2014 Benefits
Full-Time Non-Union Associates

Health Insurance
Associates may choose either the CareFirst PPO Plan, MedSTAR Select Plan or Kaiser Permanente HMO Plan.

The “PPO” or “Preferred Provider Organization” allows you to see any provider you choose, but you save money on care when you see providers within the MedStar System and the CareFirst PPO Network.

The MedStar Select Plan offers comprehensive medical coverage through the MedStar Select Provider Network. Many medical services provided by MedStar facilities and physicians are paid at 100% or require minimal co-pay. You do not need to select a primary care physician (PCP) to coordinate your care.

The traditional Kaiser HMO Plan allows members to obtain medical services with participating providers located in Baltimore, the District of Columbia and Northern Virginia. Many in-network services are covered at 100%, with the remainder calling for a minimal co-payment. The HMO Plan requires the selection of a primary care physician and referral to see a specialist.

- Associate only, Associate + child, Associate + spouse/same-sex domestic partner, and Associate + family coverage is available.
- The cost of the plan will be shared by the associate and the Hospital.
- Coverage starts on the first day of the month following the hire date, as long as the associate has completed enrollment within 30 days after the date of hire.

Note: If you are hired on the first day of the month, your benefits are effective on the date of hire.

Note: Coverage for residents, interns and fellows always begins on the date of hire.

MyHealth Questionnaire
MyHealth Questionnaire is a personal health assessment that provides a snapshot of your overall wellness, complete with personalized results and interactive tools to help you preserve or improve your health. Completing a MyHealth Questionnaire earns you a $30 monthly savings on your medical premiums for 2014, if you elect the MedStar Select or CareFirst medical plans. Visit www.MedStarMyHealth.org to complete your MyHealth Questionnaire online.

Associate biweekly cost:

<table>
<thead>
<tr>
<th>Plan</th>
<th>MyHealth Questionnaire participant cost</th>
<th>Non-participant</th>
</tr>
</thead>
<tbody>
<tr>
<td>CareFirst PPO</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Associate only</td>
<td>$43.44</td>
<td>$57.27</td>
</tr>
<tr>
<td>Associate + child</td>
<td>$89.02</td>
<td>$102.86</td>
</tr>
<tr>
<td>Associate + spouse/same-sex domestic partner</td>
<td>$119.40</td>
<td>$133.26</td>
</tr>
<tr>
<td>Associate + family</td>
<td>$165.00</td>
<td>$178.85</td>
</tr>
</tbody>
</table>

MedStar Select

<table>
<thead>
<tr>
<th>Plan</th>
<th>MyHealth Questionnaire participant cost</th>
<th>Non-participant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate only</td>
<td>$33.69</td>
<td>$47.53</td>
</tr>
<tr>
<td>Associate + child</td>
<td>$73.46</td>
<td>$87.30</td>
</tr>
<tr>
<td>Associate + spouse/same-sex domestic partner</td>
<td>$99.31</td>
<td>$113.16</td>
</tr>
<tr>
<td>Associate + family</td>
<td>$138.09</td>
<td>$151.94</td>
</tr>
</tbody>
</table>

Kaiser Permanente HMO Plan

<table>
<thead>
<tr>
<th>Plan</th>
<th>MyHealth Questionnaire participant cost</th>
<th>Non-participant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate only</td>
<td>$37.18</td>
<td>$51.03</td>
</tr>
<tr>
<td>Associate + child</td>
<td>$95.15</td>
<td>$109.02</td>
</tr>
<tr>
<td>Associate + spouse/same-sex domestic partner</td>
<td>$108.03</td>
<td>$121.94</td>
</tr>
<tr>
<td>Associate + family</td>
<td>$165.98</td>
<td>$180.85</td>
</tr>
</tbody>
</table>

Dental Insurance
There are two plan options available: Cigna PPO and Cigna DHMO (you must designate a DHMO dentist).

- Associate only, Associate + child, Associate + spouse/same-sex domestic partner, and Associate + family coverage is available.
- The cost of the plan will be shared by the associate and the Hospital.
- Coverage starts on the first day of the month following the hire date, as long as the associate has completed enrollment within 30 days after the date of hire.

Note: If you are hired on the first day of the month, your benefits are effective on the date of hire.

Note: Coverage for residents, interns and fellows always begins on the date of hire.

Associate biweekly cost:

<table>
<thead>
<tr>
<th>Plan</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cigna PPO</td>
<td></td>
</tr>
<tr>
<td>Associate only</td>
<td>$6.47</td>
</tr>
<tr>
<td>Associate + child</td>
<td>$11.76</td>
</tr>
<tr>
<td>Associate + spouse/same-sex domestic partner</td>
<td>$13.44</td>
</tr>
<tr>
<td>Associate + family</td>
<td>$18.75</td>
</tr>
</tbody>
</table>

Cigna DHMO
Coverage with a co-pay when you use a network dentist.

<table>
<thead>
<tr>
<th>Plan</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate only</td>
<td>$2.40</td>
</tr>
<tr>
<td>Associate + child</td>
<td>$5.02</td>
</tr>
<tr>
<td>Associate + spouse/same-sex domestic partner</td>
<td>$4.44</td>
</tr>
<tr>
<td>Associate + family</td>
<td>$7.43</td>
</tr>
</tbody>
</table>

Vision Care
Associates may choose to participate in the Advantica EyeCare Plan. The plan provides comprehensive vision benefits from a network of providers.

Associate biweekly cost:

<table>
<thead>
<tr>
<th>Plan</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate only</td>
<td>$1.48</td>
</tr>
<tr>
<td>Associate + child</td>
<td>$2.34</td>
</tr>
<tr>
<td>Associate + spouse/same-sex domestic partner</td>
<td>$2.34</td>
</tr>
<tr>
<td>Associate + family</td>
<td>$2.99</td>
</tr>
</tbody>
</table>

Life Insurance
MGUH provides eligible associates with Basic Life Insurance equal to one times your annual base pay. Your coverage will be rounded up to the next higher $1,000. Basic coverage is provided at no cost to the associate.

- Supplemental Life Insurance coverage is available in amounts equal to one, two or three times your base pay, up to a combined (basic and supplemental) maximum of $1,500,000.
- If you do not enroll when first eligible you may be required to provide evidence of insurability (EOI), which is a health questionnaire.

Disability Benefits

Short-Term Disability (STD)
- Benefits are payable when you are unable to work due to illness, non-work related injury or other medical reasons.
- The entire cost of the plan is paid by the hospital.
- Regular, full-time associates are covered after a seven-day unpaid waiting period for illness and on the first day for an accident. The STD program replaces 60% of your base wages up to a maximum of $2,308 per week for up to 26 weeks. Coverage is provided at no cost to you and is available upon completion of six months of service.

Note: Benefit premiums will continue to come out of your check while on STD. Maternity leave is treated as an illness and allows 6 weeks for vaginal delivery and 8 weeks for C-section.

Long-Term Disability (LTD)
- After a 180-day waiting period, the LTD program replaces 60% of your base salary, at no cost to the associate.
- Full-time associates receive a core LTD benefit of 60% of base salary up to a maximum benefit of $15,000 per month.
- You also have the option to select coverage options equal to 66 2/3% of pay. If you elect the LTD buy-up plan you pay for the additional coverage via payroll deduction.
MedStar Health Retirement Savings Plan

- Newly hired associates may begin contributing to this plan immediately.
- 12 months and 1,000 hours of service are required to receive an employer match.
- The associate must be employed at the end of the year and have worked for 1,000 hours during the year.
- The associate can contribute up to $17,500 for year 2014 and an additional $5,500 if over age 50.
- MedStar will match contributions at 50% of the first 6% of the associate’s salary.
- Associates are 100% vested in their own contributions immediately.
- MedStar’s matching contributions will be vested after three years of service.

Flexible Spending Accounts

The MGUH program includes two flexible spending accounts (FSAs) that let you use tax-free dollars to pay for certain medical and dependent care expenses.

HealthCare FSA

Each calendar year associates may put aside up to $2,500 of pre-tax pay to cover out-of-pocket medical and dental care expenses, such as co-pays and deductibles. When you enroll in the HealthCare FSA you will receive a Healthcare FSA Mastercard® to use to pay for your eligible expenses.

Dependent Care FSA

Each calendar year associates may put aside up to $5,000 of pre-tax salary to cover dependent and elder daycare expenses.

Employee Assistance Program

Professional counseling is available for personal or health problems including: stress, family conflicts, grief, alcohol or substance abuse, financial, depression, anxiety, chronic illnesses and legal problems. You may contact Business Health Services at 1-866-765-3277, 24 hours a day, seven days a week.

Education Assistance

Education Assistance is paid in two installments—50% of the approved amount upon approval of an Education Assistance application; 50% of the approved amount upon presentation of an official grade report of “C” or better.

- Full-time associates are eligible to receive a maximum of $2,500 (part-time employees are eligible to receive $1,250) per calendar year.
- Covered Course Work Includes:
  - Graduate and undergraduate courses at academic institutions.
  - Trade or technical courses at accredited or certified institutions offering postsecondary or professional education.
  - Courses toward a general education diploma (GED).
  - Courses toward a Master’s thesis or Doctoral dissertation credit.
  - Certification and/or recertification courses and examinations to meet job requirements or the needs of the Hospital.
  - Courses, seminars and workshops that award CEUs.

Not Covered:

- Seminars, workshops and conferences that do not award CEUs.
- Courses at non-accredited institutions.
- On-the-job training or in-service education programs.
- Fees, other than instructional fees that are charged by a credit hour and required lab fees, are not reimbursable under the policy. This includes fees for registration, parking, student activities or student health and textbooks.

Holidays

MGUH recognizes a number of paid holidays for full-time associates (36-40 hours).

- Seven designated holidays per year
- Two personal holidays per year

Note: Each year, the first personal holiday is available in January and the other is available in July. To be eligible, associates must be in an active status when the holiday is available.

Paid Leave

Paid leave can be used for vacation, illness or other situations that require you to be away from work. Accrued paid leave can be carried over to the following calendar year up to a maximum based on seniority.

Paid leave accrues based on hours paid per pay period for all associates.

<table>
<thead>
<tr>
<th>Staff Years of Service</th>
<th>Paid Leave Accrual</th>
<th>Maximum Balance (.75 to 1.0 FTE)</th>
<th>Maximum Balance (.5 to .74 FTE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-2 yrs</td>
<td>Up to 20 days or 160 hrs/6.15 hours per period</td>
<td>160 hours</td>
<td>80 hours</td>
</tr>
<tr>
<td>2 yrs-7 yrs</td>
<td>Up to 25 days or 200 hrs/7.69 hours per period</td>
<td>240 hours</td>
<td>120 hours</td>
</tr>
<tr>
<td>7+ yrs</td>
<td>Up to 30 days to 240 hrs/9.23 hours per period</td>
<td>320 hours</td>
<td>160 hours</td>
</tr>
</tbody>
</table>

Family and Medical Leave Act (FMLA)

Our family care leave program enables an associate to take unpaid leave to care for a seriously ill family member or child within the first year of birth, adoption or foster care placement. Associates may use medical leave for their own serious health conditions, which will run concurrently with the short-term disability benefit. To apply for Family Medical Leave, contact your supervisor.

Associates on any unpaid leave should make arrangements with the Benefits Office to pay for their insurance premiums.

Legal Plan

Associates may elect group legal coverage, which provides access to a network of attorneys who deliver legal services via telephone or office visit. Examples of covered services are: will preparation, tenant/landlord disputes, sale and purchase of real estate and traffic court representation. To learn more, please call (800) 728-5768.

Bank of America

Associates can enroll in Bank of America at Work benefits. Services include checking accounts and discounts, online banking, fixed rate IRAs and CDs, mortgages and more. To learn more, please call (800) 782-2265.

Credit Union

Associates are eligible for membership in the Georgetown University Credit Union upon employment. The Credit Union has an on-campus location. Direct deposit and low interest loans are available. The Credit Union can be reached at (202) 687-4841.

Yates Field House

An on-site athletic and recreational complex is available to staff and their families with a low-cost membership fee. For more information you can contact Yates Field House at (202) 687-2400.

Metro Check

The Metro Check program has been established to assist associates who commute to and from work by public transportation. This voluntary benefit is offered on a pre-tax basis, and associates may deduct a minimum of $20 per month and a maximum of $130 per month for commuting expenses.

What is covered?

- Metro Rail and Metro Bus
- Marc Train
- Transfers

The Parking Office can be reached at (202) 444-3802. They can assist you with Metro Check, as well as pre-tax parking rates and lot assignments.

The Benefits Department

Please Note: MedStar constantly seeks to improve associate benefits. All benefits are subject to change. This document is intended to be a brief overview of benefits for your convenience. The Benefits Department is located on the 4th Floor at 2000 N. 15th Street, Arlington, VA 22201.

Send Us Your Inquiries

By phone (703) 558-1300
By fax (703) 558-1307
(Updated 12/10/13)