



Caregiver Benefits

MOSAIC

ST. JOSEPH | MARYVILLE | ALBANY



Health, Life and Disability Benefits

Benefit

Who pays and who is eligible?

Health Insurance

Meritain (Aetna) — Similar to PPO

- Coverage includes core vision benefit through VSP
- Prescription coverage through Ventegra

- Mosaic and the caregiver share the cost of premiums.
- Caregiver pays co-pays and/or deductibles.
- Full- and part-time caregivers with base hours of at least 32 hours per pay period and all caregivers who work an average of 30 hours per week during the measurement period, regardless of FTE or status, are eligible the first of the month following 30 days of employment or eligible status.

Vision Insurance — Signature Buy-Up

- The Signature Buy-Up is for caregivers who want to increase their vision benefit coverage for themselves and their family, using a VSP provider.
- The program offers caregivers:
 - \$10 co-pay for annual well-vision exam
 - \$250 allowance towards frames and contacts
 - \$25 co-pay for single vision lenses, or lined bi- or tri-focals.

- The caregiver pays for this benefit.
- Full- and part-time caregivers with base hours of at least 32 hours per pay period are eligible the first of the month following 30 days of employment or eligible status.

Dental Insurance

Mosaic offers two programs, Base Plan and a Signature Buy Up Plan, through Delta Dental of Missouri.

- **Base Plan:**
 - 100 percent coverage for routine care (two exams, X-rays and two cleanings)
 - \$1,000 individual maximum per benefit year for restorative and major services
 - \$50 per person/\$150 for family deductible per benefit year
- **Signature Buy Up Plan:**
 - 100 percent coverage for routine care (two exams, X-rays and two cleanings)
 - \$1,500 individual maximum per benefit year for restorative and major services
 - \$1,500 orthodontic lifetime maximum per eligible person; NEW for 2022, adult orthodontic included
 - \$50 per person/\$150 for family deductible per benefit year

- Mosaic and the caregiver share the cost of premiums.
- Full- and part-time caregivers with base hours of at least 32 hours per pay period are eligible the first of the month following 30 days of employment or eligible status.

Flexible Spending Account (FSA)

- **Medical**
 - **Dependent Care (daycare)**
- Caregivers may set aside earnings on a pre-tax basis and can be reimbursed for out-of-pocket medical expenses and/or dependent-care (daycare) expenses. Caregivers receive a debit card to use for medical charges (e.g., co-pays, prescriptions, etc.).

- Caregiver elects to contribute on a pre-tax basis.
- Mosaic pays all administrative fees.
- Full- and part-time caregivers with base hours of at least 32 hours per pay period are eligible the first of the month following 30 days of employment or eligible status.

Health, Life and Disability Benefits (Cont.)

| Benefit | Who pays and who is eligible? |
|--|--|
| Life Insurance | |
| <ul style="list-style-type: none"> Caregivers Spouse Dependent Basic Life and Accidental Death and Dismemberment (AD&D) <p>For Life and AD&D, the payout amount is equal to one times the caregiver's annual salary rounded to the next thousand (maximum \$50,000).</p> <ul style="list-style-type: none"> \$5,000 is available for spouses. \$2,000 is available for eligible dependents. | <ul style="list-style-type: none"> Mosaic pays for this benefit. Full-time caregivers with base hours of at least 60 hours per pay period are eligible the first of the month following 30 days of employment or eligible status. Eligible dependents are live birth - 26 years old |
| Supplemental Life and AD&D – Caregiver | |
| <ul style="list-style-type: none"> Full-time caregivers can purchase supplemental life insurance and AD&D in \$10,000 increments up to \$750,000. Caregivers can enroll in up to \$300,000 as Guaranteed Issue, any amount more than this they must complete an Evidence of Insurability (EOI) and receive carrier approval. Part-time caregivers are eligible to purchase supplemental life insurance in \$10,000 increments up to \$100,000; however the elected amount cannot exceed five times a caregiver's salary. Caregivers who are enrolling for the first time in an amount of \$300,000 or more or who are increasing their supplemental coverage must complete an EOI questionnaire. | <ul style="list-style-type: none"> The caregiver pays for this benefit. Eligible the first of the month following 30 days of employment or eligible status. |
| Supplemental Life — Spouse and Dependents | |
| <ul style="list-style-type: none"> Full-time caregivers can enroll their spouse in supplemental life insurance in \$10,000 increments up to \$150,000. Spouses can enroll in up to \$50,000 as Guaranteed Issue, any amount more than this they must complete an (EOI) and receive carrier approval. Caregivers can enroll their eligible dependents, 1 day - 6 months old in supplemental life up to \$2,000 and dependents 6 months old - 26 years old up to \$10,000. Part-time caregivers can enroll their spouse up to \$50,000. Caregiver must be enrolled in supplemental life and the spouse's and/or dependent's benefit cannot be more than 50 percent of the caregiver's benefit. | <ul style="list-style-type: none"> The caregiver pays for this benefit. Eligible the first of the month following 30 days of employment or eligible status. |
| Short-Term Disability | |
| <p>Provides 60 percent of a caregiver's income up to a maximum of \$2,500 weekly.</p> <p>Caregivers must use all of their Extended Sick Leave (ESL) before they can access their short-term disability benefit.</p> | <ul style="list-style-type: none"> The caregiver pays for this benefit. Full-time caregivers with base hours of at least 60 hours per pay period are eligible the first of the month following 30 days of employment or eligible status. |



Health, Life and Disability Benefits (Cont.)

| Benefit | Who pays and who is eligible? |
|---|---|
| Long-Term Disability | |
| <ul style="list-style-type: none"> Full-time caregivers are provided 60 percent of a caregiver's income to a maximum of \$7,000/month after 90 days of illness/disability. Part-time caregivers are provided 60 percent of income to a maximum of \$3,000/month after 90 days of illness/disability. | <ul style="list-style-type: none"> The caregiver pays for this benefit. Full- and part-time caregivers with base hours of at least 32 hours per pay period are eligible the first of the month following 30 days of employment or eligible status. |
| Caregiver Quick Clinic | |
| The Caregiver Quick Clinic provides a quick, free way to see a provider for minor, acute and debilitating conditions (e.g., sinus infections, strep throat, gastrointestinal upset, vomiting, sore throat, etc.). An appointment is not required; however, pre-registration is necessary the day of the appointment. | <ul style="list-style-type: none"> Mosaic pays for this benefit. Caregivers pay for medication prescribed as a result of the appointment, if applicable. Caregivers and their dependents over the age of 18 who are covered under Mosaic's health insurance. |
| Virtual Caregiver Clinic | |
| The Virtual Caregiver Clinic (VCC) is perfect for symptoms that are the result of colds, sinus infections, ear pain, minor urinary tract infections, skin rashes, allergies and pink eye. Using a smartphone or computer, the VCC serves Mosaic caregivers, spouses and dependents ages 2 - 12 and 18 and older who are covered under Mosaic's health insurance plan for free, excluding the cost of medication, if needed. | <ul style="list-style-type: none"> Mosaic pays for this benefit. Caregivers pay for medication prescribed as a result of the appointment, if applicable. Caregivers and their dependents ages 2 - 12 and 18 and older who are covered under Mosaic's health insurance. |
| Caregiver Assistance Program | |
| This program offers confidential assessment, consultation and referral to help caregivers and their families deal with personal and/or professional issues. Caregivers and dependents receive eight free visits per year with a Mosaic counselor. | <ul style="list-style-type: none"> Mosaic pays for this benefit. All caregivers are eligible for this benefit. |

Retirement Benefits

| Benefit | Who pays and who is eligible? |
|--|--|
| 401(k) Plan | |
| <ul style="list-style-type: none"> Mosaic matches 50% of the caregiver contributions up to a maximum of 8% of compensation. <i>For example, if you contribute 2%, Mosaic will contribute 1%, if you contribute 8% Mosaic will contribute 4%.</i> Caregivers may change elections at any time. A three-year vesting period is required for Mosaic's contributions. | <ul style="list-style-type: none"> Mosaic and the caregiver share the cost of this benefit. All caregivers are eligible to contribute upon hire and will be automatically enrolled in the 401(k) plan at a three percent contribution Upon completion of 1,000 career hours of employment within a plan year, caregivers will be eligible for Mosaic's match contribution as of the following entry date (January 1 or July 1). |



Time Off

Benefit

Who pays and who is eligible?

Paid Time Off (PTO)

Caregivers are eligible to accrue PTO after 30 days of employment.

Full- and part-time Mosaic caregivers with at least 32 hours per pay period are eligible to accrue PTO.

| Years of employment (based on 80 hours per pay period) | Career hours | PTO hours (annual accrual) | Accrued per hour paid | Maximum Accrual |
|--|-----------------|-------------------------------|--------------------------|-----------------|
| 0 - 1 year | 0 - 2,080 | 184 hours | .088462 | 400 hours |
| 2 - 3 years | 2,081 - 6,240 | 192 hours | .092307 | 400 hours |
| 3 - 4 years | 6,241 - 8,320 | 200 hours | .096154 | 400 hours |
| 5 - 9 years | 8,321 - 18,720 | 224 hours | .107692 | 400 hours |
| 10 - 19 years | 18,721 - 39,520 | 248 hours | .119230 | 400 hours |
| 20 + years | 39,521 + | 280 hours | .134615 | 400 hours |

Mosaic observes six national holidays each year: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving and Christmas. Time off for these holidays is taken from your annual accrual of PTO hours.

PTO Buy Out

During annual enrollment, caregivers have the option to cash in either 40 or 80 hours of PTO the following calendar year. (Must have remaining balance of 40 hours at the time of buy out.)

Full- and part-time caregivers with base hours of at least 32 hours per pay period.

Extended Sick Leave (ESL)

For personal illness or injury, ESL hours commence after the 24th consecutive hour of missed scheduled work time.

Full- and part-time caregivers with base hours of at least 32 hours per pay period.

| ESL hours of annual accrual | Accrued per hour paid | Maximum accrual |
|-----------------------------|-----------------------|-----------------|
| 40 hours | .019231 | 520 hours |

Other Leave Benefits

Family medical leave, military leave, leave of absence, jury duty and bereavement leave are available.

Full- and part-time caregivers with base hours of at least 32 hours per pay period.

Compensation

Benefit

Who pays and who is eligible?

Merit

Mosaic's number one strategy is to be known as the employer of choice. Our "pay-for-performance" model is a program designed to engage caregivers in the organization's success while rewarding them based on their overall performance as well as recognizing high performers who go above and beyond. Adjustments can vary based upon the placement within the pay range.

All caregivers, excluding providers, temporary and contracted caregivers and new graduates

Shift Differential

Shift differential is paid for working evenings, nights and/or weekends.

- All caregivers who are paid on an hourly basis and work designated hours outlined in the standard.

Compensation (Cont.)

| Benefit | Who pays and who is eligible? |
|---|--------------------------------|
| Market Adjustment | |
| Mosaic is committed to providing all caregivers with a competitive level of compensation. In order to stay competitive, market is reviewed annually and adjustments are made as market indicates and budget allows. | All caregivers |
| Wage Differential Option (WDO) | |
| <ul style="list-style-type: none">Caregivers have the option of receiving an additional 15 percent on their base hourly rate in lieu of the following benefits: health, dental and basic life insurance, as well as PTO and ESL time.Caregivers must provide proof of health insurance to enroll in WDO. | Full- and part-time caregivers |

Other Benefits

| Benefit | Who pays and who is eligible? |
|---|---|
| Sunshine Personal Assistants | |
| To help better manage daily responsibilities and life events, Mosaic offers caregivers an on-site concierge service at Mosaic at St. Joseph, Medical Center, which can assist with personal event planning, grocery and meal delivery, discounts on goods and services and much more. | Mosaic pays for this benefit for all caregivers. |
| Touchstone | |
| <ul style="list-style-type: none">CrisisScholarshipDonation of Hours <p>Mosaic created this caregiver trust fund which gives financial assistance to Mosaic caregivers in crisis and awards scholarships to their immediate family members. Through a donation of hours, caregivers may donate accrued benefit hours to fellow caregivers who have exhausted their ESL and/or PTO time while off work because of medical leave or an emergency situation.</p> | Mosaic pays for this benefit for all caregivers. |
| Growth and Development Assistance | |
| Caregivers are reimbursed a percentage of tuition and associated fees up to a maximum of \$3,000 per calendar year as follows: <ul style="list-style-type: none">Full-time caregivers receive 100 percent reimbursement.Part-time caregivers receive 50 percent reimbursement. | <ul style="list-style-type: none">Mosaic pays for this benefit for all full- and part-time caregivers with base hours of at least 32 hours per pay period.Caregivers are eligible after completing 90 days of employment or eligible status. |
| Caregiver Referral Program | |
| Caregivers can receive a cash incentive (\$100 — \$2,000) for referring others to Mosaic for employment. | Mosaic pays for this benefit to all caregivers who make eligible referrals based on program guidelines. |

Other Benefits (Cont.)

| Benefit | Who pays and who is eligible? |
|---|---|
| Adoption Assistance | |
| Caregivers are reimbursed a percentage of eligible adoption fees up to a maximum of \$5,000 as follows: <ul style="list-style-type: none">• Full-time caregivers receive 100 percent reimbursement• Part-time caregivers receive a pro-rated percentage determined by their base hours• Maximum lifetime benefit of \$10,000 | Mosaic pays for this benefit for all full- and part-time caregivers with base hours of at least 32 hours per pay period. Caregivers are eligible the first of the month following 90 days of employment or eligible status. |
| 529 Plan, Missouri MOST | |
| Missouri MOST is a college savings plan that allows caregivers to save for eligible higher education expenses through convenient payroll deduction. The program offers: <ul style="list-style-type: none">• Several investment options• Significant tax advantages | <ul style="list-style-type: none">• All caregivers are eligible to participate.• The caregiver pays for this benefit. |
| Accident Insurance | |
| Designed to supplement employer-sponsored health coverage, accident insurance pays specific benefit amounts for expenses resulting from non-work-related injuries or accidents. Hospitalization, physical therapy, intensive care, transportation and lodging are some of the out-of-pocket expenses that this accident insurance could cover. Coverage is available for you, your spouse and your child(ren). | <ul style="list-style-type: none">• All caregivers are eligible to participate.• The caregiver pays for this benefit. |
| Critical Illness Insurance | |
| Critical illness insurance can help supplement major medical coverage by helping you pay the direct and indirect costs associated with a critical illness or event. Conditions covered under this program can include cancer, heart attack, stroke, major organ transplant (for recipient), kidney failure and paralysis. The coverage also includes an annual health screening benefit. Coverage is available for you, your spouse and your child(ren). | <ul style="list-style-type: none">• All caregivers are eligible to participate.• The caregiver pays for this benefit. |
| Hospital Indemnity Insurance | |
| Hospital indemnity insurance is designed to help provide financial protection for covered individuals by paying a benefit due to hospitalization. Caregivers can use the benefit to meet the out-of-pocket expenses and extra bills that can occur. Indemnity lump-sum benefits are paid directly to the caregiver, based on the amount of coverage listed, regardless of the actual cost of treatment. Coverage is available for you, your spouse and your child(ren). | <ul style="list-style-type: none">• All caregivers are eligible to participate.• The caregiver pays for this benefit. |



Other Benefits (Cont.)

Benefit

Who pays and who is eligible?

Permanent Life Insurance

In addition to providing death benefits to your designated beneficiaries, this life insurance builds cash value that can be used while you are still living. At an affordable premium, you can have the added financial protection that you and your family may need during times of uncertainty. This permanent life insurance is different than the current Lincoln Financial Group Term Life and Personal Accident Insurance offering. Coverage is available for you, your spouse, your child(ren) and your grandchild(ren).

- All caregivers are eligible to participate.
- The caregiver pays for this benefit.

Stepping Stones

Financial assistance is available to caregivers and their immediate family members who are interested in pursuing certain health-care careers in exchange for a work commitment.

Mosaic pays this benefit for all caregivers who have been accepted into an approved program of study.

Benefits Roster

| BENEFIT | ADMINISTRATOR | PHONE | WEBSITE or EMAIL |
|--|---------------------------|--------------|--|
| Health | Meritain | 800.925.2272 | www.meritain.com |
| Prescription Drug | Ventegra | 833.636.6393 | mtmteam@mymilc.com |
| Dental | Delta Dental | 800.335.8266 | deltadentalmo.com |
| Vision | VSP | 800.877.7195 | vsp.com |
| Life and Disability | Lincoln Financial | 800.423.2765 | lfg.com |
| HRA/FSA | ConnectYourCare | 844.881.6146 | connectyourcare.com |
| Retirement | Empower Retirement | 866.265.6583 | empower-retirement.com |
| Financial Wellness | Financial Elements | 877.742.2022 | info@financial-elements.com |
| LifeLock | Identity Theft Protection | 800.415.0599 | lifelock.com |
| Insurance for accident, critical illness, and hospital indemnity | Voya | 877.236.7564 | presents.voya.com/EBRC/Mosaic |
| Permanent life insurance | AFLAC | 800.433.3036 | aflacgroupinsurance.com |
| MOST - Missouri's 529 College Savings Plan | Ascensus | 888.414.6678 | most529.com |
| Mosaic Counseling Care | | 816.271.6573 | |
| Optimal Well-being Coach | | 816.271.7094 | |
| Shared Services | | 816.271.8181 | |

For more information about these benefits, please visit the Shared Services' portal or call Shared Services at 816.271.8181.

This material is only a partial, general description of plan benefits or programs and does not constitute a contract. Consult the plan documents to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan.