

A Program of Benefits for You and Your Family

We know how important a program of employee benefits is to our employees and we devote considerable ongoing thought and resources to maintaining the quality of our benefits program. Our benefits are evaluated every year to maintain quality and price competitiveness. This document is to serve as a summary of LifeSouth's benefits. Refer to the Employee Handbook, the Blue Cross Blue Shield Guide, the LifeSouth Benefits Guide and Summary Plan Documents for complete information regarding eligibility and other important plan details.

Health Insurance

Through Blue Cross Blue Shield (medical) and CVS Caremark (pharmacy) LifeSouth offers a consumer-directed, high-deductible health insurance plan featuring a health savings account to help manage and pay for qualifying medical costs.

With a high-deductible plan, employees must reach an annual out-of-pocket amount before LifeSouth shares in any covered costs. After the deductible and co-insurance maximums are reached in a plan year, LifeSouth pays 100% of covered costs for the remainder of the plan year. Premiums are deducted pre-tax through payroll 26 times a year.

Cost and Deductibles	Cost to Employee Per Pay Period	Deductible Per Year
Employee Only	\$41	\$1,800
Employee + Child(ren)	\$89	\$2,600
Employee + Spouse	\$254	\$4,000
Employee + Family	\$295	\$4,000

*There is a \$35 tobacco surcharge per pay period for nicotine users.

Preventive care (as defined by BCBS) is covered at 100% if you go to an in-network provider (no deductible or coinsurance applies).

	30-Day Supply		Mail Order (90 Day Supply)	
Non-Preventive Medication (copays apply after deductible is met)	Generic:	\$15	Generic:	\$30
	Brand:	\$45	Brand:	\$90
	Non-preferred:	\$85	Non-preferred:	\$175
Preventive Medication (deductible is waived)	Generic:	\$5	Generic:	\$10
	Brand:	\$15	Brand:	\$30
	Non-preferred:	\$55	Non-preferred:	\$115

Teladoc

Members will also have access to Teladoc, a telehealth company that provides 24/7 access to board-certified physicians over the phone, video or mobile app to help diagnose common ailments (\$45), treat certain dermatological issues (\$75), and schedule sessions for behavioral health (\$80-\$160). This service is included in the medical premium cost. Fees can be paid using HSA funds.

Health Savings Account (HSA)

If you participate in LifeSouth's health insurance program, you may be eligible to enroll in a Health Savings Account (HSA). Contributions can be made into your HSA through payroll deductions to help with qualifying, out-of-pocket health costs:

- LifeSouth will match employee contributions dollar-for-dollar, up to \$30 per pay period (\$780 per plan year).
- Earn up to \$500 per year in additional contributions by meeting outcome based goals and through participation in wellness activities.

Dental and Vision

LifeSouth offers a dental and vision plan through MetLife.

Basic Life and AD&D Insurance

LifeSouth provides basic life and AD&D insurance to all full-time employees.

Supplemental Insurance

In addition to the basic life and AD&D insurance provided, you may choose to elect the following supplemental insurance coverages:

- Supplemental group life coverage for yourself, your spouse and your children
- Group voluntary cancer insurance
- Group voluntary accident insurance

Disability Insurance

- Short Term Disability (STD) Insurance is paid entirely by LifeSouth and is effective on the first day of the month following one year of employment.
- Long Term Disability (LTD) insurance is also available.

Paid Time Off (PTO)

LifeSouth offers a paid time off (PTO) system to all full-time employees. PTO hours can be accrued every pay period and can be used for vacation, personal time, illness, bereavement or time off to care for dependents. Employees can accrue a maximum of 200 PTO hours.

Years of Service	PTO accrued per pay period
<1	6
1	7
2	8
3	9
4+	10

LifeSouth Retirement Plan

LifeSouth offers a retirement account through VOYA. LifeSouth contributes a percentage of your annual earnings based on your years of service. Funds are subject to a vesting schedule. Employees are enrolled automatically once they meet eligibility requirements.

403(b) Retirement Plan

LifeSouth offers a 403(b) through Fidelity Investments. This voluntary savings program allows for pre-tax and after-tax (Roth) payroll deductions. There are no employee eligibility requirements to open an account so employees can open an account at any time. Employees make payroll contributions to the account. No minimum contribution is required to set up the account.