

APS Healthcare | Benefits at a Glance

APS Healthcare offers a comprehensive benefits package that helps our associates to protect their health and financial security. APS pays the full cost of our basic benefit programs and provides the company match to our 401(k). APS pays the majority of the cost of medical and dental insurances, and provides access to additional voluntary benefit choices at your cost.

APS promotes a healthy lifestyle through its wellness initiative including yearly biometric screenings, health coaching programs, wellness tips and company-wide programs to help you and your family get healthy and stay healthy.



Benefit	Bi-weekly Associate Cost	Description
Medical Plans¹	Associate cost based on coverage level selected. Coverage levels available: <ul style="list-style-type: none"> - Employee - Employee & Spouse/Domestic Partner - Employee & Children - Family 	APS offers the UnitedHealthcare (UHC) Definity Choice Plus Fund plan on the mainland and the HMSA PPO & HMO plans to Hawaii associates. Our focus is on educating our employees to live healthy lifestyles and achieve long term wellness.
Dental¹	Plan options available: <ul style="list-style-type: none"> - High - Low Coverage levels available: <ul style="list-style-type: none"> - Employee - Family 	MetLife provides a high and low option, both with preventative care paid at 100%. The high option plan includes a higher annual benefit, reimbursements and an orthodontia benefit.
Vision¹	Associate cost based on coverage level selected. Coverage levels available: <ul style="list-style-type: none"> - Employee - Family 	An annual vision exam is available with a \$10 co-pay, eyeglass lenses or contacts with a \$20 materials co-pay. An allowance for frames is available every other year.
401(k) Retirement Savings Plan³	Associate elects deferral amount; Company provides matching dollars	APS partners with you to save for retirement. You can contribute up to 100% of your salary, up to \$17,000 on pre-tax basis and up to \$5,500 catch up contribution for those age 50 and over. APS matches 50% of the first 6% of your contributions which fully vests with 5 years' service. You choose from a menu of investment funds through Wells Fargo.
Health Care and Dependent Care Flexible Spending Accounts¹	Associate elects amounts up to \$5,000 per account	Flexible Spending Accounts enable you to deposit pre-tax dollars from your paycheck into healthcare and/or dependent care spending accounts. You withdraw your deposits tax-free to pay for eligible health or daycare/eldercare expenses. The maximum you can contribute is \$5,000 to the healthcare account and \$5,000 to the dependent care account.
Disability Plans²	Company Paid	These company paid benefits, administered by Reliance Standard/Matrix, provide a 60% of base salary benefit for Short-Term disability up to \$3,000 per week for a maximum of 90 days and Long-Term disability up to \$10,000 per month.



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Benefit	Bi-weekly Associate Cost	Description
Basic Life and AD&D²	Company Paid	Insured through Reliance Standard, this company-paid benefit provides life and accidental death and dismemberment (AD&D) insurance for you equal to 1 and 1/2 times your annual base salary to a maximum of \$500,000.
Supplemental Life²	Based on age and amount of insurance	Insured by Reliance Standard, you can purchase additional life insurance coverage on yourself in increments of \$10,000. The maximum employee benefit that can be elected is the lesser of \$500,000 or 5x your covered annual earnings.
Dependent Life Insurance Spouse/Domestic Partner & Children²	Based on age and amount of insurance for spouse/ domestic partner; \$0.28/check for all covered children	Insured by Reliance Standard you can purchase term life insurance in increments of \$5,000 to \$100,000 for your spouse/domestic partner not to exceed 100% of the amount of employee supplemental life insurance. You can purchase \$10,000 per child to age 20 or to age 26 if FT student.
Employee Assistance Program³	Company Paid	Optum provides unlimited telephonic and three face to face counseling sessions per issue per year on a confidential basis for APS associates and their family. Optum's website provides an online resource for family, health, financial and legal topics.
Education Assistance⁴	Company Paid	This company-paid benefit pays up to \$2,500 per year toward tuition fees for employment-related Bachelors and Masters level courses and job-related continuing education training requirements.
Paid Time Off, Floating Holidays & Holidays³	Company Paid	APS associates accrue Paid Time Off with each bi-weekly pay, and 3 Floating Holidays per year. APS observes 8 company paid holidays.
Commuter Accounts¹	Associate elects amounts	Administered by ADP, Commuter Accounts allow you to purchase transit passes and pre-pay for parking or get reimbursed for paid parking expenses with your pre-tax dollars.

This memo is intended as an overview of APS healthcare's benefits program. If there is a conflict or inconsistency between this information and the plan, the documents constituting the plan shall control. The plan is subject to change without prior notification. APS Healthcare reserves the right to amend, modify or terminate all or any portion of the plan at any time. If the plan is changed, APS Healthcare will provide employees with updated information.

Footnotes:

¹ First of month following date of hire for full- and part-time associates regularly scheduled to work 30 or more hours per week (20 or more hours per week for Medical coverage only in Hawaii)

² First of month following 90 days for full- and part-time associates regularly scheduled to work 30 or more hours per week

³ Immediate eligibility

⁴ 6 months' employment