COMPREHENSIVE BENEFITS PACKAGE

The Behavioral Wellness Center at Girard is dedicated to employees inspiring hope and transforming lives. Recognizing that happy employees make happy clients, the Be Well Center provides the following competitive benefits package to treat the mind, body and overall well-being of its employees and their family members.

HEALTH BENEFITS

MEDICAL: Independence Blue Cross-Keystone Health Plan East HMO

Your Primary Care Physician manages your overall medical care and with a referral, may send you to a Specialist for additional treatment as needed. Coverage is for in-network providers only and includes:

<table>
<tr><td>PCP-$20</td><td>Specialist-$40</td><td>Urgent Care-$50</td><td>Emergency Room Care-$200</td></tr>
<tr><td colspan="2">Outpatient Procedures-$250</td><td colspan="2">Inpatient Admission-$500</td></tr>
<tr><td colspan="4">Annual physical and preventive care services covered at 100%</td></tr>
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Under the guidelines of the Affordable Care Act, the health coverage offered is affordable and essential.

Other benefits and incentives include ART (Assisted Reproductive Technology) benefits up to $10,000 to help covered members conceive, telemedicine visits, gym membership reimbursement, smoking cessation assistance and nutrition counseling, and other wellness incentives.

PRESCRIPTION: RxBenefits/Express Scripts

Through the managed costs of RxBenefits, Express Scripts provides coverage for generic, preferred, non-preferred, and specialty prescription drugs. Out of pocket cost for the member is 25% of the price of the medication or $5 (whichever is greater). Discounted rates for mail order maintenance medication include a one month copay for a 90 day/3 month supply.

DENTAL: United Concordia-Flex PPO (Advantage Network)

Under a generous annual maximum limit of $2,500 per person, United Concordia provides coverage for basic, diagnostic and preventive services at 100%, and other major services at 50%. A dental buy-up option with a richer benefit up to 70% including adult orthodontia, is available at a minimal contribution rate; under $10 to cover all eligible family members. Reimbursement for non-network providers is also available.

VISION: Davis Vision

Under Keystone Health Plan East, Davis Vision offers benefits for discounted corrective eyewear from participating providers. Coverage for an annual eye exam and up to $100 for hardware such as biennial lenses, frames and contacts is also available. Benefits are maximized when used for select frames or in conjunction with provider promotions.

WELFARE BENEFITS

LIFE INSURANCE: Unum Provident Insurance Company

Employer paid term life insurance and accidental death and dismemberment insurance is provided for all eligible employees, based on job title, status and union association. Employees may opt to enroll in supplemental insurance to increase their benefit, or to obtain spousal and/or dependent coverage. Amounts that exceed the guaranteed issue coverage may be subject to evidence of insurability. Premium payment for supplemental insurance coverage is deducted from the employee's paycheck biweekly. (Employee is required to provide primary and contingent beneficiaries.)

SHORT TERM DISABILITY: Unum Provident Insurance Company

Company paid short term disability benefits are provided through Unum to all eligible employees depending on job title, status and union association. There is no contribution required from the employee and benefits are available after one year of employment.

EMPLOYEE ASSISTANCE PROGRAM (EAP): FirstCall

Recognizing the challenges of balancing work with the circumstances of everyday life, FirstCall Employee Assistance Program is available to all employees. Obtain support with counseling, legal and financial services, self-help assessments and webinars and community resources. This company paid benefit is available to ANY member of the employee's household and qualifies them for 5 free face-to-face counseling sessions.

FINANCIAL BENEFITS

TUITION REIMBURSEMENT PROGRAM

Employees interested in continuing their education or pursuing a degree, may apply for assistance through the 1199C Training and Upgrading Fund. Please call 215-568-2220 for more information.

THE BEHAVIORAL WELLNESS CENTER AT GIRARD

LOAN FORGIVENESS: Public Service Loan Forgiveness

As a non-profit organization, The Behavioral Wellness Center is a qualifying employer under the Public Service Loan Forgiveness program (PSLF). Direct Loan borrowers who make 120 qualifying monthly payments under a qualifying repayment plan, while working full time for a qualified employer, can have the remainder of the balance of their student loan forgiven. For more information on the PSLF program, visit http://StudentAid.gov/PublicService. As a substance use disorder treatment facility, we are now an approved STAR site. Our qualified employees are eligible to participate in the STAR Loan Recovery Program.

RETIREMENT PLANNING and OUR 403b: Nationwide and BIRE Financial Services

In October 2022, we were happy to introduce our new 403b plan through Nationwide. BIRE is the administrator of the plan and offers comprehensive support for retirement, investments and education planning. They have formed a network of firms available to address complex issues like taxes, mortgages and estate planning. Through payroll deductions, employees are able to enroll in Nationwide, whole life insurance policies and 529 college savings plans.

YOU are responsible for planning for your retirement!

FLEXIBLE SPENDING ACCOUNT (FSA): The Harrison Group

The Behavioral Wellness Center offers participation in flexible spending accounts with the ability to set aside pre-tax dollars for out-of-pocket healthcare expenses, dental care, prescriptions, and eligible medical supplies. Under the FSA, you may also participate in Dependent Day Care and Mass Transit Spending Accounts. Even Parking Spending Accounts are available, although The Behavioral Wellness Center provides FREE PARKING!

VOLUNTARY BENEFITS: Aetna Medical Support Plan  Abacus Long Term Disability

Most employees are not financially stable enough to sustain a major illness like a heart attack or stroke. Aetna pays tax-free benefits directly to you if you (or a covered family member) are diagnosed with one of those serious health conditions, or a long list of other covered illnesses. There is also a cancer rider benefit available that pays upon initial diagnosis. Abacus offers long-term disability insurance for those that are ineligible for company paid coverage. Rest assured knowing you are financially stable if you are ever faced with these situations. The premium for these insurances is conveniently deducted from your paycheck and sent to the carrier. So be prepared!