items such as the Florida Prepaid College Plan, cafeteria, gift shop, group auto, and Baptist Health Market purchases.

## Your Career-Building Benefits

- **Baptist Health University** — with training and education opportunities to help you learn and grow.
- **Scholarships** — available for undergraduate and graduate nursing programs.
- **Tuition Assistance** — for undergraduate and graduate education programs.
- **Medical Library** — serves employees' information needs in school or on the job, and offers e-resources as well as traditional library services.
- **Career Counseling** — career counselors are available through Human Resources.
- **LearnSpark** — a learning experience platform that enables employees to take ownership of their own development.

## Your Additional Pineapple Perks

- **Paid Time Off (PTO)** — accrue up to 34 days per year.
- **Annual Elective PTO Cash-Out** — including an emergency PTO cash-out for financial hardships.
- **Leave Sharing** — in which you can donate your earned PTO to co-workers who need it.
- **Jury Duty, Bereavement Benefit and Military Leave.**
- **Flextime** — with the approval of your department leader.
- **Bridgement of Service** — allows former employees to return within five years and have their previous service “bridged” so that they don't lose benefits such as service awards and PTO.
- **Early Learning Centers** at Baptist Hospital, South Miami Hospital, Homestead Hospital, West Kendall Baptist Hospital and Bethesda Hospital East.
- **Paid Parental Benefit** — offers two week's pay (up to 80 hours) when you're absent from work due to the birth or adoption of your child.
- **Adoption Benefit** of up to \$10,000 per child (maximum \$20,000 per employee).
- **Public Transportation Benefit Program** provides you with a 50 percent or more discount to ride Miami-Dade public transit and Tri-Rail.
- **SoFi Student Loan Refinancing** — refinancing of federal and/or private student loans and Parent PLUS debt at low fixed and variable rates with a Welcome Bonus for employees who refinance.
- **Baptist Health Care On Demand** offers unlimited, online urgent care visits at no cost.
- **Wellness Advantage** — Baptist Health's nationally recognized program of wellness services.
- **Lactation Services.**
- **HealthAdvocate** — an employee assistance and work/life balance program that provides you and your loved ones free, confidential assistance with work and family issues and provides resources for everyday life needs.
- **Pastoral Care Services** at each hospital campus.
- **Well-Being** provides emotional support, education, coping strategies and other resources.
- **Employee Discounts** through PerkSpot — a one-stop online shop that will save you money with many of your favorite national and local merchants.
- **Free Employee Parking.**
- **On-Campus Discounted Food Services** — available to employees at a 50% discount at each of the hospitals and the Corporate Office. Your hospital cafeteria also offers Meals to Go.
- **Baptist Health Market** — a 24-hour online store where you can purchase batteries and other personal items at a discount.
- **Employee Referral Program** — which pays bonuses for successful job candidate recommendations.

## 2023 MEDICAL PLAN RATES & DEDUCTIBLES

	Pineapple Premier Plan (Aetna)			Pineapple Basic Plan (UnitedHealthcare)	
	Baptist Health Network*	National Network (POS II Network)	Out-of-Network (Not contracted with Aetna)	National Network (Choice Plus Network)	Out-of-Network (Not contracted with UnitedHealthcare)
<b>Deductible</b>	\$1,000 individual / \$2,000 family		\$3,000 individual/ \$6,000 family	\$300 individual/ \$600 family	\$900 individual/ \$1,800 family

PINEAPPLE PREMIER PLAN MANAGED BY AETNA	FULL-TIME	PART-TIME	PINEAPPLE BASIC PLAN MANAGED BY UNITED	FULL-TIME	PART-TIME
Employee Only	\$ 49.37	\$ 75.80	Employee Only	\$ 76.85	\$129.28
Employee + Child(ren)	\$123.65	\$199.67	Employee + Child(ren)	\$180.93	\$281.33
Employee + Spouse	\$176.68	\$274.49	Employee + Spouse	\$252.40	\$350.98
Employee + Family	\$235.17	\$391.89	Employee + Family	\$303.38	\$557.42

NOTE: IF YOU OR YOUR DEPENDENTS ARE TOBACCO USERS, YOU WILL PAY A \$50 PER-PAY-PERIOD SMOKER SURCHARGE.

## 2023 DENTAL PLAN RATES

Regular Full-Time Employees (Rates are per pay period)			
	Employee	Employee + 1	Family
MetLife SafeGuard Basic (DHMO)**	\$ 0.00	\$ 2.27	\$ 5.02
MetLife SafeGuard Basic Plus (DHMO)**	\$ 4.03	\$ 9.63	\$15.13
MetLife PPO Basic	\$ 6.02	\$ 17.70	\$ 24.22
MetLife PPO	\$ 12.05	\$ 36.90	\$ 50.49
MetLife Monroe PPO	\$ 12.05	\$ 36.90	\$ 50.49
Regular Part-Time Employees (Rates are per pay period)			
	Employee	Employee + 1	Family
MetLife SafeGuard Basic (DHMO)**	\$ 0.00	\$ 3.50	\$ 7.60
MetLife SafeGuard Basic Plus (DHMO)**	\$ 4.49	\$ 11.72	\$19.41
MetLife PPO Basic	\$ 6.52	\$ 18.92	\$ 25.90
MetLife PPO	\$ 13.05	\$ 41.66	\$ 57.00
MetLife Monroe PPO	\$ 13.05	\$ 41.66	\$ 57.00

\*\*METLIFE SAFEGUARD DHMO PLANS ONLY AVAILABLE IN FLORIDA

## 2023 VISION PLAN RATES

Paying for Your Vision Plan (Deducted from your pay every pay period)			
	Employee	Employee + 1	Family
EyeMed	\$2.76	\$7.12	\$11.48