

# Benefits at a Glance

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BJC HealthCare offers a comprehensive and balanced Total Rewards package that includes a wide variety of benefits, compensation, recognition, learning and development opportunities, work-life programs, and more. Coverage for many of our benefits, such as medical, prescription drugs, dental and vision begin on the first day of the month following 30 days of employment. Benefits vary between full-time (35 hours or more per week) and part-time (24-34 hours per week) employees. The list of benefits below is not all inclusive. Additional benefits may be available upon employment. For more information, visit [BJCtotalrewards.org](https://www.bjc.org/totalrewards.org).

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## Medical

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To serve the different needs of individuals and families, eligible employees are offered a choice of two medical coverage options, both administered by Cigna.

## Prescription Drugs

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Prescription drug benefits are included with each medical option and are administered by Express Scripts.

## Dental

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BJC offers eligible employees a choice of two dental coverage options, both administered by Delta Dental of Missouri.

## Vision

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BJC offers vision discounts to all employees and their families through Barnes Eyecare Network. Employees can also purchase vision coverage from Vision Service Plan (VSP), which features a large network of vision care providers.

## Flexible Spending Accounts (FSAs)

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Allows employees to set aside pre-tax income to pay for eligible health and dependent day care expenses.

## Pension Plan

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The BJC Pension Plan provides—at no cost to eligible employees—a monthly lifetime retirement benefit based on the employee's years of service and earnings while employed at BJC. Five years of 1,000 or more hours of service are required to vest in the BJC Pension Plan.

## 401(k)/403(b) Retirement Plans

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The BJC 401(k)/403(b) Plans are voluntary plans designed to help employees save for retirement and offer convenient pre-tax and after-tax Roth payroll deductions. BJC matches a portion of the pre-tax contributions made by each employee.

## Paid Time Off (PTO)

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BJC provides PTO to full-time and eligible part-time employees to use for vacation, illness, holidays and personal time.

## Well-Being Programs

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BJC provides access to health and wellness resources, such as nutrition counseling services, programs for tobacco-cessation, sleep improvement, weight and diabetes management, and more.

## Employee Assistance Program (EAP)

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Free, confidential assistance 24/7 via phone or through face-to-face sessions with a trained, compassionate professional. Open to all employees and eligible dependents.

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

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BJC provides a basic life and AD&D insurance benefit at no cost to eligible employees. Employees have the option to purchase supplemental life insurance and AD&D coverage, additional AD&D insurance and dependent life insurance.

*more benefits >*

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## Short-Term Disability (STD)

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Following six months of employment, eligible employees receive at no cost, financial protection at 60 percent of base earnings for up to six months due to personal illness or injury.

## Long-Term Disability (LTD)

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Following six months of employment, full-time employees receive, at no cost, disability coverage of 50 percent of base earnings and the option to purchase an additional 10 percent of coverage. Part-time employees have an option to purchase coverage at 60 percent of earnings.

## Business Travel Accident Insurance

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Provides extra protection if an employee dies or sustains certain types of injuries in an accident while traveling on business authorized by BJC HealthCare. BJC provides this coverage at no cost.

## Legal Services

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Employees can elect the legal services benefit from attorneys experienced in estate planning, civil suits, credit issues and more.

## Tuition Assistance

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BJC provides tuition assistance to eligible employees seeking education and training opportunities.

## College Savings Plans

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College savings plans—or 529 plans—are state-sponsored plans that help employees save and provide significant tax savings. Convenient automatic payroll deduction is available.

## BJC Institute for Learning and Development (BILD)

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BILD provides a wide variety of learning and development opportunities to help you grow in your current job, as well as prepare you for future career opportunities.

## Adoption Assistance

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BJC will reimburse an employee for certain costs associated with adopting a child.

## Employee Recognition Programs

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Special programs and rewards for staff members who exhibit exemplary performance.

## Employee Referral Programs

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BJC rewards employees for referring candidates on designated positions who are ultimately hired.

## BJC Employee Discount Program

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BJC provides employees with a one-stop, single destination portal featuring more than 200 discounted consumer products and services from name-brand manufacturers and retailers.