BAYADA®
Home Health Care

BENEFITS AT A GLANCE

HAWAII: PART-TIME OFFICE AND CAREGIVERS & CLINICIANS

PART-TIME HAWAII EMPLOYEES: Part-time Office and Part-time Caregivers and Clinicians

Eligibility for group health insurance and the other benefits outlined in this document, unless otherwise specified.

To become eligible, you must work at least 20 hours per week for 4 consecutive weeks. To maintain eligibility, you must continue to work at least a total of 80 hours each month.

Benefits Effective: January 1, 2027 - December 31, 2027

MEDICAL

In Hawaii, BAYADA offers medical plan options through Kaiser Permanente and HMSA. Both provide comprehensive medical coverage, but they offer different provider networks and ways to access care. Kaiser brings many of your health care services together within the Kaiser system, while HMSA provides access to a broad network of participating providers across Hawaii.

When you enroll in a medical plan, you are also automatically enrolled in the corresponding dental coverage through the same health plan, Kaiser medical with Kaiser dental, or HMSA medical with HMSA dental. Review each option carefully to determine which best fits your health care needs, preferred providers, and budget.

	HMSA PPO Plan		Kaiser Permanente HMO Plan
	In network	**Out of network**	**In network only**
Annual Deductible		Subject to Balance Billing	
Individual deductible	$350		None
Family deductible	$1,050		None
Coinsurance	20%	30%	N/A
Individual coinsurance maximum	$3,000		$2,500
Family coinsurance maximum	$9,000		$7,500
Office visit	$17 copay	See plan details	0-17: $0 / 18+: $15 copay
Specialist office visit	$17 copay	See plan details	
Preventative care	100% covered	See plan details	100% covered
Emergency room	Physician: $17 copay Facility: 20% after coinsurance	See plan details	$75 copay per visit
Inpatient hospitalization	Physician: $17 copay Facility: 20% after coinsurance	See plan details	$75 copay per visit
Outpatient surgery	Physician: $17 copay Facility: 20% after coinsurance	See plan details	$15 copay per visit
Prescription drugs	5-tier: $7/$30/25%/20%	See plan details	5-tier: $3/$10/$45/$45/$20
Prescription mail order (90-day supply)	Available for tiers 1-3	See plan details	Available for Tiers 2-4: $20 / $90 / $90

DENTAL – HMSA AND KAISER

Your medical and dental coverage work together in Hawaii. Enrolling in a Kaiser medical plan automatically includes Kaiser dental coverage, while enrolling in an HMSA medical plan automatically includes HMSA dental coverage. There is no separate dental enrollment required. See plan details outlined below.

	HMSA	Kaiser Permanente (HDS)
Preventative & diagnostic		
Examinations	100% twice per calendar year	100% twice per calendar year
Cleanings	100% twice per calendar year	100% twice per calendar year
Bitewing x-rays	100% once per calendar year	100% twice per calendar year
Fluoride (age 18 and younger)	100% twice per calendar year	70%
Space maintainers	70% Age 13 and under	70% Through age 17
Other x-rays	70%	70%
Other services		
Endodontics	70%	70%
Periodontics	70%	70%
Prosthodontics	50%	50%
Roll over Amount	Up to $500 (max accumulation $1,250	n/a
Calendar year maximum	**$1,500**	**$1,500**

For a full outline of benefit offerings, please refer to your Benefit Guide, Policy Documents, or contact your Benefits team at benefits@bayada.com

VISION – EYEMED

Vision coverage is available to you through EyeMed. Premiums for coverage are deducted from your paycheck.

Services	Member Cost In-Network*	Out-of-Network Reimbursement
Exam Frames	$10 copay $150 allowance 20% off balance over $150	Up to $25 Up to $75
Contact lens fit and follow-up: Standard Premium	 Up to $40 10% off retail price	 N/A N/A
Frequency Exam Frames Standard plastic lenses* Contact lenses*	 Once every 12 months Once every 24 months Once every 12 months Once every 12 months	

Please see the Summary Plan Documents for full details on participating providers and covered services.

*Standard plastic lenses or contact lenses covered once every 12 months.

EMPLOYEE ASSISTANCE PROGRAM – MetLife

Your Employee Assistance Program (EAP), with **TELUS Health** through MetLife is your go-to support line whenever you're facing a life situation and are unsure about how to proceed.

Contact the EAP for support with family matters, health concerns, and everyday life issues. You will get access to three phone or video sessions per issue each year.

Login to your account at **one.telushealth.com**.

Username: **metlifeeap** Password: **eap**

For assistance, please call **888-319-7819**

LEGAL – MetLife

Employees who work an average of 30+ hours per week may be eligible for the MetLife Legal Plan, which offers comprehensive legal protection for you, your spouse, and your dependents. You'll have unlimited access to a nationwide network of over 15,000–18,000 qualified attorneys.

There are two plan options to choose from. Please refer to your plan documents for a full outline of the plans.

For assistance, please call **800-821-6400**

LIFE AND AD&D – METLIFE

The Basic Life and AD&D plan provides financial protection in the event of your death, dismemberment, or paralysis. You will become eligible after working a minimum of 1,000 benefit credit hours in the previous calendar year. Once eligible, you will automatically be enrolled in $15,000 of Basic Life and AD&D coverage at no cost to you.

SUPPLEMENTAL LIFE INSURANCE – METLIFE

Employees who work an average of 30+ hours per week may be eligible to purchase additional life insurance at group rates:

- Coverage is available in $10,000 increments, up to $300,000.
- You pay the full cost of this coverage. Your premium is based on your age and the amount of coverage you elect.
- If you do not enroll when you are first eligible, you may be required to complete medical underwriting (Evidence of Insurability) and receive approval from the insurance carrier before coverage can take effect.

IDENTITY THEFT PROTECTION – METLIFE

MetLife Aura provides credit monitoring and fully managed identity restoration services should you or an immediate family member become a victim of identity theft. MetLife Aura provides all-in-one protection for your identity. Once enrolled, you will receive an email with instructions on how to take full advantage of your membership.

For assistance, please call **844-931-2872**

SPOT PET INSURANCE

BAYADA employees can access Spot Pet Insurance to help manage eligible veterinary costs for dogs and cats. Choose from customizable Accident Only or Accident & Illness coverage, with optional preventive care for routine wellness needs. Enrollment is available year-round, and Spot plans allow you to visit any licensed veterinarian in the U.S. or Canada. BAYADA employees may also be eligible for special employee discounts. Visit **spotpet.link/bayada** to learn more, explore coverage options, or get a personalized quote.

For additional assistance, call **888-343-2340** and use code **EB_BAYADA.**

For a full outline of benefit offerings, please refer to your Benefit Guide, Policy Documents, or contact your Benefits team.

ADDITIONAL BENEFITS & RESOURCES

BAYADA® Home Health Care

PAID TIME OFF

Paid time off programs and eligibility for Hawaii caregivers and clinicians may vary based on position, work location, employment status, and other applicable requirements. For information about the paid time off available to you, including eligibility, accruals, available hours, carryover provision, and other program details, please refer to the Field Employee Policies (**0-117** and **0-7604**) or contact your office manager. Hawaii part-time office employees, please refer to the Office Employee Policy (**37-17**) or contact **hrcarecenter@bayada.com**.

RETIREMENT BENEFITS

You are eligible to participate in BAYADA's 401(k) beginning on your date of hire and may enroll after receiving your first BAYADA paycheck. You can contribute on a pre-tax, Roth, and/or after-tax basis, up to applicable IRS limits. You may also become eligible for BAYADA's discretionary employer match after meeting applicable age and service requirements. For more information, visit the **Empower Retirement Website** or contact **Retirement@bayada.com**.

TUITION REIMBURSEMENT

Full-time office employees and HH & HOS field employees (per their practice-specific policy) who have been employed at BAYADA for at least six months can apply for tuition reimbursement. For Hawaii Part-Time Caregivers & Clinicians, you will be eligible for one 3-credit course per semester, as approved by your office director. For more information, please see the **Tuition Reimbursement** page and **FAQs**. For questions, contact **hroperations@bayada.com**.

HAWAII STATE SHORT-TERM DISABILITY

You are covered under the state disability plan. To be eligible, you must have at least 14 weeks of Hawaii employment, in which you were paid for 20 hours or more, earned no less than $400 in the 52 weeks preceding the first day of disability and are currently employed.

COMMUTER BENEFITS

Commuter benefits allow you to set aside pre-tax dollars for eligible work-related transit and parking expenses, including bus, train, ferry, subway, and qualified parking costs.

VOLUNTARY ACCIDENT INSURANCE, CRITICAL ILLNESS, AND HOSPITAL INDEMNITY PLANS

Active employees working an average of 15 hours per week become eligible after 90 days of service. These employee-paid benefits are designed to provide additional financial support if you experience a covered event. For more information, visit **The Hartford**.

PUBLIC SERVICE LOAN FORGIVENESS

BAYADA's Retirement & Financial Wellness Office provides support and employment certification for the Public Service Loan Forgiveness (PSLF) program. Eligible employees may qualify to have the remaining balance on their Direct Federal Student Loans forgiven after 120 qualifying payments while working full-time for a qualifying employer. For questions or assistance with BAYADA employment certification, contact **pslf@bayada.com**.

UNIVERSITY PARTNERSHIP PROGRAM

BAYADA partners with accredited colleges and universities that offer benefits such as tuition discounts, scholarships, and flexible online learning options for BAYADA employees. Visit the **BAYADA Home Health Care Jobs Site** to learn more.

QUESTIONS ABOUT YOUR BENEFITS?

Visit the **Benefits Website** for plan details, eligibility information, and helpful resources, or contact **benefits@bayada.com**.