

Pre-employment 2026 benefits summary

We are the employer you've been searching for!



We're pleased to provide this overview of benefits available to most colleagues, excluding Physicians, Advanced Practice Clinicians, Flexi-Pool and CRNAs. These benefits are based on your current role and may change if your position changes.

Your well-being is personal, and your benefits should be too.

Whether you're planning for a new addition to your family, focusing on your mental and physical health, continuing your education, or preparing for the future, our benefits are here to support every step of your journey.

At Sentara, your total well-being matters. That's why we offer flexible, meaningful benefits designed to fit your life, wherever it's headed.



Strengthening my financial outlook.

Benefits to help you save money and secure your financial future.



Promoting my well-being and rejuvenation.

Benefits for time away from work.



Learning and growing my career.

Benefits for continuing education opportunities, reimbursement and loan repayment.



Support for me and my family.

Benefits to help you grow your family, care for your family, and care for yourself.



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Medical

Sentara offers a choice between two medical plans with a range of coverage levels and costs. This gives you the flexibility to choose what is best for your needs and budget. Key features to understand about the Equity High Deductible Health Plan (HDHP) and Standard POS plans are:

Equity HDHP

- Lowest colleague bi-weekly premium.
- Highest annual deductible and coinsurance.
- Tiered levels of network coverage.
- Eligible for the Health Savings Account (HSA) with the option of pre-tax contributions and an employer contribution.
- Telehealth options available.

Standard POS

- Highest colleague bi-weekly premium.
- Lowest annual deductible, copayments and co-insurance.
- Tiered levels of network coverage.
- Eligible to participate in the Health Care Flexible Spending Account.
- Telehealth options available.

Flexi-pool Colleagues

- Flexi-pool colleagues that meet the ACA 30 hour rule will be offered enrollment in the Equity HDHP only with no option for an HSA.

*All the plans include prescription drug and basic vision coverage (AvMed does not include vision coverage).

Dental

Sentara offers Full-time and Part-time colleagues a choice of three dental plans with a range of coverage levels and costs:

Cigna Dental Care Plan

This Dental Health Maintenance Organization (DHMO) plan requires the use of in-network providers.

** Not available to Workforce Solutions colleagues and in areas with no DHMO providers.

Cigna DPPO Advantage

This PPO offers both in-network and out-of-network coverage.

Total Cigna DPPO

You can see any dentist, but you'll save more by using a provider in the Total Cigna DPPO network. Out-of-network care costs more and is covered at a lower level.

Vision

Sentara offers Full-time and Part-time colleagues two supplemental vision plans through VSP:

VSP Basic

This plan provides an annual eye exam with no copayment, with extra savings on glasses, contacts, and laser vision correction.

VSP Premier

This plan provides an annual eye exam with a \$10 copayment and a \$180 allowance for glasses or contacts.



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Life Insurance

All Full-time and Part-time colleagues are automatically covered with term life insurance, effective the 1st of the month following one month of employment, equal to one (1) times your base annual salary (not including overtime pay or bonuses) rounded to the next \$1,000. This coverage is a core benefit provided at no cost to you and cannot be declined. Sentara offers buy-up options for the term life insurance up to five (5) times your salary.

Sentara offers Full-time and Part-time colleagues the option to purchase:

Spouse Life Insurance

Spouse life insurance is available from \$10,000 to \$250,000 with special enrollment and buy-up rules applying.

Child Life Insurance

Child life insurance is available in increments of \$1,000 with a minimum of \$1,000 and a maximum of \$10,000. As a colleague, you may cover your unmarried child(ren), including stepchild(ren) until the end of the plan year in which they turn age twenty-six (26).

Accidental Death and Dismemberment

Accidental Death and Dismemberment (AD&D) insurance is designed to provide you with supplemental income if you are seriously injured as the result of an accident or provide your family with financial protection if you die as the result of an accident. If a covered family member dies as the result of an accident or suffers dismemberment, then the coverage amount is paid to you.

Eligible Full-time and Part-time colleagues are automatically covered, effective the 1st day of the month following one month of employment, with AD&D insurance equal to one (1) times your base annual salary at no cost. You may purchase additional coverage for you and your family members. You are covered at the amount that you choose from \$25,000 to \$500,000.



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Voluntary Benefits

Sentara offers Full-time and Part-time colleagues the option to purchase the following voluntary benefits:

Unum Whole Life Insurance

Coverage is available on you, your spouse, your children, and grandchildren. It is a permanent and portable policy.

Accident Insurance

Accidents can happen to anyone, at any time. Compass Accident Insurance can help you pay for the out-of-pocket costs you may experience after an accident.

Critical Illness

Being diagnosed with a critical illness can be devastating, both personally and financially. Breathe easier knowing Compass Critical Illness Insurance can help you pay your out-of-pocket expenses and allow you to focus on your health.

Legal Resources

Access to comprehensive legal coverage, services, and expertise, along with unlimited in-person or telephone advice and consultation for fully covered services.

Legal Resources' Identity Theft Protection Plans provide you and your family with peace of mind so you can focus on what matters most. There are three different plans to choose from: Basic, Gold, and Platinum.

Adoption, Fertility, and Surrogacy/Gestational Carrier Reimbursement

Adding to your family is a major milestone, and we are proud to be part of it. Sentara offers Full-time and Part-time colleagues Adoption, Fertility, and Surrogacy reimbursement benefits.

Adoption benefits include assistance for Domestic, International, and Foster care.

- The total lifetime maximum benefit under the Plan is \$10,000 for Full-time colleagues and \$5,000 for Part-time colleagues.

Fertility benefits range from surgical fertility procedures, medication to IVF and intrauterine insemination, egg freezing and more.

Surrogacy/Gestational Carrier benefits include the procurement of donor eggs or embryos, and other expenses related to surrogacy and gestational carriers.

- The total lifetime maximum benefit under the Fertility and Surrogacy Plans combined is \$10,000 for Full-time colleagues and \$5,000 for Part-time colleagues.



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Parental and Family Caregiver Leave

Parental Leave

To support the well-being of you and your family, Sentara provides Full-time and Part-time colleagues four (4) weeks of Paid Parental Leave at your full base pay. This benefit offers you time away from work to bond with a new child through birth, adoption or foster care placement.

- You are eligible for the Parental Leave benefit if you have been employed at Sentara for the previous twelve (12) consecutive months, meet the requirements of the federal Family Medical Leave Act (FMLA), and are benefit-eligible at the time of the qualifying parental leave event.

You have up to six (6) months from the date of the event (birth, adoption, or placement) to use the Paid Parental Leave benefit. The benefit period must end six (6) months from the date of the event. The benefit may be used only once in a twelve (12) month period.

Family Caregiver Leave

Sentara cares about the well-being of our colleagues and recognizes that there are a variety of reasons why we may need time away from work to care for our family members. To assist and support the balance of work and family needs, Sentara offers colleagues two (2) weeks of job protected leave to care for a family member experiencing a serious health condition and who is not covered by the Family and Medical Leave Act.

- This leave can be taken consecutively or intermittently.
- You are able to use your available Paid Time Off (PTO) and Sick time for your leave or take the time unpaid.

Emergency Back-up Care

Sentara has partnered with an emergency back-up care company to help in times of need. We are providing this benefit to create peace of mind by taking the stress out of finding alternate care when regular daycare, sitters, elder care, or pet sitting plans fall through.

This program will provide access to high-quality back-up care, at a flat rate for in-home or center care, up to ten (10) instances per colleague per calendar year.

This benefit also provides access to virtual tutoring, camps, and pet care through a simple back-up care exchange.



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Time Off (Vacation/Sick)

Our **Paid Time Off (PTO) plan** is designed to support your well-being and help you maintain a healthy work-life balance. PTO covers holidays, vacations, and personal days, and is accrued each pay period based on your Years of Service. You may also choose to cash out PTO up to four times per year at your regular rate of pay.

Sentara currently observes the following six holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

In addition to the observed holidays, Sentara offers a **Floating Holiday**, a paid day off you can use for any personally meaningful reason, such as a cultural observance, volunteering, or simply taking time for yourself. This day is not deducted from your PTO bank, is paid at your regular hourly rate, and is flexible, not tied to a specific calendar date.

Sentara's **Sick Leave Plan** is here to support your health and the well-being of your immediate family. Sick Leave is accrued each pay period and can be used for your own illness or to care for a family member.

Time off accrues for PTO and Sick each pay period. Eligible colleagues have immediate access to use PTO, Sick and the Floating Holiday. The charts below detail how your PTO and Sick benefits are accrued.

Years Of Service	Total Days Based on Accrual Rate		Total Annual Days by Category		
	Accrual Rate Per Hour	Total Annual Accrued Days	Holiday	Vacation	Personal
0-4	0.088500	23 Days	6 Days	15 Days (3 weeks)	2 Days
5-9	0.107750	28 Days	6 Days	20 Days (4 weeks)	2 Days
10-19	0.126875	33 Days	6 Days	25 Days (5 weeks)	2 Days
20+	0.138625	36 Days	6 Days	28 Days (5+ weeks)	2 Days

Years of Service	Sick Days Accrued	Floating Holiday (Not Accrued)
All YOS	5 Days (Annually)	1 Days (Annually)

** Note: The chart above represents a full-time colleague working 40 hours per week. The maximum amount that can be accrued is based on and will not exceed 80 hours paid per pay period. Colleagues working in a productivity model, or who are in a Flexi-pool or Temporary status are not eligible for PTO accruals.*



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Bereavement Leave

Sentara recognizes the need for colleagues to have time off when the death of an immediate family member touches their lives. Full-time and Part-time colleagues are provided up to five (5) days off with pay for the death of an immediate family member, and up to one (1) day off with pay for the death of all other family members.

Disability Insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. For our Full-time and Part-time colleagues, Sentara's disability insurance programs, both Short-Term and Long-Term, work together to replace a portion of your income when you are unable to work. The disability benefits you receive help you to continue paying your bills and meet your financial obligations during challenging times.

Short-Term Disability

Short-Term Disability (STD) benefits replace a percentage of your base pay if you are away from work for more than seven calendar days as a result of a personal, non-work-related illness or injury. You are automatically enrolled in the plan at the 50% coverage level at no cost and can buy-up an additional 10% of coverage.

Long-Term Disability

Long-Term Disability (LTD) coverage provides income protection if you are unable to work for an extended period of time due to a qualifying illness or injury. LTD pays a monthly benefit at 50% or 60% of base pay, depending on your election after you have been totally disabled for 180 days. You are automatically enrolled in the plan at the 50% coverage level at no cost and can buy-up an additional 10% of coverage.



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Wellness

Mission: Health is a voluntary wellness incentive-based program that is focused on empowering colleagues to invest in their own health and well-being and live the Sentara mission, We Improve Health Every Day. Mission: Health programming includes a wide variety of in-person and digital health and well-being services and resources, along with the chance to earn a \$250 Prepaid Mastercard gift card upon successful completion of the program's requirements.

You Matter is an internal resource guide aimed at providing you with skills and tips to manage day to day stressors of everyday life and then some. We feature topics such as stress management, mindfulness, LGBTQ+ mental health resources and so much more.

meQuilibrium is a digital coaching platform that delivers clinically validated and highly personalized resilience solutions addressing burnout, stress, purpose, performance, and well-being holistically.

The **HOPE Employee Relief Fund** is a resource for Sentara colleagues who need a helping hand either through hardship or loss. The HOPE Employee Relief Fund offers financial assistance for crucial resources such as rent, utilities, mortgage, food and childcare. You can Give the Gift of HOPE through payroll deductions or Get HOPE when you are experiencing a personal emergency.

Disease Management

As part of our Mission: Health Program, colleagues covered under Sentara Health Plans, as the primary member and/or a covered spouse, may have the opportunity to benefit in several ways with their participation in one of the following Disease Management (DM) programs:

- Diabetes
- Coronary Artery Disease
- Congestive Heart Failure
- Partners in Pregnancy
- Tobacco Cessation
- Weight Management
- Respiratory Disease
- Rare Diseases

Employee Assistance Program (EAP)

Sentara EAP provides confidential, short-term, and solution-focused services. Our counselors are professional and caring. You can confidentially turn to Sentara EAP even before an issue or concern severely impacts your home life or work performance. We offer up to 8 counseling sessions per topic for colleagues and their household family members, unlimited coaching sessions for defined goals, and more.

Secure Travel

New York Life Group Benefit Solutions (NYL GBS) Secure Travel offers our Full-time and Part-time colleagues pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home. Service is a phone call away, 24/7/365.



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Educational Assistance Program

To help support your educational and career goals, all Full-time and Part-time colleagues will be eligible for up to \$5,250 in Educational Assistance per year with no waiting period! You can choose to enjoy this benefit or the Student Debt Program each calendar year.

Whether you are currently in school or looking to go back to school, with the Sentara education benefit, the possibilities for your future are endless! Your education benefit isn't just a chance to go back to school; it's an opportunity to future-proof your career by learning in-demand skills.

This benefit was designed to help you reach your career goals, whether you want to be more independent and confident in your current job or find new roles and career paths.

You can access select fully and partially funded, business-aligned programs at high-quality schools. Degrees and certificates are available in a wide variety of areas including nursing, healthcare administration, healthcare support, business, technology, communications and more!

Sentara Student Debt Program

Pay down your student loans faster! Sentara will pay \$400 per month up to a lifetime maximum of \$10,000 toward your student debt repayments. Full-time and Part-time colleagues are eligible for this benefit upon hire.

Loans Covered by the Program:

- Loans taken out in your name and used to pay for your higher education
- Schools with accreditation recognized by the US Department of Education are valid.
- Loans taken out for online universities accredited by recognized accreditation agencies
- Associate Degree
- Bachelor's Degree
- Graduate Degree
- Loans for incomplete degrees
- Loans for certifications (e.g., CPA, CFA, Series 7, etc.)

You can choose to participate in the Sentara Student Debt Program or the Educational Assistance Program each calendar year.



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Public Service Loan Forgiveness (PSLF)

Powered by Summer

Together, Summer and Fidelity can help you tackle your student debt with an automated digital PSLF solution. You can get it done through the secure, simple experience, powered by the experts at Summer.

It's your chance to restart and get control of your student loans. Take advantage of this opportunity with Fidelity's tools and resources—including a solution for simplifying your loan repayment and helping you save more.

After a free assessment and recommendation, you may choose to file your PSLF application on your own with the Department of Education, or leverage the Summer tool and expertise for \$50 annually.

Fidelity and the PSLF experts at Summer can help you simplify your loan repayments and save.

Retirement Savings

Sentara invites you to begin planning for your future with our retirement savings options, crafted to help you achieve a secure and comfortable retirement.

403(b)/401(k)*

- Immediate Matching Upon Hire! Newly hired, eligible colleagues, will be automatically enrolled to participate in the 403(b)/401(k) plan applicable to your division at a 10% pre-tax contribution level. All colleagues are eligible to contribute regardless of employment status. Full-time and Part-time colleagues will be immediately eligible for the employer match with your first contribution. Sentara matches 50% on the first 6% of your bi-weekly contributions up to the annual IRS maximum allowed.
- Fidelity offers a variety of investment options suited to the whole range of investment styles - from conservative to moderate to aggressive. The options differ in their objectives, so you can choose investments that match your goals. Sentara's default option is available if you do not wish to make your own fund choices.

*Colleagues in a not-for-profit division of Sentara will be enrolled in a 403(b), and colleagues in a for-profit division of Sentara will be enrolled in a 401(k).

401(a)

- Sentara provides an annual 3% base salary employer contribution to eligible colleagues' retirement accounts after meeting service requirements and eligibility. Sentara pays the full cost of your plan benefit, and you make no contributions. You become fully vested in your benefits once you have completed three years of vesting service.



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Workplace Giving

Sentara is building on its long tradition of investing in our communities. Volunteering our time is one way we can live out our mission of improving health every day, both for our communities and ourselves.

We have collaborated with Fidelity to capture our community efforts in the Workplace Giving Platform. This platform allows Sentara colleagues to search and sign up for volunteer opportunities, check-in for volunteer shifts, and track volunteer hours, including hours spent on service of a community Board.

Track your Charitable Giving through the Workplace Giving Platform, and Sentara will match your Giving dollar-for-dollar up to \$1,500 per year!

Voluntary Benefits

Auto, Home & Pet Insurance

Voluntary auto and home insurance benefits offered with preferred premiums from a choice of Liberty Mutual Insurance, Travelers, or MetLife. All coverage is provided by best-in-class providers to Sentara colleagues at discounted rates. Offered by Nationwide, pet insurance is one of the voluntary benefits available to Sentara colleagues at preferred premiums. Premiums are paid directly to the providers, they are not payroll deducted.

Fidelity Bloom

With Fidelity Bloom, build on your savings knowledge by opening two accounts, one for saving and one for spending. Once your accounts are open, receive money tips, access research-based activities, and earn cash rewards on your savings and spending! Access this benefit in the Fidelity NetBenefits portal!

Emergency Savings

At Sentara, you have the option to open and contribute to an Emergency Savings Account or fund a goal through Fidelity Goal Booster to help increase your Financial Wellness.



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Flexible Spending Account

A Flexible Spending Account (FSA) can help you pay for out-of-pocket expenses incurred throughout the benefit plan year for you and your eligible dependents. Your FSA election is a pre-tax deduction from your paycheck, and a great way to pay for out-of-pocket expenses and reduce your taxable income. Full-time and Part-time colleagues may be eligible for:

- A **Health Care Flexible Spending Account** allows you to pay for eligible health care expenses not covered by your medical, dental, or vision plan. This pre-funded account allows you to set aside up to \$3,300 annually on a pre-tax basis for unreimbursed healthcare expenses for you and your family.
- A **Limited Purpose Flexible Spending Account** is for colleagues who are enrolled in the High Deductible Health Plan (HDHP) with an HSA. This account allows you to be reimbursed for dental and vision expenses.
- A **Dependent Care Flexible Spending Account** allows you to contribute up to \$7,500 (or \$3,500 for individuals with a salary over \$160,000) annually on a pre-tax basis to cover day care expenses for children (12 and under) or dependent adults.

Health Savings Account

A Health Savings Account (HSA) is a tax-exempt account tied to a High Deductible Health Plan (HDHP), that you may use to pay for qualified medical, dental or vision expenses for you, your spouse and any eligible tax dependents. The HSA is used to cover eligible expenses not covered by the HDHP, including your annual deductible. Sentara contributes the following amounts annually:

- Individual coverage: \$600 for Full-time and \$300 for Part-time
- Family coverage: \$1,200 for Full-time and \$600 for Part-time

Note: The annual Sentara contributions are pro-rated based on hire date.

In addition to the biweekly employer contribution amount, you can make pre-tax contributions up to the IRS maximum:

- Individual coverage: \$4,400
- Family coverage: \$8,750

*Flexi-pool colleagues are not eligible to participate in an HSA.



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Financial Wellness Tools

What is Financial Wellness? It is two things:

- Feeling good about your financial situation
- Knowing what to do next with your money

No matter where you are on the financial spectrum today, Fidelity can help you achieve financial wellness.

Sentara offers a variety of Financial Wellness Tools from Fidelity Investments Including:

- Student Debt Tool
- 1:1 planning consultations
- Financial Wellness webinars
- Charitable giving and Volunteer platform
- Fidelity 529 access
- Emergency Savings
- Personalized Planning and Advice

But no matter where you are in your career – and in life – it's important to plan ahead to have financial security in the future. And that means you'll need to take two steps:

Know It: Get involved and learn about the retirement benefits Sentara offers.

Grow It: Maximize your retirement benefit by saving as much as you can and choosing investments that are right for your risk tolerance and goals.



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Enrollment Coverage

As a Sentara colleague, you will have a wide range of benefit programs available to you. Benefits provide important financial protection when you need it most.

The amount you pay is deducted from your paycheck (26 pay periods per year). Your specific cost is determined by the plan you choose and the coverage level you select.

Who Can Enroll

Full-time and Part-time colleagues (16+ hrs./wk.) – Eligible the first of the month following one month of employment; must choose benefits within 30 days of hire date.

Flexi-pool colleagues – Must average at least 30 hrs./wk. during a 12-month measurement period to be eligible.

Eligible dependents – Includes colleague's lawful spouse and children (up to or through age 26 depending on the benefit), plus disabled children of any age who meet the plan criteria.

When Coverage Begins

New Hires: The coverage you elect during your enrollment period is effective the first of the month following one month of employment. You must enroll during your enrollment window and before your effective date.

Benefit choices that you make during open enrollment or as a newly eligible colleague remain in effect until the end of plan year, provided you remain eligible for the plan.

Life Event: All life event coverage and rate changes, except birth/adoption events, are prospective and will be effective as of the date it is entered.

Status Change: The coverage you elect or changes you make due to a change in employment status will be effective the date of the event.

Changing Your Coverage Mid-Year

If you experience a qualified IRS family or employment change, you will have 31 days from the date of the event to modify your coverage. The only exception is for a change in eligibility in Medicaid or in a Children's Health Insurance Program (CHIP), which allows 60 days. If you do not complete the change within the required timeframe, you will not be able to change your elections until the next Open Enrollment period.

Any changes made to your benefit coverage must be consistent with the event that occurred. Examples of qualifying events include, however are not limited to the following: birth or adoption of a child, death of your spouse or dependent child, a change in your or your spouse's employment that affects benefits (e.g., a change from Full-time to Part-time, etc.) or gain or loss of other coverage.

Please note: The information in this communication is only a summary of the benefit plans and other programs offered to colleagues of Sentara and their eligible family members. In the event of any discrepancies between the information in this communication and the official plan documents, the plan documents supersede.



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