BAYADA®
Home Health Care

BENEFITS AT A GLANCE

PART-TIME CAREGIVERS & CLINICIANS

Minimum Essential Coverage (MEC): You may enroll in one of BAYADA's four Minimum Essential Coverage plans as of your date of hire.

To qualify for and maintain group health insurance benefits, you must meet the applicable average work requirement:

Home Care: 30+ average hours per week. Benefits are offered if requirements are met during the initial 90 days of employment.

Home Health: 20+ average points per week

- **VPB:** Benefits offered after 60 days of employment, with coverage effective on the 90th day.
- VPC/VPD: Benefits offered if requirements are met during the initial 90 days of employment.

Hospice: 30+ average hours per week

- **SPB:** Benefits offered after 60 days of employment, with coverage effective on the 90th day.
- **SPD:** Benefits offered if requirements are met during the initial 90 days of employment.

Benefits Coverage Period: January 1, 2027 – December 31, 2027

MEDICAL – AETNA

BAYADA offers two medical plans through Aetna's Premier Care Network Plus. The APCN+ Network plans give you more coverage options. It assigns providers into three different tiers. Make sure you understand the benefits of each tier and which category your providers fall under before receiving treatment. The APCN+ Multi-Tier plans sort doctors and facilities into tiers based on their performance and ability to save money. The highest performing and most efficient doctors and facilities are in Tier 1. To find out if your provider is in the Tier-1 network and obtain the most savings, use Aetna's **Doc Find Tool**. Call Aetna Concierge Services For support with understanding your options or making a decision about coverage, reach out to our dedicated team who will help you in any way they can. **800-922-5863**

		Aetna Core APCN+			Aetna High Deductible APCN+		
		Tier 1 In-Network Maximum Savings	**Tier2 In-Network Standard Savings**	**Tier 3 Out-of-Network Minimal Savings**	**Tier 1 In-Network Maximum Savings**	**Tier2 In-Network Standard Savings**	**Tier 3 Out-of-Network Minimal Savings**
PLAN FEATURES							
Annual Deductible (Individual/Family)	Embedded	$1,500/ $3,000	$3,500/ $7,000	$7,000/ $14,000	$2,500/ $4,000	$6,000/ $12,000	$12,000/ $24,000
Annual Out-of-Pocket Maximum (Individual/ Family)	Embedded	$4,000/ $8,000	$7,000/ $14,000	$14,000/ $28,000	$6,000/ $12,000	$8,500/ $17,000	$20,000/ $40,000
Annual HSA Employee Contribution Maximum (Individual/Family)		Not Eligible			$4,500 / $9,000		
YOUR COSTS FOR CARE							
Coinsurance		20% *	40% *	50% *	20% *	40% *	50% *
Preventive Care		No cost	No cost	50%*	No cost	No cost	50% *
Primary Care Physician (PCP) Office visit & Telemedicine		$25	$30	50%*	20%*	40% *	50% *
Specialist Visit Office Visit & Telemedicine		$40	$50	50% *	20%*	40% *	50% *
CVS Health Virtual Care		Urgent Care: $55 per visit, including dermatology Mental Health – Therapist/Talk Therapy: $85 per visit Mental Health – Psychiatric Prescriber: $215 initial visit					
Urgent Care		$50	$50	50% *	20%*	40% *	50%*
Emergency Room		$150 + 20% **			20% **		

* After deductible
** Tier 1 deductible and out-of-pocket maximum will apply

PRESCRIPTION – Aetna Pharmacy Management

Prescription drug coverage is included with BAYADA's Aetna medical plans and is administered through Aetna Pharmacy Management. Use your Aetna ID card when filling prescriptions and access your pharmacy benefits for covered medications, cost information, in-network pharmacies, specialty pharmacy services, and mail-order prescriptions. If you have any questions about your pharmacy benefits, please call Aetna Member Services at **1-800-922-5863** (**TTY: 711**).

MEDICAL – Minimum Essential Coverage

The Minimum Coverage plan includes 63 preventive tests and an array of other services that meet the Affordable Care Act Individual Mandate requirements. Cost varies according to the plan selected and number of people enrolled per week for coverage.

There are 4 plans for you to choose from: MEC, MEC Copay, MEC Enhanced, and MEC Copay Plus. All plans include a tele-medicine and the AWP Value Rx discount program. The only difference between the plans is the additional reimbursement toward covered expenses. All 4 plans are provided by Fringe Benefit Group, which will contact new employees after they receive their first paycheck.

- **Find a Provider.** To find a provider, visit **www.FirstHealthLBP.com**
- **Register Online.** Your connection to great health care is only a click away. Register* for an online account with The American Worker so you can access time-saving tools, tips for healthy living, view lab results, choose a doctor, manage your explanation of benefits, and more! **https://theamericanworker.fbg.com**

Contact First Health Members
800-226-5116
Monday-Friday
8am – 8pm ET

	MEC	MEC Enhanced	MEC Copay	MEC Copay Plus
PLAN FEATURES				
Minimum Essential Coverage (MEC) Preventive Services	Plan Pays 100% *	Plan Pays 100% *	Plan Pays 100% *	Plan Pays 100% *
Deductible: Individual / Family	N/A	N/A	N/A	N/A
Coinsurance	N/A	N/A	N/A	N/A
Out-of-Pocket Maximum: Individual / Family	N/A	N/A	N/A	N/A
First Health Network	✓	✓	✓	✓
Teladoc Virtual Primary Care	✓	✓	✓	✓
Primary Care Office Visit Specialist Office Visit Urgent Care Visit	N/A	Plan pays $75 / Day	$15 Copay * $50 Copay * $80 Copay *	$15 Copay * $50 Copay * $80 Copay *
Outpatient Diagnostic Lab Outpatient Diagnostic X-ray	N/A	Plan pays $75 / Day	$15 Copay *	$15 Copay*
Outpatient Diagnostic Advanced Studies	N/A	N/A	N/A	Plan pays $500/Day
Accident Medical (per occurrence)	N/A	N/A	Plan pays up to $5,000	Plan pays up to $5,000
Emergency Room Sickness	N/A	Plan pays $75 / Day	N/A	Plan pays $150/Day
Inpatient Surgery	N/A	Plan pays $500 / Day	N/A	Plan pays $1,000/Day
Hospital Admission (lump sum benefit)	N/A	N/A	N/A	Plan pays $1,500/Confinement
Inpatient Hospital Indemnity	N/A	Plan pays $100 / Day	N/A	Plan pays $200/Day
Inpatient Intensive Care Unit	N/A	Plan pays $200 / Day	N/A	Plan pays $400/Day
Vision Care	N/A	Plan pays 80% up to $300	N/A	N/A
Prescription Drug	Generic & Brand Discounts	Generic & Brand Discounts	$15 Generic Copay Brand Discounts	$15 Generic Copay Brand Discounts

* You MUST visit a First Health Network provider for services to be covered. Services from out-of-network providers are NOT covered
Note: The MEC Enhanced plans will not be eligible for NH, NM, and VT and MEC Copay Plus plans will not be eligible for NM, and VT due to state regulations around fixed indemnity components

DENTAL – DELTA

BAYADA offers two dental plans, the Base and Buy-up, through Delta Dental. Premiums for coverage are deducted from your paycheck.

	Base	Buy-Up
Annual Deductible Individual/Family	$50/$150	$50/$150
Annual Maximum Per Person	$1,500	$2,000
Preventive Care Routine Cleanings, Exams (twice a year)	Covered 100%	Covered 100%
Basic Services Fillings, Routine Extractions	20% after deductible	20% after deductible
Major Services Crowns, Dentures, Bridges	50% after deductible	50% after deductible
Orthodontia Children up to age 18	50% after deductible	50% after deductible
Orthodontia Lifetime Maximum (Per Person)	$1,000	$1,500

VISION – EYEMED

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

	Member Cost In-Network*	Out-of-Network Reimbursement
Eye Exam (Once every 12 months)	$10 copay	Reimbursed up to $25
Lenses (Once Every 12 Months)		
Single	$15 copay	Reimbursed up to $14
Bifocal	$15 copay	Reimbursed up to $28
Trifocal	$15 copay	Reimbursed up to $53
Frames (Once every 24 months)***	Up to $150 allowance plus 20% off any amount above allowance	Reimbursed up to $75
Contact Lenses* (Once every 12 months)**		
Medically Necessary	Covered in full	Reimbursed up to $200
Elective	Up to $130 allowance plus 15% off any amount above allowance	Reimbursed up to $104

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**

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

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 a benefit 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 BAYADA's $15,000 Basic Life and AD&D coverage at no cost to you. Your coverage will be a fixed amount of $15,000.

SUPPLEMENTAL LIFE – METLIFE

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

- Available in increments of $10,000 up to $300,000
- You pay the full cost of this plan and the amount deducted depends on the age of the employee and the amount of coverage elected
- If you do not elect this coverage when first becoming eligible you are subject to medical underwriting by the carrier

VOLUNTARY SHORT-TERM DISABILITY — METLIFE

Voluntary Short-Term Disability (STD) provides eligible employees with the option to purchase coverage that can help replace a portion of their income if they are unable to work due to a qualifying non-work-related illness, injury, or pregnancy. Premiums for this voluntary coverage are deducted from your paycheck.

For information about benefit eligibility contact **LeaveManagement@bayada.com**. To start a claim or check the status of a claim contact MetLife at **877-638-8262**.

METLIFE BENEFITS	
Short-Term Disability	Eligible employees may enroll after completing the waiting period of 90 days 67% of your weekly pre-disability earnings up to a maximum of $1,158 per week. Benefits begin on the 15th calendar day of disability and is payable for a maximum of 26 weeks

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**

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

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.**

ADDITIONAL BENEFITS & RESOURCES

BAYADA® Home Health Care

PAID TIME OFF

Paid time off varies based on your employment status, hours worked, and the applicable BAYADA policy. Available programs may include vacation/PTO, holidays, floating holidays, and sick time. For complete eligibility, accrual, carryover, and usage information, refer to the Field Employee Policies (**0-117** and **0-7604**), or contact your office manager

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 My Retirement** or contact **Retirement@bayada.com**.

PRESIDENTIAL SCHOLARSHIP PROGRAM

Full-time caregivers and clinicians who have been employed for at least 90 days as of the application deadline are eligible to apply for a Presidential Scholarship. The Presidential Scholarship is a recognition program, and submitting an application does not guarantee that a scholarship will be awarded. Director approval is required. For more information visit the Presidential Scholarship **page**.

TEMPORARY DISABILITY INSURANCE (TDI) / PAID FAMILY LEAVE (PFL)

Depending on the state where you work, you may be eligible for state-required or state-sponsored Temporary Disability Insurance (TDI), Paid Family Leave (PFL), or similar benefits. Eligibility requirements, employee contributions, benefit amounts, qualifying reasons, and available leave vary by state.

State-specific requirements apply regardless of your BAYADA-specific Class Field Value.

For more information about leave and disability benefits that may apply to you, contact **LeaveManagement@bayada.com**.

HEALTH SAVINGS ACCOUNT (HSA)

If you meet the eligibility requirements for BAYADA's medical benefits and enroll in an HSA-eligible medical plan, such as a High Deductible Health Plan (HDHP), you may contribute pre-tax dollars to an HSA to help pay for eligible health care expenses. Unused funds remain in your account and carry over from year to year.

Eligibility Note: The HSA is not available to employees who do not meet the eligibility requirements for BAYADA's HSA-eligible medical plan.

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. Visit the Benefits Website for complete plan details.

VOLUNTARY BENEFITS: ACCIDENT, CRITICAL ILLNESS, AND HOSPITAL INDEMNITY

Active employees working an average of 15 hours per week will become eligible after 90 days of service and will receive notification of the enrollment process. Eligible employees may have access to voluntary Accident, Critical Illness, and Hospital Indemnity coverage. These employee-paid benefits are designed to provide additional financial support if you experience a covered event. Eligibility, coverage, and costs vary by plan. Visit the Benefits Website for complete plan details. For more information, visit **The Hartford**.

VOLUNTARY SHORT-TERM DISABILITY

The Voluntary Short-Term Disability benefits through MetLife requires a working average of 15 hours per week and earn a minimum of $26,000 or more in gross annual income to be eligible for the plans. If you are a resident of New Jersey, Rhode Island, California, Connecticut, Hawaii, Colorado, or Oregon, you may qualify for state-mandated short-term disability insurance and are not eligible for this disability benefit.

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**.