



Employee Benefit Package Full Time

Health Insurance

Employees are eligible for health insurance coverage through Aetna. Health coverage will be effective on the first day of the following month following employee start date.

Pines Health Services January 1, 2026 -			
Contract Provision	HNO - 2500	Aetna HNO - 3500	H.S.A - 4000
Deductible - Single	\$2,500	\$3,500	\$4,000
Deductible - Family	\$5,000	\$7,000	\$8,000
Max Out of Pocket - Single	\$5,000	\$6,600	\$6,000
Max Out of Pocket - Family	\$10,000	\$13,200	\$12,000
In-Network Coinsurance Level	20%	20%	20%
Out Of Network Coverage	N/A	N/A	40%
Primary Care Physician	Optional	Optional	Not Required
Preventive Care	100% Coverage	100% Coverage	100% Coverage
Office Visit	\$35	\$35	20% after ded.
Specialist Office Visit	\$50	\$50	20% after ded.
Prescription Coverage			
Tier 1	\$10	\$10	\$10 after ded.
Tier 2	\$30	\$30	\$30 after ded.
Tier 3	\$50	\$50	\$50 after ded.
Tier 4 Specialty	40% maximum \$150 **	40% maximum \$150**	40% maximum \$150**
Tier 5 Non Preferred Specialty	50% maximum \$300**	50% maximum \$300**	50% maximum \$300**
Rx Maximum Out of Pocket	Integrated with medical Max out of pocket	Integrated with medical Max out of pocket	Integrated with medical Max out of pocket
Combined Max. OOP	Integrated with medical Max out of pocket	Integrated with medical Max out of pocket	Integrated with medical Max out of pocket
Inpatient Hospital	20% after ded.	20% after ded.	20% after ded.
Outpatient Surgery	20% after ded.	20% after ded.	20% after ded.
Chiropractic	\$50	\$50	20% after ded.
Lab/X-ray/MRI	20% after ded.	20% after ded.	20% after ded.
Routine Eye Exams	covered in full / 24 months	covered in full / 24 months	covered in full / 24 months
Emergency Room Treatment	\$200	\$200	20% after ded.
<i>Single</i>	\$121.85	\$87.81	\$44.66
<i>Employee & Child(ren)</i>	\$494.91	\$426.36	\$187.45
<i>Dual</i>	\$634.88	\$557.94	\$302.19
<i>Family</i>	\$768.97	\$683.97	\$411.65

**Above rates are based on a biweekly payroll.

Dental Insurance

Pines Health Services offers a dental plan through *Delta Dental*.

Dental Dental		
Calendar Deductible	\$50 Single/\$150 Family	
Calendar Year Maximum	\$1,500 Per Person	
Coverage A (Diagnostic & Preventive)	100%	
Coverage B (Basic Restorative)	80%	
Coverage C (Major Restorative)	50%	
Waiting Period on Coverage C	None	
Deductible Applied to Coverage A	No	
Orthodontic Care (Type IV)	50%	
Lifetime Ortho Benefit	\$1,500	
	RATES	2026
Employee		\$19.56
Family		\$62.85

**Above rates are based on a biweekly payroll.

Vision Plan

Pines Health Services offers vision insurance through *Delta Vision – Hardware Only* for its employees.

Delta Vision	
Allowances	
Frames & Contacts	\$150, then 20% off balance
Frequency (in months)	
Lenses or Contact Lenses	12
Frame	24
Rates Per Pay Period	
Employee Only	\$2.24
Employee + Spouse	\$4.38
Employee + Child(ren)	\$4.25
Family	\$6.64

**Above rates are based on a biweekly payroll.

Basic Life/AD&D Insurance

If you have loved ones who depend on your income for financial support, you are probably aware of the importance of Life and AD&D (accidental death & dismemberment) protection. Life insurance pays your beneficiary a benefit, should you die and AD&D insurance pays a benefit, should your death result from an accident OR if you are severely injured in an accident. Age may impact coverage levels.

Enrollment is automatic, and Pines pays the full cost for all basic coverage. You do need to designate a beneficiary.

Benefit Amount	1 x covered annual earnings up to \$100,000
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Basic Dependent Life Insurance

You may elect life insurance coverage for your spouse and a dependent child, the cost for this coverage is \$1.09 per pay period.

Spouse Benefit Amount	\$10,000.00
Dependent Child Benefit	\$6,000 up to 26 years old

Voluntary Life Insurance

If you need additional life insurance to meet your financial needs, you can purchase voluntary life insurance through after-tax payroll deductions.

Should you leave the company, you may elect to continue this coverage.

Employee Benefit	Increments of \$10,000 to a maximum of \$200,000
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Short-Term Disability (STD) Insurance

The short-term disability plan pays a benefit for each week you are unable to work because of injury or illness. Note: Pregnancy is considered an illness, but includes special limits on the benefit duration. Please refer to your benefits booklet for details.

Benefits begin on your 8th day of disability for an accident, illness or pregnancy, and continue for up to your 13th week of disability.

An enrollment form must be completed to participate in the STD program. The entire cost is paid by the employee. The benefit is non-taxable.

Long-Term Disability (LTD) Insurance

The long-term disability plan pays a benefit for each month you are unable to work due to a disabling condition. Benefits begin on your 91st day of disability and continue until the Social Security Normal Retirement Age if you are unable to return to work. Important contract limitations apply. Note: The age at which you become disabled may impact the duration of your benefits. An enrollment form must be completed to participate in the LTD program. The entire cost is paid by the employee. The benefit is non-taxable.

Earned Benefit Time (EBT)

Pines Health Services participates in an Earned Benefit Time (EBT) program for vacation, personal, and sick time. This means that for every hour worked; you may accrue a portion of that time as EBT. The basic annual allowance for a regular full-time employee is 12 days for the first year. Upon completion of a 90-day probationary period, employees may use their accrued time as s/he chooses, providing that staffing needs have been

adequately met. Employees have the ability to carry over EBT from year to year up to a maximum accrual of 36 days or 288 hours. At that point, EBT stops accruing, as it is important for our employee to periodically spend time away from their job.

Employee Assistance Program (EAP)

Employees and immediate family members (immediate family is defined as spouse or children) may refer themselves to our Employee Assistance Program (EAP). This program is available 24 hours a day on weekdays and weekends.

Retirement – Lincoln Financial Group

You can contribute up to 100% of your salary to your retirement savings, not to exceed the maximum allowed by the IRS. • You can increase or decrease your contribution rate at any time. You can discontinue contributions to your retirement savings plan at any time. The effective date of the changes occurs as soon as administratively possible.

You can enroll by logging in to LincolnFinancial.com/Retirement.

Once eligible, a discretionary matching contribution: Your employer may match some or all of your contributions each year. You must be 21 and complete one year of service (1,000 hours) to receive employer contributions.

Employer Match	
Employee Contribution	Pines Matches
1%	0.25%
2%	0.50%
3%	0.75%
4%	1.00%
Above 4%	1.00%

Employer contributions, plus earnings they generate, are vested as follows:

Employer Contributions	
Years of Service	Vested Amount
1	20%
2	40%
3	60%
4	80%
5	100%

You may access your account online at www.lfg.com. For your protection, your PIN number and Social Security number are required to access your account. Your PIN can be changed at any time to a password that you will easily remember; and, you may access your account whenever it is most convenient for you. Please call customer service toll-free at 800-234-3500 for more information.

Corporate Discount Program:

Pines employees receive discounts at various businesses in the area.

Employee Wellness: Pines offers discounts to selected fitness centers as well as discounts in wellness programs we participate in with Cary Medical Center.

More Information/Questions:

More detailed plan information and certificates of coverage on all policies are available through Pines Human Resources. Please direct questions about these benefits to our Human Resources office at 498-2356, ext. 2052.

These highlights are a brief overview of the Pines Health Services benefits plan. Please refer to the Plan Summary Description for details regarding coverages. Please read these materials carefully and contact your Human Resources department if you have any further questions.