



2024

EMPLOYEE BENEFITS - AT - A - GLANCE

WELCOME!

Introducing your comprehensive benefits program offered to employees of the RWJBarnabas Health System

At RWJBarnabas Health, we are committed to providing our employees with a comprehensive, valuable benefits program along with the resources you may need to best understand all of the options available to you.

We encourage you to carefully review this guide to familiarize yourself with our benefit offerings.

New employees are eligible for benefits on the first of the month following their hire date.



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MEDICAL PLAN OPTIONS

Coverage, choice, cost and convenience are factors each of us consider important when selecting a medical plan.

Horizon Medical Plans: What You Need To Know

	OMNIA	Direct Access*	HDHP
CONTRIBUTIONS	\$ (Lowest)	\$\$\$ (Highest)	\$\$
NETWORK TIERS WITHIN EACH PLAN			
Premier: This tier includes RWJBH facilities and employed physicians, such as Medical Group providers and our joint venture partners. There may be some types of providers that are unavailable in this tier.	No charge	\$\$	\$\$\$
Inner Circle: This tier includes providers affiliated with RWJBH, and providers who have admitting privileges in our facilities.	\$	\$\$\$	\$\$\$
In-Network Horizon/BlueCard: This tier includes all facilities and physicians in Horizon's Direct Access Network in NJ (including all providers in all OMNIA plan tiers). Outside of NJ, it includes providers in the national BlueCard network.	\$\$ (Tier 1) OR \$\$\$ (Tier 2)	\$\$\$	\$\$\$
Out-of-Network NOTE: The OMNIA plan has NO out-of-network coverage.	No coverage	\$\$\$\$	\$\$\$\$

NOTE: Copay will apply for Emergency Room visits.

* Employees who reside outside of the RWJBarnabas Health service area will be offered an Out of Area plan in place of Direct Access.

RWJBH DOCTORS AND FACILITIES & INNER CIRCLE DOCTORS

RWJBH Doctors and Facilities

Includes all RWJBH hospitals, employed physicians, and Medical Group providers, along with many affiliated groups and practices.

Inner Circle

Providers that work closely with our system but are not employed by RWJBarnabas Health. When accessing care from Inner Circle providers you will pay a copay or coinsurance for office visits.



MEDICAL PLAN CONTRIBUTIONS

RWJBarnabas Health pays most of the cost of your medical coverage. You share the cost through contributions that come out of your paycheck, which depend on:

1. The plan you choose - OMNIA, HDHP, Direct Access, or Out-of-Area
2. Who you are covering (spouse, eligible children) and whether or not your spouse has access to employer coverage
3. Your annual salary
4. Whether or not you use tobacco
5. Whether you earned BHealthy Wellness program points for a wellness discount

Spousal Surcharge

If you cover your spouse on an RWJBarnabas Health medical plan, you will pay a surcharge of \$100 per month if your spouse has access to their own employer-provided medical coverage.

Note: The surcharge does not apply to employees earning less than \$50,000, or spouses also employed by RWJBH.

IMPORTANT:

Contribution information will be posted on www.rwjbhbenefits.com (where you will be able to see your personal cost)

RWJBarnabas
HEALTH

BHealthy
Care



Non-Tobacco User Contributions

If you haven't used tobacco (cigarettes, vape pens, cigars, chewing tobacco, snuff, e-cigarettes, pipes or hookahs) in the last six months, you'll pay \$100 less every month for your medical contributions compared to tobacco users. This adds up to \$1,200 per year!

Need help quitting smoking?

Visit www.rwjbh.org/NicotineRecovery or call **833.795.QUIT**.

NOTE: Random nicotine testing may occur. Employees who have misstated their tobacco status may be subject to disciplinary action, up to termination.

DENTAL PLANS, VISION PLAN & FLEXIBLE SPENDING ACCOUNTS

Employees have the option of enrolling in the following plans.

Horizon Dental Option Base Plan and Buy-Up Plan

These plans use the Horizon Dental Option or PPO-networks (in NJ) and National Grid Plus (outside of NJ), although you may choose any fully licensed dentist to render necessary services.

Each time you access dental services you decide whether to use an in-network provider, which will limit your out-of-pocket expense, or use any out-of-network provider and still receive plan benefits.

Horizon Dental Choice DHMO Plan

This plan uses the Horizon Dental Choice network and all care must be provided by Horizon Dental Choice network providers. There are set copayments for services and no annual deductibles or maximums for covered benefits. You must select a primary dentist for each family member in the Horizon Dental Choice network if you enroll in this plan.

Initial primary dentists will be assigned by Horizon, however you will have the ability to select another dentist once per month.

EyeMed Vision Plan

The RWJBarnabas Health Vision plan is administered by EyeMed. EyeMed brings unparalleled expertise and passion to vision care, offering a unique approach to delivering vision wellness to members. Their network is built to meet consumer demand by giving members access to thousands of independent providers, as well as the nation's leading optical retailers such as LensCrafters, Pearle Vision, and Target.

Flexible Spending Accounts (FSAs)

RWJBarnabas Health offers flexible spending accounts for Health Care and Dependent Care expenses. FSAs allow you to set aside pre-tax dollars from each pay to reimburse yourself for eligible expenses.



RESOURCES FOR YOUR HEALTH & WELLBEING



The health of our employees and your families is important to us. We have assembled a variety of personalized resources to support your health and wellness.



Take Care of Your Mental Health AbleTo & EAP

- **AbleTo:** 8 weeks of therapy via phone
- **Employee Assistance Program (EAP):** Free counseling for you and your family



Get Maternity Support BHealthy Mom Program

- Mobile app with health tips and trackers
- Resources for moms-to-be, new parents and those planning for pregnancy



Take Care of Your Family Bright Horizons

Whether school's closed or a regular caregiver is unavailable, rely on Bright Horizons Back-Up Care.



Find an RWJBarnabas Health Provider

BHealthy Care Navigation

- Save money by using RWJBH Premier doctors and facilities
- Receive high quality care when seeking care within the RWJBH system



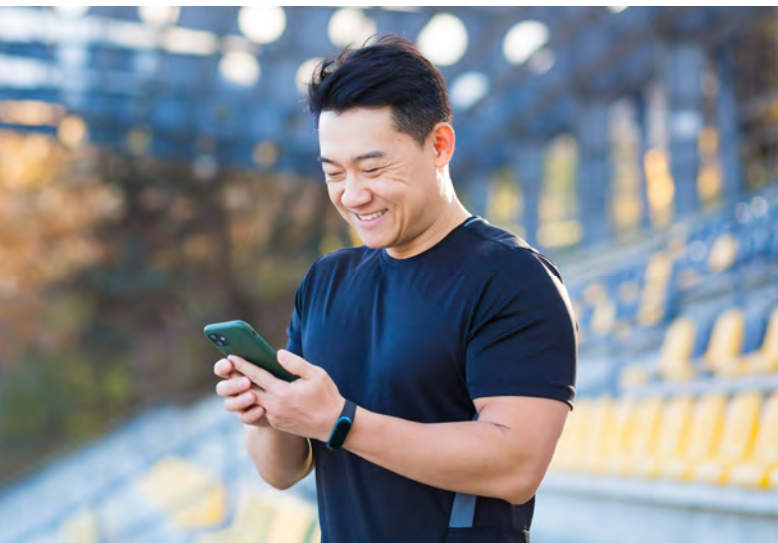
Take Care of Your Fitness HorizonbFit

Receive a \$20 reward for every month in which you make at least 12 visits to any of the 4,000 participating facilities across the United States or walk at least 10,000 steps for at least 12 days.



Take Care of Your Health and Wellbeing RWJBarnabas Health Fitness & Wellness Centers

Employees of RWJBarnabas Health are entitled to a discounted membership rate (some restrictions apply) at select fitness and wellness centers.



LIFE, AD&D, DISABILITY AND RETIREMENT

Basic Life & AD&D

Upon meeting eligibility requirements, RWJBarnabas Health provides eligible employees with a Basic Life insurance benefit. This coverage is provided by MetLife.

More details regarding your coverage amount are provided on the benefit enrollment portal.

Voluntary Life Insurance

Eligible employees are offered the opportunity to buy additional amounts life insurance coverage for you, your spouse and eligible dependent children. Additional information on coverage amounts and cost is available on the benefit enrollment portal. This coverage is provided by MetLife.

Long-Term Disability Coverage

RWJBarnabas Health provides eligible employees with long-term disability coverage. This coverage is provided by MetLife.

Retirement Plan

It's never too early to plan for retirement. RWJBarnabas Health offers eligible employees a retirement plan to help them achieve their retirement goals. The Retirement Plan offers a range of investment options and the ability to lower your taxable income using pre-tax employee contributions.

Retirement plan information will be mailed to your home address from our record keeper, Fidelity. Employees can also refer to the Retirement page on The Bridge, RWJBarnabas Health's intranet, for help with planning for retirement and to access additional financial wellness tools.





ABOUT THIS BENEFITS SUMMARY

This Benefits Summary describes the highlights of the RWJBarnabas Health Benefits Program in non-technical language. Your specific rights to benefits under this program are governed solely, and in every respect, by the official documents and not the information contained within this Benefits Summary. If there is any discrepancy between the descriptions of the program elements in this Benefits Summary and the official plan documents, the language of the official plan documents shall prevail as accurate. Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. Eligibility for any benefit plan is determined by applicable plan documents and policies. You should be aware that any and all elements of the Benefits Program may be modified in the future to meet Internal Revenue Service rules or otherwise as determined by RWJBarnabas Health.

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