

Dedicated to professionals who are dedicated to children.



Summary of Benefits

The Nemours benefits program allows Associates to choose a combination of benefits to meet their personal needs. Associates working 30 hours or more per week pay only a small portion of the monthly premium for health benefits (medical, prescription, and dental). Those Associates who work 20 - 29 hours per week are eligible for benefits, but pay a larger portion of premiums. Life insurance (basic life and AD&D) coverage is paid by Nemours. Benefit coverage is effective the first of the month following or coinciding with the date of employment or change to an eligible status.

Nemours offers comprehensive health coverage for Associates and their families (also same-sex domestic partners) including our unique pediatric health plan “*Bridge to a Healthy Future.*”

Nemours provides competitive retirement benefits through the Nemours 403(b) Retirement Savings Plan. This is a tax-deferred savings plan for eligible Associates with an employer match and basic employer contribution based on service.

Nemours also offers paid time off, tuition reimbursement, and a number of other benefits.

Health Benefits

Medical Plan

Nemours offers three levels of comprehensive medical coverage for Associates and their families. Coverage includes office visits, diagnostic x-ray and laboratory, hospital, surgical, urgent or emergency care, mental health, and many other services. In-network preventive care including routine and diagnostic mammograms is covered at 100%.

Prescription Drug Plan

Nemours offers two levels of prescription drug coverage, independent of the medical plan. The plan covers generic, preferred brands and non-preferred brands at participating pharmacies, with co-pays and co-insurance ranging from \$10 - \$100 depending on the plan option selected.

Bridge to a Healthy Future

This unique Nemours program provides medical and prescription coverage for the dependents of full-time Associates *without* a payroll cost and does not require the Associate to be enrolled. In-network co-pays and coinsurance are very affordable. In-network well child care is covered at 100%. Eligible children are covered until the end of their 19th year.

Dental Plan

There are three levels of dental coverage available, with an annual maximum of up to \$2,000. Coverage includes diagnostic and preventive services (100%), basic services (80%), major services (50%), and orthodontia options (coverage varies with plan chosen).



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Vision Plan

Nemours offers an affordable, employee-paid vision plan for Associates and their families. Benefits include routine eye exams, lenses, frames, and discounts on other vision services.

Retirement Benefits

403(b) Retirement Savings Plan

All Associates are automatically enrolled in the Nemours 403(b) Retirement Savings Plan as their retirement program. This is a tax-deferred savings plan that provides employer contributions to Associates with a full-time equivalency (FTE) of 0.4807 or higher.

For eligible Associates, the plan provides a 50% matching contribution on Associate contributions up to 4% of eligible pay (maximum match of 2%), as well as a service-based basic contribution (3 - 8% of pay) made quarterly upon completion of at least 250 hours per quarter.

Associates who are not eligible for employer contributions may make voluntary contributions to the 403(b) plan. A Roth savings feature is also available.

457(b) Retirement Savings Plan

This is a supplemental tax-deferred savings plan available to highly compensated Nemours Associates that provides an additional vehicle for retirement savings.

Security and Financial Benefits

Flexible Spending Accounts (FSAs)

Four flexible spending accounts (FSAs) are available. Associates may contribute up to \$2,550 annually to the Health Care Reimbursement Account and up to \$5,000 annually to the Dependent Care Reimbursement Account. Associates may also contribute to a Transit Account or Parking Account for transportation expenses related to their commute to work. All participating Associates receive a debit card to pay for qualified expenses.

Basic Life and Accidental Death & Dismemberment (AD&D) Insurance

Nemours offers basic life and AD&D insurance equal to one times annual base salary for Full and Part Time Associates.

Supplemental Life Insurance

Associates may purchase supplemental life insurance in increments of \$10,000 up to five times salary or \$1,000,000. Coverage options are also available for spouses, same-sex domestic partners, and dependent children.

Supplemental Accidental Death & Dismemberment (AD&D) Insurance

Supplemental AD&D coverage is available in \$10,000 increments, with coverage up to \$500,000 (not to exceed ten times salary). Associate and family coverage options are available.



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Voluntary Universal Life Insurance

Universal life insurance that combines life insurance protection with growth in cash value over time is available to Associates and their eligible dependents.

Short Term Disability (STD)

Associates who work 20 hours or more per week may elect one of two short-term disability options. Coverage is 40 - 60% of salary, up to a maximum benefit of \$1,000 per week. Benefits are payable for a maximum period of 13 weeks.

Long Term Disability (LTD)

Associates who work 20 hours or more per week may elect long-term disability coverage. LTD provides income protection in the event of an extended disability. There are two plans available with coverage of 40 - 60% of salary, up to a maximum benefit of \$10,000 per month.

MetLaw® Legal Plan

This is a pre-paid legal plan that provides Associates with access to the most frequently needed personal legal services such as wills, powers of attorney, and identity theft defense.

Voluntary Critical Illness

Critical illness coverage is available to Associates and their eligible dependents. The plan provides a lump-sum benefit if diagnosed with a critical illness such as cancer, heart attack, stroke, major organ transplant, or renal failure.

Voluntary Long Term Care (LTC)

LTC is offered to Associates and their eligible family members. The plan provides reimbursement for skilled nursing, assisted living, and professional home care expenses.

Paid Time Off

Nemours provides seven paid holidays annually to full-time and part-time Associates. Full-time and part-time Associates are also eligible to accrue vacation and sick leave, according to their position and length of service. For example, Associates with less than 5 years of service accrue 18 vacation days and 7 sick days annually. The maximum annual accrual for vacation is 26 days and for sick leave, 9 days.

Tuition Reimbursement

All full-time and part-time Associates (scheduled to work 20 or more hours per week) are eligible for tuition reimbursement after satisfying the 90-day evaluation period. Nemours reimburses up to \$5,250 per calendar year, provided the course is approved prior to enrollment and completed successfully.

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Work Life Benefits

Wellness Program

The focus of the Nemours Wellness Program is on increasing Associate awareness and encouraging positive behavior change through ongoing education and activities. Wellness activities include access to an online health risk assessment and wellness portal, lifestyle coaching, a smoking cessation program, and a variety of educational opportunities.

Health Advocate

Health Advocate is a Nemours paid confidential and HIPAA-compliant advocacy service for benefits-eligible Associates and their families, including parents and parents-in-law. Services include finding network physicians, resolving insurance claim issues, estimating the cost of health care procedures, and locating eldercare services.

Employee Assistance Program

The Nemours Employee Assistance Program (EAP) provides confidential, short-term counseling to Associates and eligible dependents experiencing problems that may be affecting their work or other important areas of life.

Nurse Line

This benefit provides Nemours Associates and their families 24-7 access to health information and advice from licensed clinicians.

Travel Assistance

This benefit provides travel assistance services when traveling more than 100 miles from home or to or in a foreign country. Services include medical insurance coordination, travel advisories, emergency cash coordination and translations services.

Financial Education

Associates have access to financial planning services and resources through a 24-7 online learning center and financial helpline.

Note: This is intended to be a summary of benefits. Benefit plans are governed by plan documents, and cannot be altered in any form including employee misinterpretation. The materials on Nemours.org do not create either an expressed or implied contract of employment for any period of time. Except for those Associates on contract, all Associates retain the right to leave Nemours at will at any time and Nemours retains the right to end the employment of any Associate at any time for any lawful reason. Nemours also retains the right to amend in whole or in part any policy or benefit plan or provision thereof, with or without prior notice.