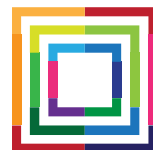




2026

Employee benefits

COMMUNITY HOSPITAL OF MONTEREY PENINSULA







MONTAGE
Health®

Employee benefits at-a-glance

Montage Health rewards and recognizes the service of its employees through compensation and benefit programs. Montage Health's employee benefit programs are designed to provide you and your family with security today and in the future.

This summary contains information on:

	Pay _____	2
	<ul style="list-style-type: none">■ Home loan program■ Discounts■ Employee referral program■ Jury duty pay	
	Retirement _____	3
	<ul style="list-style-type: none">■ Pension and retirement plan■ Tax-deferred annuity program	
	Health _____	5
	<ul style="list-style-type: none">■ Group medical, dental, and vision care plans, and prescription drug coverage■ Fertility benefits program■ Death benefit■ Disability insurance	
	Voluntary benefits _____	8
	<ul style="list-style-type: none">■ Flexible spending account■ Universal life insurance■ Critical illness insurance■ Accident insurance■ Metlife legal insurance■ LifeLock identity theft insurance■ Pet insurance■ Purchasing Power■ Childcare/eldercare	
	Wellness _____	10
	<ul style="list-style-type: none">■ Paid time off (PTO)<ul style="list-style-type: none">» Bereavement leave■ Physical wellness<ul style="list-style-type: none">» Employee health» Employee wellness program» Ergonomics» Gym» Nutrition guidance■ Mental wellness<ul style="list-style-type: none">» Code Sage» Employee Assistance Program■ Employee engagement programs<ul style="list-style-type: none">» Employee Activity Association» Good Catch» IDEA program» Kudos Card» Quality dividend■ Cafeteria facilities■ Alternative transportation incentives	
	Development _____	13
	<ul style="list-style-type: none">■ Professional development■ In-service education■ Education allowance■ Scholarship reimbursement plan	
	Contacts _____	14

These benefits are effective January 1, 2026. Benefits are subject to change at any time at the discretion of Montage Health. If any discrepancies exist between the Summary Plan Description, this summary, and/or the Human Resources policies, the underlying plan documents or contracts will prevail.



Home loan program

Second-mortgage loans on new homes are available for current employees and newly hired staff in hard-to-fill positions. The employee can cover a portion of the down payment by using the Montage Health “second loan” for up to 10 percent (no more than \$100,000) of the purchase price. At a minimum, a borrower must put 5 percent of their own money as a down payment, and Montage Health will loan up to 10 percent of the purchase price. For more information visit montagehealth.org/housing.

Discounts

Many businesses offer discounts to for our employees. Visit the [intranet](#) under Working Here to learn about available discounts.

Employee referral program

Eligible employees are offered an incentive up to \$5,000 for referring new hires for hard-to-fill positions. Find more information about the program and eligible positions on the intranet on the [Human Resources page](#).

Jury duty pay

In an effort to minimize an employee’s financial hardship from serving on a jury, the organization provides pay when serving on jury duty. Please see the policy for additional information.



Retirement

Pension and retirement plan

Montage Health has a cash balance plan for benefitted employees hired after January 1, 2012. This plan is established under ERISA, a federal law governing retirement plans.

Montage Health fully funds all of the costs associated with the plan. Employees are not required or permitted to contribute. Employees become a participant on January 1 or July 1 after completion of 12 months of employment, if they have worked 1,000 hours. Therefore, each year you work 1,000 hours is a vested year. You become 100 percent vested after 3 vested years.

The plan has a death benefit provision that pays a benefit to the surviving spouse, if married, or designated beneficiary, if single, provided the participant completed the required vested three years of service.

Interest credits

Interest credits are added to your account at the end of the year based on your account balance at the beginning of the year, as a way of reflecting how the money in your account grows as a result of the investment earnings.

Key points include:

- The interest credit rate is set annually at a rate equal to the 30 year U.S. Treasury bond rate for the previous September
- To provide you with more stability, the interest crediting rate cannot be less than 4 percent or greater than 10 percent
- Unlike stocks and some other investments, changes in the interest rate will never cause a decrease in your account balance
- Each year, Montage Health will announce the rate used for interest credits for the new plan year

Earning credits

Your points (sum of your age and years of benefit service)	Pay credit percentage
Under 30	4.0%
30–34	4.5%
35–39	5.0%
40–44	5.75%
45–49	6.75%
50–54	7.75%
55–59	8.75%
60–64	9.75%
65–69	10.75%
70–74	11.75%
75 and over	13.0%

Example

Year	(A) Beginning account balance	Pay credits						(B) Pay credit	Interest credits			Ending account balance (a+b+c)
		Age	Years of service	Points	%	Annual earnings	Account balance		Interest credit rate	(C) interest credit		
2012	\$0	50	3	53	7.75	\$50,000	\$3,875	\$0	4	\$0	\$3,875	
2013	\$3,875	51	4	55	8.75	\$50,000	\$4,375	\$3,875	4	\$155	\$8,405	
2014	\$8,405	52	5	57	8.75	\$50,000	\$4,375	\$8,405	4	\$336	\$13,116	
2015	\$13,116	53	6	59	8.75	\$50,000	\$4,375	\$13,116	4	\$525	\$18,016	
2016	\$29,431	54	7	61	9.75	\$50,000	\$4,875	\$29,431	4	\$721	\$23,611	

Tax-deferred annuity program 403 (b)

All employees are auto-enrolled to contribute 5 percent of their earnings upon hire and may make changes to their contributions at any time on the Empower website (empower-retirement.com). Under this program, you are allowed to contribute actively to your future financial security. The plan enables you to defer voluntarily a portion of your pay in the tax-deferred annuity plan on a pre-tax basis via regular payroll deductions.

2026 annual maximum

- under 50 years old — \$24,500
- over 50 years old — \$32,500



Group medical, dental, and vision care

Eligibility

Benefitted employees and their qualified dependents are eligible for these benefits if they are categorized as a part-time or full-time benefitted employee working 40 hours or more in a two-week pay period (0.5 FTE or greater). The enrollment window opens on date of hire for 30 days. Upon successful completion of the enrollment process, coverage will begin on the first of the month following 30 days of employment.

Medical care

Montage Health provides medical coverage under one plan administered by Coastal TPA. This plan has entered into an agreement with certain hospitals, doctors, and other healthcare providers, which are called preferred providers. Because these preferred providers have agreed to charge reduced fees to persons covered under the plan, the plan can afford to reimburse a higher percentage of their fees. The preferred provider organizations this plan has contracted with are:

- Montage Health/University of California San Francisco — TIER 1
- Monterey Bay Independent Physician Association (MBIPA) — TIER 2
- Anthem Blue Cross — TIER 2
- First Health Network — TIER 2
- Salinas Valley Health System (SVHS) — TIER 2

Therefore, when a covered person uses a preferred provider, the amount paid for their claim will be higher. The Summary of Benefits can be found on the [intranet](#).

2026	INDIVIDUAL	FAMILY
Maximum out-of-pocket medical expense		
Tier 1 — Montage Health/University of California, San Francisco	\$5,300	\$10,600
Tier 2 — MBIPA/SVMHS, Anthem, or First Health	\$5,300	\$10,600
Tier 3 — Non-network	\$7,310	\$13,570
Maximum out-of-pocket pharmacy expense		
In-network pharmacy	\$5,300	\$10,600
Out-of-network pharmacy	No max	No max
Deductible expense		
Medical deductible	\$500	\$1,200
Pharmacy deductible	\$0	\$0

Dental care

Benefits are provided by Humana. The covered person may choose any dentist. The plan includes an annual deductible for individuals of \$50, which is waived for preventive care. The maximum annual benefit per person is unlimited. The dental plan covers 50 percent of orthodontia up to a \$2,000 lifetime maximum. Find a dentist at finder.humana.com.

Vision care

Benefits are provided by VSP. When using an in-network provider, VSP covers the cost of an annual eye exam. It covers up to \$200 for the cost of frames every 24 months and the cost of lenses every 12 months. (Contact lenses may be substituted for lenses and frame.) If a provider who is not on the panel is selected, the employee pays the full fee, and VSP will reimburse the covered person in accordance with the reimbursement schedule. Find a provider at vsp.com/eye-doctor.

Prescription drugs

Benefits are provided by Medimpact. Participating pharmacies have contracted with the plan to charge covered persons reduced fees for covered prescription drugs. The mail-order drug benefit option is available for maintenance medications (those taken for long periods of time for heart disease, high blood pressure, asthma, etc.) medimpact.com.

Spousal waiver incentive program

Montage Health offers a \$200 per month taxable incentive for not having your spouse on any of the Montage Health health plans. To qualify, you must provide a completed waiver incentive form, a copy of your marriage license, and your spouse's proof of primary health coverage. Documents must be uploaded to WorkDay when completing enrollment in the spousal waiver incentive program. Recertification is required annually.

Contributing to your benefits

Employee premium costs for medical, dental, vision, and prescription drug coverage are outlined below. Employee and dependent premiums are deducted pre-tax bi-weekly from your paycheck. See chart below.

Health plan premiums per pay period

Coverage level/FTE Tier	Full-time (0.9-1.0)	Part-time I (0.7-0.8)	Part-time II (0.5-0.6)
Employee only	\$69	\$90	\$128
Employee + spouse	\$159	\$207	\$294
Employee + child/children	\$138	\$180	\$256
Employee + family	\$228	\$297	\$422

Fertility benefits program

Through our partnership with Progyny we offer fertility and family-building benefits. The benefit includes comprehensive treatment coverage leveraging the latest technologies and treatments, access to high-quality care through a premier network of fertility specialists, and personalized emotional support and guidance for every path to parenthood from dedicated patient care advocates. For more information or to activate your benefit, contact Progyny at (888) 597-5071.

Death benefit

The hospital provides a death benefit of \$50,000 to all full-time employees and a prorated amount to employees who work less than full time, but regularly work at least 40 hours per pay period and who have completed one year of service (benefits are prorated for employees who have completed at least six months and less than one year of service). Benefits are payable for death caused by accident or illness. This benefit covers employees only; dependents are not eligible for coverage.

Disability insurance

Short-term disability insurance

All benefited employees are covered by Montage Health's short-term disability insurance plan on the first day of the month following 60 days of employment. The plan pays up to 60 percent of your weekly gross pay, tax-free (up to \$2,500 per week), beginning after 7 days of disability in a 14-day period and extending through the 180th day if needed. Montage Health pays 100 percent of the plan premium, and any income tax owed on the premium, through your paycheck.

Long-term disability insurance

All benefited employees are covered by Montage Health's long-term disability insurance plan on the first day of the month following 60 days of employment. The plan pays up to 60 percent of your weekly gross pay, tax-free (up to \$10,000 per month), beginning after 180 days of disability under the short-term disability plan described above and extending through your Social Security retirement age, if needed. Montage Health pays 100 percent of the plan premium, and any income tax owed on the premium, through your paycheck.



Voluntary benefits

Flexible spending account

All benefited employees are eligible for flexible spending accounts. Montage Health pays the full cost of the plan administration. You may have amounts withheld from your paychecks on a pre-tax basis to pay for qualifying expenses for:

- Unreimbursed expenses for covered persons for medical, dental, and vision care (such as co-payments, deductibles, and other out-of-pocket expenses) up to \$3,400 per calendar year
- Dependent/elder care expenses up to \$7,500 (combined for you and/or your spouse) per calendar year if you and your spouse work or attend school full time

Universal life insurance

Universal life insurance, a portable and flexible policy, and term life insurance are available to full-time and part-time employees after 30 days of employment. Premiums are paid entirely by the employee through payroll deduction while employed at Montage Health. The policy can be continued independently with the issuing company after leaving employment.

Critical illness insurance

Critical illness insurance is coverage that provides a lump-sum benefit at the first diagnosis of a covered illness. This is a portable policy and is available to full-time and part-time employees after 30 days of employment. Premiums are paid entirely by the employee through payroll deduction while employed at Montage Health. The policy can be continued independently with Reliance Standard Life Insurance after leaving employment.

Accident insurance

Accident insurance is coverage that provides a lump-sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need. This is a portable policy and is available to full-time and part-time employees after 30 days of employment. Premiums are paid entirely by the employee through payroll deduction while employed at Montage Health. The policy can be continued independently with Reliance Standard Life Insurance after leaving employment.

Provided through Farmington/AON

MetLife legal services

All employees are eligible for voluntary membership with MetLaw. The fee for this service is paid biweekly through payroll deduction.

Services include:

- Comprehensive, legally binding will with annual updates
- Moving traffic violation representation
- Legal representation if you or your spouse (or domestic partner) are sued
- Unlimited toll-free consultations with top-rated attorneys
- Letters written and telephone calls made on your behalf
- IRS audit services with a tax attorney

LifeLock identity theft insurance

Choose the LifeLock service that's right for you and protect your nest eggs and identity.

Pet protection insurance

Pet protection insurance is available to all employees through Nationwide VPI. Pick your plan and save money on vet bills.

Purchasing Power

Purchasing Power is a voluntary benefits program for employees that gives immediate access to thousands of products from top brands, which they pay for over time through payroll deduction.

Provided through Wonderschool

Childcare/eldercare

Montage Health provides a resource and referral service for all employees to assist in the care of young children or elder relatives. If caring for your child or an elder has a direct impact on your work schedule, you may want to consider using this service.



Paid time-off (PTO)

Montage Health sponsors a number of programs and policies that enable employees to take time off.

All benefited employees receive 16 hours upon employment (per diem and short-term temporary employees are not eligible) and accrue paid leave time from the first day of employment. The amount of paid time off earned depends on the number of hours worked each pay period, up to 80 hours. The longer you are benefited at Montage Health, the higher the rate of earned paid time off.

Paid time off accrual

Based on 1.0 FTE (prorated for less than 1.0 FTE); benefited employees only; starts the first day of employment.

Paid time off is accrued based on hours worked.

	Years employed							
	Less than 2	2 but less than 3	3 but less than 5	5 but less than 7	7 but less than 10	10 but less than 15	15 but less than 20	20 or more
Hours per year	208	248	256	280	304	328	352	360
Accrual rate (per hour worked up to 80 hours)	0.1	0.1192	0.1231	0.1346	0.1462	0.1577	0.1692	0.1731
Days accrued per year (based on an 8-hour day)	26	31	32	35	38	41	44	45

Paid time off, which is part of the compensation package, combines:

- Vacation
- Holidays — New Year’s Day, Martin Luther King, Jr. Day, Presidents’ Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day
- Sick time
- Personal absences (i.e., legal appointments, sickness of a child or family member, etc.)
- Cap on PTO of 500 hours

Bereavement leave

Montage Health provides time off for an employee after the death of an immediate family member for up to five days. Additional paid leave may be authorized by the supervisor or director. If no PTO is available, the supervisor or director may authorize additional unpaid time off.

Physical wellness

Employee health

Montage Health provides employee health services including pre-employment screening, annual/biennial health screening, certain immunizations, and care and treatment of work-related injuries, illnesses, and exposures at no cost to the employee.

Employee wellness program

This program offers a number of opportunities to enhance your health and well-being through resources, education, and activities designed to improve your quality of life and promote work-life balance

- The 2026 wellness incentive is available to all benefits-eligible employees. This year's incentive includes a \$350 reimbursement for eligible wellness-related purchases, as well as a 50 percent discounted membership to Montage Wellness Center. There is no minimum visit requirement to maintain the membership.
- **LifeConnections** is a program designed to help Montage Health employees, and their loved ones, with certain chronic conditions, save money, and improve their health. Enroll online at chomp.org/lifeconnections

Ergonomics

We offer ergonomic worksite assessments to our employees. Ergonomics is the “science of fitting the job to the worker” (OSHA). We strive for excellence and the safety of all employees. Ergonomic practices can help fit your workstation to you, with preventive measures and education. If there are improvements that can be made within a department, please let us know. If you would like to set up an appointment for an ergonomic worksite assessment, please talk with your director.

Gym

■ EDGE employee gym

Edge is located on the hospital's main campus and is available to all employees. After taking a brief online tutorial and signing a waiver, employees may use the gym at no charge during breaks or before or after work

■ Montage Wellness Center

To promote a healthy lifestyle, eligible employees will receive a 50 percent discount on memberships, including additional coverage for spouses and dependents

Nutrition guidance

Nutritional assessment and counseling when provided by Montage Health, UCSF, or a Centers for Disease Control and Prevention (CDC) certified Diabetes Prevention Program.

Mental wellness

Code Sage

An emotional support response team that offers peer-to-peer emotional support to employees who have experienced, or are working in, an emotionally traumatic or distressing situation. If you or a coworker are in need of emotional support, request assistance by filling out the [Code Sage request form](#) on the intranet or through vocera: spiritual care services.

Employee Assistance Program

Magellan brings comprehensive tools and services through their **eMbrace EAP** designed to help our staff and their household members grow to meet daily challenges and get assistance for more difficult situations.

Employee engagement programs

Employee Activity Association

The Employee Activity Association is an informal, voluntary group made up of interested employees for the purpose of planning, organizing, and implementing social events including sports teams, shopping trips, theater trips, and more.

Good Catch

Every day, we are presented with opportunities to prevent errors, improve procedures, and promote patient safety. The Good Catch program encourages staff to question the way we do business, to bring good ideas forward, and to create an environment where it is safe to “stop the line” to prevent errors and promote patient safety. The Good Catch program rewards employees who do just that.

IDEA program

The IDEA program encourages team participation by creating, testing, and implementing improvement ideas within your department, as well as with other departments. Using the IDEA cards, staff are empowered and encouraged to work together to continually improve their area, generating better workflow and patient satisfaction.

Kudos Kard

Employees can recognize a coworker, doctor, or volunteer for doing something positive or helpful by filling out a Kudos Kard, which will be available in Workday. Each recipient will be entered into a monthly drawing.

Quality dividend

Eligible Montage Health employees have the opportunity to earn money by helping Montage Health to achieve goals critical to our organization. Each year goals are set that involve everyone’s individual commitment.

Cafeteria facilities

Montage Health has a cafeteria at the hospital available to all employees. Employees have the benefit of reasonably priced meals and the ability to charge the meals and have them deducted from their paychecks.

Alternative transportation incentives

Vouchers are issued to staff who use alternative transportation such as the shuttle, carpool, bicycle, are dropped off, etc. These vouchers can be put into a box located at the front reception desk, qualifying the employee for a monthly drawing for five \$100 gift cards.



Development

Professional development

Our professional development courses are designed to provide you with the skills and knowledge you need to succeed. From employee training to leadership development, we have the perfect courses to help you reach your goals. With our expert instructors and interactive curriculum, you'll be prepared to take on new challenges and advance in your career.

In-service education

Montage Health offers employees in-service education programs designed to improve knowledge and skills, maintain competency, and foster lifelong learning in a continually changing healthcare environment.

Education allowance

Montage Health's education allowance program is designed to assist employees in attending voluntary and hospital-required educational programs, seminars, workshops, conferences, and Montage Health-sponsored health education programs specifically aimed at maintaining or obtaining licensure or certification or improving skills needed in the employee's present job.

All employees are eligible to participate after completing their 180-day introductory period. The annual maximum benefit is \$1,500. These amounts are prorated for all employees based on their full-time equivalent (FTE) status. The two-calendar-year benefit period begins each even calendar year.

This program covers expenses such as tuition, fees, books, supplies, mileage at the regular Montage Health business rate, and lodging (if classes are held off the Monterey Peninsula).

Education allowance		
FTE	CE	Hours annually
1.0	\$1,500	40
0.9	\$1,350	36
0.8	\$1,200	32
0.7	\$1,050	28
0.6	\$900	24
0.5	\$750	20

Per diem employees are eligible for reimbursement of hours/dollars for required attendance where a certification is required by the employer.

Scholarship reimbursement plan

The purpose of this program is to encourage and assist those employees who wish to complete undergraduate or graduate degrees, gain licensure or certification, or select courses that will enhance their body of knowledge.

All employees who have completed one full year of employment are eligible to participate in the plan.

The maximum reimbursement per calendar year for full-time employees is \$3,750. For employees who work less than full time the amount is pro-rated based on their full-time equivalent.



Contacts

Human resources — benefits

(831) 622-2802

20 Ragsdale Drive, Suite 100, Monterey

Monday through Friday, 7:30 a.m.–4 p.m.

Locate a healthcare provider

- **Monterey Bay Independent Physician Association (MBIPA)** — mbipa.org
- **Anthem Blue Cross provider within the state of California** — anthem.com/find-care
- **Outside California** — providerlocator.firsthealth.com/home/index

Coverage questions

- **Coastal TPA** — (831) 754-3800 | secure.healthx.com/ctpaprovider.aspx
Questions about whether a medical expense is covered, what was or wasn't covered on a recent claim, out-of-pocket costs, or assistance with finding an in-network provider
- **Aspire Health Plan** — (831) 657-0700 | www.aspirehealthplan.org
Questions about preauthorization requirements, medical or pharmacy appeals, or assistance with general plan questions
- **VSP**— vsp.com
Questions about your routine vision services, including eye exams, eyeglasses, and contact lenses. Find a provider at vsp.com/eye-doctor.
- **MedImpact** — (844) 826-3448 | medimpact.com/members
Questions about prescriptions, including whether a medication is covered, out-of-pocket costs, and mail order
- **Humana** — (800) 233-4013 | humana.com/dental-insurance
Questions about dental providers, routine visits, out-of-pocket costs, or assistance with general plan questions. Find a dentist at finder.humana.com

Voluntary benefits

- **Benepass** — <https://getbenepass.com/>
- **Aon formerly know as Farmington Voluntary Benefits** — (800) 621-0067 | benefitsgo.com/montage
There are variety of programs available to meet your needs and those of your family
- **Unum** — (800) 227-4165 | unuminfo.com/chomp
- **Wonderschool** — (888) 231-5603 | montagehealth.org@wonderschool.com