Salem Health
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Salem Health Hospitals & Clinics – Physician Benefits

Starting on the first of the month, following your start date, Salem Health offers a wide range of benefits to support your family inside and outside of work.

*The following applies to staff working 20 hours or more per week and the below benefits are effective from January 1, 2026 – December 31, 2026.

*The intent of the benefit information noted on this page is to provide a brief summary of benefits offered and does not reflect all plan information.

Health and welfare benefits
Financial advantages
Wellness
Family support
Professional growth and development

Health and welfare benefits

Medical

You have a choice of two health plan options to cover yourself and your dependents, the Prime - high deductible plan and Choice - medical home plan. Each option provides comprehensive medical benefits, coverage for prescription drugs and free in-network preventive care. An in-network provider means a provider who is employed by Salem Health, West Valley Hospital or participating in Moda Health's Connexus network.

Prime - High Deductible Plan	Choice – Medical Home Plan
Network: Connexus **Administrator:** Moda Health **Coinsurance:** 20% **Deductible:** • $1,700/Employee Only (Tier 1) • $3,400/Family (Tier 1) • $1,700/ Employee Only (Tier 2) • $3,400/Family (Tier 2) Option to be paired with an employer funded Health Savings Account (HSA)*. You can also contribute to the HSA to save for health care expenses and lower your taxable income. Depending on who you cover, Salem contributes the following amount toward your HSA. • Up to $850/Employee only • Up to $1,700/ Family *Prorated employer contribution applies for all HSA enrollment 02/01/26 – 12/01/26 **Out-of-Pocket Maximum:** • $3,400/Employee only (Tier 1) • $6,000/ Family (Tier 1) • $3,400/ Employee Only (Tier 2) • $8,000/Family (Tier 2) **Prescription Drug:** After you have met your deductible: • you pay 30% tier 1 (Generic and Preferred brands) • you pay 40% tier 2 (Generic and Preferred brands)	**Network:** Connexus **Administrator:** Moda Health **Coinsurance:** 10/20% **Deductible:** • No deductible for Tier 1 • $750/Employee Only (Tier 2) • $1,500/Family (Tier 2) Option to be paired with a Flexible Spending account (FSA), which allows you to use pre-tax dollars to pay for health care expenses. You can make pre-tax contributions of up to $3,300 per year. **Out-of-Pocket Maximum:** • $2,500/Employee Only (Tier 1) • $5,000/Family (Tier 1) • $3,500/ Employee Only (Tier 2) • $7,000/Family (Tier 2) **Prescription Drug:** • Value – Tier 1 – Tier 3: $2 Copay, up to a 30 day supply • Generic – Tier 1: covered at 70%; Tier 2: covered at 60%; Tier 3: covered at 50% • Preferred – Same as Generic • Non-preferred – Tier 1-Tier 3: covered at 50% • Preferred Specialty – Tier 1: covered at 70%; Tier 2 & 3: not covered

Health and welfare benefits

Prime - High Deductible Plan

2026 Premiums*

Prime - HDP	Full Time	Part Time
Employee Only	$20.00	$32.00
Employee + Spouse/ Domestic Partner	$78.00	$121.00
Employee + Child(ren)	$70.00	$109.00
Employee + Family	$125.00	$181.00

Choice – Medical Home Plan

2026 Premiums*

Prime - HDP	Full Time	Part Time
Employee Only	$47.50	$78.00
Employee + Spouse/ Domestic Partner	$141.50	$221.00
Employee + Child(ren)	$111.00	$174.00
Employee + Family	$233.50	$339.00

* Your medical, dental and vision premiums are deducted from the first two paychecks each month. 401(k) deductions are taken out of each paycheck.

Health and welfare benefits

Dental

You have the choice of a Dental only plan OR a Dental + Orthodontia plan to fit you and your family's needs. Preventative services (cleanings and regular exams) are covered 100% and the deductible does not apply.

Dental Only Plan

Network: Delta Dental Premier Network

Administrator: Delta Dental

Annual Deductible: $25 individual / $75 family

Basic Services: 80% after deductible

Major Services: 50% after deductible

2026 Premiums*

	Full Time	Part Time
Employee Only	$9.00	$15.00
Employee + Spouse/ Domestic Partner	$19.50	$24.00
Employee + Child(ren)	$22.50	$37.50
Employee + Family	$39.00	$65.00

Dental + Orthodontia Plan

Network: Delta Dental Premier Network

Administrator: Delta Dental

Annual Deductible: $25 individual / $75 family

Basic Services: 80% after deductible

Major Services: 50% after deductible

Orthodontia: 50% to lifetime maximum of $1,500 per person

2026 Premiums*

	Full Time	Part Time
Employee Only	$11.50	$19.00
Employee + Spouse/ Domestic Partner	$27.00	$45.00
Employee + Child(ren)	$31.00	$51.50
Employee + Family	$53.50	$89.00

* Your medical, dental and vision premiums are deducted from the first two paychecks each month. 401(k) deductions are taken out of each paycheck.

Health and welfare benefits

Vision

Employees have two vision plans to choose from, Vision Basic or Vision Premium. You can choose to get covered for the essentials with the Vision Basic Plan or upgrade to the new enhanced Vision Premium Plan with annual benefits, increased allowances for frame and contact lenses, and VSP LightCare.

Basic

Network: VSP Choice Network

Administrator: VSP

Copays

- Exams: $20 copay for in–network providers.
- Prescription lenses (single vision, bifocals, trifocals) $20 copay in-network.
- Standard progressive lenses - $0; Premium and custom available at a discounted rate.
- Contacts: Fit & Follow-up – up to $60 copay and contacts plan pays up to $170/calendar year for in – network

2026 Premiums*

	Full Time	Part Time
Employee Only	$3.26	$3.26
Employee + Spouse/ Domestic Partner	$5.97	$5.97
Employee + Child(ren)	$6.64	$6.64
Employee + Family	$9.08	$9.08

Premium

Network: VSP Choice Network

Administrator: VSP

Copays

- Exams: $10 copay for in–network providers.
- Prescription lenses (single vision, bifocals, trifocals) $20 copay in-network.
- Standard progressive lenses - $0; Premium and custom available at a discounted rate.
- Contacts: Fit & Follow-up – up to $60 copay and contacts plan pays up to $250/calendar year for in – network

2026 Premiums*

	Full Time	Part Time
Employee Only	$11.42	$11.42
Employee + Spouse/ Domestic Partner	$20.93	$20.93
Employee + Child(ren)	$23.25	$23.25
Employee + Family	$32.57	$32.57

* Your medical, dental and vision premiums are deducted from the first two paychecks each month. 401(k) deductions are taken out of each paycheck.

Financial advantages

Life and Accidental Death and Dismemberment Insurance

- Salem Health provides Basic Life Insurance and Accidental Death and Dismemberment, fully paid by the hospital equal to 3x your base annual salary, up to a maximum of $1,500,000.
- Salem Health offers additional Voluntary Life Insurance, for yourself, spouse, and/or children. This is an employee paid benefit. As a newly benefit eligible employee you can elect up to the guaranteed issue amounts without having to complete evidence of insurability (EOI). The maximum coverage amount is $600,000, and the spouse can have equal to or less than the employee coverage amount.
- Secure Travel Benefit offering pre-trip planning, assistance while traveling and emergency medical transportation benefits when traveling 100 miles or more from home.

Disability (Short Term and Long Term)

- Salem Health offers employer paid Short Term Disability of 100% of weekly covered wages for up to 12 weeks.
- Salem Health offers employer paid Long Term Disability and it pays 60% of your monthly covered earnings. Maximum benefit per month is $15,000 up to $400,000 max.
- Salem Health offers Supplemental Individual Disability Insurance Plan (IDI) paying 60% monthly insurable income less LTD up to a maximum of $12,500 per month. (Must meet eligibility requirements)

Salem Health Retirement Savings Plans

401(k) Plan

Shared Cost

EMPLOYEE CONTRIBUTIONS

- Eligible upon entry into a benefits-eligible status
- Employee may contribute up to 70% of their income to IRS maximums
- Employees working more than 8 hours a week (PN status and above) will be auto enrolled at 5%, approx 35 days after DOH.

MATCHING CONTRIBUTIONS

- After completing one year of service, and you are deferring at least 1% into your 401(k), you will begin receiving an Employer Match Contribution on the pay period following your anniversary.
- Match contributions are 100% vested.

If you contribute	Salem Health will contribute
1%	1%
2%	2%
3%	3%
4%	4%

Financial advantages

Salem Health Retirement Savings Plans

<table>
<tr>
<td>401(k) Plan</td>
<td>Shared Cost</td>
<td>
<u>EXPERIENCE CONTRIBUTIONS</u>

After completing one year of service in a benefits eligible position you become eligible for an experience contribution when you are deferring at least 1% into your 401(k).
Experience Contributions are 20% vested per year for 5 years.

<table>
<tr><th>Years of service</th><th>Salem Health will contribute</th></tr>
<tr><td>1- 4 years</td><td>1.5%</td></tr>
<tr><td>5- 9 years</td><td>2.5%</td></tr>
<tr><td>10-14 years</td><td>3.5%</td></tr>
<tr><td>15 or more</td><td>4.5%</td></tr>
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<tr>
<td>457(b) Plan</td>
<td>Employee Paid</td>
<td>

Deferred Compensation Plan for Executives and Physicians to offer additional retirement savings opportunity, through pre-tax contributions.

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<tr>
<td>457(f) Plan*</td>
<td>Employer Paid</td>
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Deferred Compensation Plan for Physicians funded with 4% of annual salary.
Vesting on a rolling 5-year cliff schedule (each year’s contribution vests separately in December, of the 4th year after contribution).

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*Final 457f eligibility status will be determined during the year-end audit and payment process.

Wellness

Hospital paid time off

Paid time off	• Refer to contract
Oregon Paid Leave	• Refer to contract

Mental health

- A set number of free counseling sessions each year either face to face, or over the phone for any Salem Health employee or household member, through Modern Health.
- Meru Health through Moda offers 12-week therapy programs right from your mobile device designed to improve your long-term mental health by treating anxiety, depression, and job burnout. The initial evaluation call is subject to member cost-share. After the initial evaluation call, this program is available at zero cost to members.

Voluntary Supplemental Health Benefits through Chubb

- **Accident Insurance:** Stay financially protected when accidents happen. Whether it's a sports injury, slip and fall, or broken bone, this coverage pays cash benefits for ER visits, fractures, x-rays, surgeries, and more. Chubb has customized this plan to pay an increased benefit if you are admitted to the Salem Health hospital or visit a Salem Health emergency room.
- **Critical Illness Insurance:** Lump-sum protection for major health events. This benefit pays a tax-free lump sum directly to you if you're diagnosed with a serious condition like cancer, heart attack, or stroke. The funds can be used however you choose—medical bills, transportation, lost wages, or living expenses.
- **Hospital Indemnity Insurance:** Protect your finances from hospital-related costs. Even with health insurance, hospital stays can bring unexpected out-of-pocket expenses like deductibles, copays, and non-covered services. This plan pays cash benefits directly to you when you are admitted to the hospital, visit the ER, or have outpatient surgery.

Family support

Dependent day care FSA

- You can enroll in the Dependent Care Flexible Spending Account to pay for eligible child and elder care expenses on a pre-tax basis. If elected, Salem Health will provide a per pay period employer contribution up to an annual max of $2,500. Combined employer and employee contribution annual max of $5,000 applies

Family support

- Salem Health provides you with access to Childcare and Elder assistance, through Modern Health.
- Salem Health provides you access to bereavement support through Modern Health.
- New parents and foster parents may receive an $80 Babylist voucher to purchase a variety of eligible items for the new member of the family.
- If you are adopting a child, you may be eligible for financial support under our adoption assistance program.
- When you have a sick child, you can access Salem Health's onsite care services so you can be sure they are receiving quality care while you are at work.

Pet Insurance

- Group rates for Salem Health employees through Healthy Paws Pet Insurance Plan. Pets are part of the family, and insuring your pet can provide peace of mind in case the unexpected happens.

Legal services

- Salem Health provides you access to legal consultation and resources through Modern Health.

Professional growth and development

Education reimbursement programs

- Salem Health supports your educational goals by offering financial assistance for certain educational programs.
- For approved roles, a bonus may be granted for certifications and professional achievements supporting relevant clinical excellence.
- Continuing Medical Education reimbursement for providers.

Employee perks

- Exclusive discounts and exciting perks from a wide range of top local restaurants and businesses.
- Discount available at Salem Health pharmacy for over the counter items.
- Discount at Creekside Dining when using badge pay.

Important note

This page is a summary of benefits only. It is not a legally binding document. If there is a discrepancy between this information and the plan or policy documents, the plan or policy documents will govern in all cases. Participation in Salem Health benefits does not signify a contract of employment. Salem Health reserves the right to modify or terminate any portion of the Salem Health benefits program and/or any of its policies at any time with or without notice. If you are not part of the group that this document applies and, as a result, have received this document in error, please contact your recruiter or human resources to receive the documents applicable to you