

OrthoCarolina

BENEFITS SUMMARY SHEET

This is a brief description of OrthoCarolina's comprehensive benefits package for eligible employees. The intent of this sheet is to provide a high level summary of benefits. It does not provide a full description and is not a guarantee of benefits. For additional information, please contact Human Resources.

BENEFIT	DESCRIPTION	EMPLOYER CONTRIBUTION
Medical Insurance¹ (including prescription coverage)	<ul style="list-style-type: none"> • Cigna Classic PPO • Cigna Silver High Deductible Health Plan - Health Savings Account (HSA) 	<ul style="list-style-type: none"> • Employer shares in cost of premiums² • Employer provide HSA Seed Funds
Dental Coverage	Delta Dental DPO <ul style="list-style-type: none"> • PPO & Premier Networks 	Employer shares in the cost of premiums ²
Vision Coverage	<ul style="list-style-type: none"> • CEC Basic Vision Plan • CEC Vision Buy-Up Plan 	N/A
Flexible Spending Accounts (FSA)	Healthcare Flexible Spending Account Limited Flexible Spending Account Dependent Care Spending Account	N/A
Voluntary Benefits	<ul style="list-style-type: none"> • Critical Illness • Accident Insurance • Indemnity Supplemental • Liberty Mutual Auto & Home • YMCA Corporate Discounts (select locations) 	N/A
Wellness Program	Award winning wellness program including discounted Fitbits, fitness challenges and lunch & learns.	For employees enrolled in one of the Cigna plans, you can earn a premium credit and HSA wellness dollars.
Life Insurance	OC provides life insurance coverage for eligible employees at two times the employee's salary with an additional two times salary for accidental death and dismemberment.	100%
Disability Insurance	Core short- and long- term disability benefit provides 60% of monthly salary. ³	100%
Deferred Compensation Plan	Pre-tax or Roth payroll deductions to a 401(k) administered account with multiple investment options.	Non-Discretionary Safe Harbor Contribution Discretionary Profit Sharing contribution



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Holidays	OC recognizes 8 paid holidays per year including one $\frac{1}{2}$ day floating holiday.	100%
Employee Assistance Program (EAP)	Confidential service available 24/7 that provides assessment, counseling, and resources to help employees resolve personal issues; also provides referral for a variety of issues.	100%
Tuition Reimbursement	Tuition reimbursement upon completion of college course and receipt of grades.	Up to \$2,500 each fiscal year
Truliant Federal Credit Union Sharonview Federal Credit Union	All employees are eligible for membership.	
Discounts	Discounts for Cell Phone services; Sprint, ATT and Verizon	Discounts vary

¹OrthoCarolina offers all regular (full-time and part-time) comprehensive health care coverage. Employees can choose between two affordable health plan options and may cover eligible dependents.

²Based upon employees who are scheduled to work at least 20 hours per week.

³Disability benefits are offered to employees who are scheduled to work at least 30 hours per week.