

# 2026 New Hire Benefit Highlights

## Directors and Above (Includes PCPs, Nurse Practitioners, Market/COE/Corporate Directors and Above)

**Effective Date Of Coverage:** 1<sup>st</sup> day of employment

### Medical Plan Options

	BRONZE	BRONZE PLUS	SILVER	GOLD	PLATINUM
<b>Plan Type</b>	High-Deductible Option with HSA	High-Deductible Option with HSA	PPO	PPO	PPO that Offers Limited Benefit for Out-of-Network Care
<b>Annual Deductible</b>					
<b>In-Network</b> (Individual/Family)	\$3,400 / \$6,800	\$2,500 / \$5,000	\$1,000 / \$2,000	\$800 / \$1,600	\$250 / \$500
<b>Out-of-Network</b> (Individual/Family)	\$3,400 / \$6,800	\$2,500 / \$5,000	\$2,000 / \$4,000	\$1,600 / \$3,200	\$5,000 / \$10,000
<b>Preventive Services</b>	<b>Covered at 100% with no copayment or coinsurance</b>				
<b>Prescription Drug</b>	When you enroll in medical coverage, you automatically have prescription drug coverage. Your prescription drug coverage depends on your medical coverage level and your medical insurance carrier. <b>Preventive Drugs Cost \$0.</b>				

### Dental Plan Options

	BRONZE	SILVER	GOLD	PLATINUM
<b>Annual Deductible and Plan Limits</b>				
<b>Annual Deductible</b> (Individual/Family)	\$100 / \$300	\$100 / \$300	\$50 / \$150	None
<b>Annual Maximum</b> (Individual/Family)	\$1,000 per person	\$1,500 per person	\$2,500 per person	None
<b>Orthodontia</b> <b>Lifetime Maximum<sup>1</sup></b>	Not covered	\$1,500 per child	\$2,000 per person	Varies by Insurance Carrier

### Vision Plan Options

	BRONZE	SILVER	GOLD
<b>In-Network Benefits</b>			
<b>Routine Vision Exam</b> (One per Plan Year)	Covered 100%	You pay \$10	Covered 100%
<b>Frames</b> (One per Plan Year)	Discount may apply	\$150 allowance to be used for frames or elective contact lenses, but not both.	\$200 allowance to be used for frames or elective contact lenses, but not both.

## BenX

BenX creates a dynamic health coverage market for ChenMed team members. BenX offers a menu of standardized plans with multiple insurance carriers that compete at the consumer level. This innovative structure provides team members with a broad choice of health coverage options.

Decision-support tools are available to help team members make confident decisions to protect those they care about the most.

## Time Off

ChenMed offers a competitive time off program including paid time off (PTO), holidays, floating holidays, and a sick bank. The PTO accrual is as follows:

TEAM MEMBER GROUP	ACCRUAL MAXIMUMS AND MONTHLY ACCRUALS BY YEARS OF SERVICE (SHOWN IN HOURS)		
	Less than 2 years	2-4 years	5+ years
Physicians-Full-Time Accrual Maximum: 168	Monthly accrual: 12.8 128 annually		Monthly accrual: 16 160 annually
Chiefs, Executives, Managing Directors and Directors still tracking time Accrual Maximum: 240	Monthly accrual: 16 160 annually		

### Company-Paid Benefits include:

**Basic Life and Accidental Death & Dismemberment (AD&D)** ChenMed provides regular full-time team members with Basic Life and AD&D Insurance in the amount of 3x their salary up to \$1,000,000.

**Base Short-Term Disability (STD) Benefits** For eligible active full-time team members working a minimum of 30 hours per week. STD coverage provides a portion of your income to you when you are unable to work due to an illness, maternity, or injury. The base STD benefit is 50% of your weekly earnings to a maximum of \$1,000 per week. Benefits begin the 8<sup>th</sup> day after injury or sickness, and pay up to a maximum of 13 weeks.

**Long-Term Disability (LTD) Benefits** LTD coverage of 60% up to \$20,000, 24 months own occupation. Minimum benefit is the greater of \$100 or 10% benefit. Coverage will continue until age 65, reduced by other disability income you receive.

**Chen Perks** Provides PCPs with an opportunity to reallocate some of their CME dollars. Open enrollment is offered in the Fall of each year for the following year.

**Perks at Work** Offers discounts on the things you buy, like movie tickets, laptops, hotel stays, and much more. You can access free live or on-demand virtual classes, earn cash-back rewards, and invite family members and friends to enjoy the perks, too.

### Voluntary Benefits include:

**Buy-Up STD Plan** Team members may elect to purchase an optional buy-up plan providing a combined benefit of up to 60% of your weekly eligible Earnings to a maximum of \$2,500 combined eligible Earnings per week.

**Supplemental Life and Accidental Death & Dismemberment (AD&D)** You may purchase additional Life and AD&D Insurance for yourself. In addition to the Basic Life benefit, team members may elect amounts in \$10,000 increments, up to the lesser of 8x their Annual Salary or \$1,000,000, with a Guaranteed Issue amount of up to \$500,000. If you elect Optional Life, you may also buy coverage for your spouse and children. (Note: For coverage above the Guaranteed Issue limits, an Evidence of Insurability form must be completed and approved by the carrier.)

**Accident Plan** Helps offset the out-of-pocket expenses that can occur after a covered accident or injury by paying a direct benefit to you.

**Critical Illness Plan** Protects your finances by paying a lump sum benefit to you if you are diagnosed with a covered illness that meets the plan criteria.

**Hospital Indemnity Plan** Pays a daily benefit if you have a covered stay in a hospital, critical care unit, or rehab facility to help cover any expenses while you are in the hospital.

**Health Savings Account (HSA)** Team members enrolled in the Bronze or Bronze Plus medical plan are eligible to open an HSA, a tax-deferred savings account in which team members can contribute, up to IRS limits. Use HSA funds to pay for eligible health care related expenses. For 2026, the annual combined contribution limit is \$4,400 for individual coverage and \$8,750 for family coverage. You can make an additional \$1,000 in "catch up" contributions if you are age 55 or older.

**Legal Plan** A family protection plan that provides you with access to a network of attorneys who can help with your legal needs.

### Flexible Spending Accounts:

- Health Care Flexible Spending Account (FSA): Contribute up to \$3,300 in 2026 to pay for eligible health care expenses.
- Limited Purpose Flexible Spending Account (FSA): Eligible if you are enrolled in an HSA. Contribute up to \$3,300 in 2026 to pay for eligible dental and vision expenses.
- Dependent Care Flexible Spending Account (DCFSA): Contribute up to \$5,000 in 2026 (\$2,500 if married filing separate returns) to pay for eligible day care and elder care expenses.

**ChenMed, LLC 401(k) Plan** Participation eligibility begins first day of the month after 60 days at ChenMed (must be at least age 18) with automatic enrollment of 6% pre-tax rate. You may waive automatic enrollment or defer to another percentage. With your deferrals, you are eligible for a 100% contribution match up to 4% and 50% match (in excess of 4%) up to 6% of pay for the plan year. The match is subject to a 2-year vesting. For 2025, you may defer up to \$23,500 annually, an additional \$7,500 when you are over the age of 50 and employees aged 60 to 63 an additional \$11,250.

**Non-Qualified Deferred Compensation Plan** Allows participants to contribute additional salary deferrals toward their retirement.

### Discount Programs

- Day Care discount program through Bright Horizons.
- ChenMed offers additional discount programs through TicketsatWork.
- For a full listing of discounts for eligible team members, see the Total Rewards page on SharePoint.

**Please Note: This is a summary of the benefits offered by ChenMed. For a complete listing of benefit offering, please review the 2025 Benefits Guide.**

All other benefit information can be requested at [askhr@chenmed.com](mailto:askhr@chenmed.com).