



APS Healthcare offers a comprehensive benefits package that enables our associates to protect their health and financial security. APS pays the full cost of our basic benefit programs and provides the company match to our 401(k). APS pays the majority of the cost of medical and dental insurances, and provides access to additional voluntary benefit choices at your cost. APS promotes a healthy lifestyle through its wellness initiative including an incentivized health assessment and health coaching programs, wellness tips and programs to help you and your family get healthy and stay healthy.

Benefit	Bi-weekly Associate Cost	Description
<b>Medical Plans</b> <sup>1</sup>	Associate cost based on coverage level selected. Coverage levels available: <ul style="list-style-type: none"> <li>– Employee</li> <li>– Employee &amp; Spouse</li> <li>– Employee &amp; Children</li> <li>– Family</li> </ul>	APS offers the CIGNA Choice Fund plan on the mainland and the HMSA PPO & HMO plans to Hawaii associates. Our focus is on educating our employees to live healthy lifestyles and achieve long term wellness.
<b>Dental</b> <sup>1</sup>	Plan options available: <ul style="list-style-type: none"> <li>– High</li> <li>– Low</li> </ul> Coverage levels available: <ul style="list-style-type: none"> <li>– Employee</li> <li>– Family</li> </ul>	MetLife provides both a high and low option, both with preventive care paid at 100%. The high option plan includes a higher annual benefit, reimbursements and an orthodontia benefit.
<b>Vision</b> <sup>1</sup>	Associate cost based on coverage level selected. Coverage levels available: <ul style="list-style-type: none"> <li>– Employee</li> <li>– Family</li> </ul>	An annual vision exam is available with a \$10 copay, eyeglass lenses or contacts with a \$20 materials copay. An allowance for frames is available every other year.
<b>Healthcare and Dependent Care Flexible Spending Accounts</b> <sup>1</sup>	Associate elects amounts up to \$5,000/account	Flexible Spending Accounts enable you to deposit pre-tax dollars from your paycheck into healthcare and/or dependent care spending accounts. You withdraw your deposits tax-free to pay for eligible health or daycare expenses. The maximum you can contribute is \$5,000 to the healthcare account and \$5,000 to the dependent care account.
<b>Disability Plans</b> <sup>2</sup>	Company Paid	These company paid benefits, administered by Aetna, provide a 60% of base salary benefit for Short-Term disability up to \$3,000/week and Long-Term disability up to \$10,000/month.
<b>Basic Life and AD&amp;D</b> <sup>2</sup>	Company Paid	Insured through Aetna, this company-paid benefit provides life and accidental death and dismemberment insurance for you equal to 1 and a 1/2 times annual base salary to a maximum of \$250,000.



# APS Healthcare | Benefits at a Glance

This memo is intended as an overview of APS Healthcare's benefits program. If there is a conflict or inconsistency between this information and the plan, the documents constituting the plan shall control. The plan is subject to change without prior notification. APS Healthcare reserves the right to amend, modify or terminate all or any portion of the plan at any time. If the plan is changed, APS Healthcare will provide employees with updated information.

Benefit	Bi-weekly Associate Cost	Description
<b>Supplemental Life</b> <sup>2</sup>	Based on age and amount of insurance	Insured by Aetna, you can purchase additional life insurance coverage on yourself equal to three times your annual base earnings up to \$750,000 including the company paid Basic Life Insurance.
<b>Dependent Life Insurance</b> <sup>2</sup>	Based on age and amount of insurance for spouse; \$0.28 for all covered children	Insured by Aetna, you can purchase term life insurance in increments of \$5,000 for your spouse up to the lesser of 50% of your coverage amount or a maximum of \$100,000. You can purchase \$10,000 per child to age 23.
<b>Commuter Accounts</b> <sup>1</sup>	Associate elects amounts	Administered by ADP, Commuter Accounts allow you to purchase transit passes and pre-pay for parking or get reimbursed for paid parking expenses with your pre-tax dollars.
<b>401(k) Retirement Savings Plan</b> <sup>3</sup>	Associate elects deferral amount; Company Provides matching dollars	APS partners with you to save for retirement. You can contribute up to 100% of your salary, up to \$16,500 on a pre-tax basis and up to \$5,500 catch up contribution for those age 50 and over. APS matches 50% of the first 6% of your contributions which fully vests with 5 years' service. You choose from a menu of investment funds through Wells Fargo.
<b>Employee Assistance Program</b> <sup>3</sup>	Company Paid	Ceridian provides unlimited telephonic and 3-in person visits/per issue/year on a confidential basis for APS associates, their family and friends. The Lifeworks website provides an online resource for family, health, financial and legal topics
<b>Education Assistance</b> <sup>4</sup>	Company Paid	This company-paid benefit pays up to \$2,500/year toward tuition fees for employment-related Bachelors and Masters level courses and job-related continuing education training requirements.
<b>Paid Time Off, Floating Holidays &amp; Holidays</b> <sup>1</sup>	Company Paid	APS associates accrue Paid Time Off with each biweekly pay, and three Floating Holidays per year. APS observes 8 company paid holidays.

#### Footnotes:

<sup>1</sup> First of month following date of hire for full- and part-time associates regularly scheduled to work 30 or more hours per week

<sup>2</sup> First of month following 90 days for full- and part-time associates regularly scheduled to work 30 or more hours per week

<sup>3</sup> Immediate eligibility

<sup>4</sup> 6 months' employment