



LOWER CAPE FEAR
LifeCare

2025 Employee
Benefits at a Glance

This guide is designed for active employees who are eligible to enroll.
January 01, 2025 – December 31, 2025

Health Benefits: Who is Eligible

If you're a full-time employee at Lower Cape Fear LifeCare, you're eligible to enroll in the health benefits outlined in this guide. Full-time employees are those who work 30 or more hours per week. Any newly hired employee will have a 30-day waiting period (eligible the 1st of the month, following 30 days) before their benefits begin. In addition, the following family members are eligible for medical, dental and vision coverage:

- Legally married Spouse with no other group medical coverage option
- Legal Children under age 26
- All health premiums are paid pretax



Medical Plans

2025 Cigna Medical	Core PPO	Enhanced PPO	High Deductible Health Plan (HDHP) + HSA
BENEFITS	IN NETWORK	IN NETWORK	IN NETWORK
Individual Deductible	\$5,250	\$2,750	\$3,750
Family Deductible	\$10,500	\$5,500	\$7,000
Co-insurance	70%	80%	80%
Individual out-of-pocket maximum (includes ded, all co-pays and co-insurance)	\$7,500	\$6,500	\$6,000
Family out-of-pocket maximum (includes ded, all co-pays and co-insurance)	\$15,000	\$13,000	\$11,500
Family member out-of-pocket maximum (Individual maximum obligation of any one member)	N/A	N/A	\$8,000
Lifetime maximum	Unlimited	Unlimited	Unlimited
Primary Care Physicians Co-pay	\$35	\$25	N/A
Specialist Co-pay	\$70	\$50	N/A
Preventative Care	100% (No Ded)	100% (No Ded)	100% (No Ded)
Urgent Care Co-pay	\$75	\$50	N/A
Prescription Co-pays	\$10 / \$45 / \$70 \$300 (specialty) Mail Order Option	\$10 / \$40 / \$55 \$300 (specialty) Mail Order Option	N/A

Employee Biweekly Deductions

	EMPLOYEE ONLY	EMPLOYEE & SPOUSE	EMPLOYEE & CHILD	EMPLOYEE & CHILDREN	EMPLOYEE & FAMILY
Core PPO	\$45.14	\$320.21	\$163.48	\$180.21	\$334.51
Enhanced PPO	\$82.62	\$434.17	\$224.01	\$257.07	\$451.27
HDHP + HSA	\$0.00	\$237.92	\$137.18	\$162.29	\$247.33

Dental Insurance



TYPE OF SERVICE	AMOUNT YOU PAY
Preventive Services	Exams, cleanings, X-rays — \$0.00
Deductible	Applies to basic and major services only — \$50 for Individual; \$150 for Family
Basic Services	Fillings, simple extractions — 80%
Major Services	Oral surgery, root canal, crowns — 50%
Annual Maximum	\$1,250 + extended annual max benefit of 30%
Ortho Lifetime Maximum	50% up to \$1,500 Children ONLY, up to age 18
Biweekly Payroll Deductions	Employee only — \$10.32 Employee & spouse — \$28.11 Employee & child(ren) — \$35.51 Family — \$47.90

Vision Insurance



TYPE OF SERVICE	AMOUNT YOU PAY
Routine Vision Exams	100% after \$10 copay
Eyewear	\$175
Contact Lense Fitting	\$25 copay
Biweekly Payroll Deductions	Employee only — \$3.09 Employee + 1 — \$5.95 Employee + Family — \$10.09

Telehealth



LICENSED MEDICAL DOCTORS ACCESSIBLE 24/7/365; AVAILABLE VIA PHONE, VIDEO, OR MOBILE APP – Doctor on Demand	
When:	Utilize MediOrbis instead of urgent care or ER visit for non-emergency visit, on vacation, away from home or short-term prescription refills. Also, can utilize their virtual PCP program.
Why:	Cold, Flu, Allergy, Ear, UTI, sinus, respiratory infections, mental health and much more.
Costs:	\$0 Co-pay for PPO Plans and HDHP.

Disability Income Benefits



Lower Cape Fear LifeCare provides, at no cost to full-time employees, long-term disability income benefits. Without disability coverage, you and your family may struggle financially if you miss work due to an injury or illness. At Lower Cape Fear LifeCare, we want to do everything we can to protect you and your family. That's why Lower Cape Fear LifeCare pays for the full cost of long-term disability insurance—meaning that you owe nothing out of pocket. Also, you have short-term disability available to you at competitive rates.

If you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note, you are not eligible to receive disability benefits if you are receiving workers' compensation benefits.

	EMPLOYEE PAID VOLUNTARY SHORT-TERM DISABILITY	COMPANY PAID LONG-TERM DISABILITY
Benefits Begin	15 days of injury/sickness	90 day waiting period
Benefits Payable	11 weeks	Up to the social security normal retirement age
Percentage of Income Replaced	60% Salary	50% Salary
Maximum Benefit	\$1,000 weekly	\$10,000 monthly

Health Savings Accounts



Health savings accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high deductible health plans (HDHPs). HDHPs offer lower monthly premiums in exchange for a higher deductible (the amount you pay before insurance kicks in). Lower Cape Fear LifeCare uses Health Equity as our administrator.

What are the benefits of an HSA? There are many benefits of using an HSA, including the following:

- It saves you money. HDHPs have lower monthly premiums, meaning less money is being taken out of your paycheck.
- It is portable. The money in your HSA is carried over from year to year and is yours to keep, even if you leave the company.
- It is a tax-saver—HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you'll pay less in taxes.

The maximum amount that you can contribute to an HSA in 2025 is \$4,300 for individual coverage and \$8,550 for family coverage.

Additionally, if you are age 55 or older, you may make an additional "catch-up" contribution of \$1,000. You may change your contribution amount at any time throughout the year as long as you don't exceed the annual maximum.

HEALTH SAVINGS ACCOUNT (HSA) EMPLOYER CONTRIBUTION: LCFL will contribute toward HSA per pay period	
Employee Only	\$3.85
Employee and 1 Child	\$34.62
Employee and Children	\$34.62
Employee and Spouse	\$34.62
Family	\$46.15

Flexible Spending Accounts (FSA)

Paying for health care can be stressful. That's why Lower Cape Fear LifeCare offers an employer-sponsored flexible spending account (FSA) with Health Equity. You can't make changes until the next open enrollment, and or if you experience an IRS qualifying life event.

Option #1: FSA Health Care Account

Option #2: FSA Dependent Day Care Account

Option #3: Limited Flexible Spending Account (For HDHP participants only)

There are a variety of different benefits of using Flexible Spending Accounts, including the following:

- **It saves you money.** Allows you to put aside money tax-free that can be used for qualifying expenses.
- **It is a tax-saver.** Since your taxable income is decreased by your contributions, you'll pay less in taxes.
- **It is flexible.** You can use your FSA funds at any time, even if it's the beginning of the year.

You should only contribute the amount of money you expect to pay out of pocket during the year. Any funds not used by the end of 2025 will be forfeited. **Even if you signed up last year, you must re-enroll for 2025.**

Option #1: Flexible Spending Account Health Care Account- FSA Health Care Accounts provide you with an important tax advantage that can help you pay for health care expenses on a pre-tax basis. Due to the personal tax savings, you incur, your spendable income will increase. **The maximum amount you may contribute for the calendar year is \$3,200.**

Option #2: Flexible Spending Account Dependent Day Care- Dependent Care FSAs allow you to contribute pre-tax dollars to qualified dependent day care. **The maximum amount you may contribute each year is \$5,000** (or \$2,500 if married and filing separately).

Participants can use the dependent care FSA on children under the age of 13 and legal tax dependents who are deemed incapable of self-care. It is also required that the child/dependent live in the participant's home most of the plan year.

- **Eligible Expenses:** Preschools, Before and After School Care, and Day Camps

Option #3: Limited Flexible Savings Account - *If you are enrolled in an HDHP/HSA, you can only use the Limited Flexible Spending Account on qualified dental and or vision expenses.* If you elect the High Deductible Medical plan and elect the FSA, then your FSA option is Limited. Limited FSA funds are limited to eligible dental or vision expenses. The maximum amount you can contribute for the calendar year is \$3,200.

Basic Life Insurance



Life insurance can help provide for your loved ones if something tragic were to happen to you. Lower Cape Fear LifeCare provides all full-time employees with 1 x Salary up to \$100,000 group life and accidental death and dismemberment (AD&D) insurance. Part-time employees are eligible for a \$5,000 employer paid group life and accidental death and dismemberment (AD&D) insurance. Lower Cape Fear LifeCare pays the full cost of this benefit – meaning you are not responsible for paying any premiums. Update your beneficiary information on ADP Employee Self-Service Portal.

Employee and Spouse Age Reduction Factor: Benefit amount reduces by 35% at age 65 and 50% at age 70

Voluntary Life and AD&D Insurance



While Lower Cape Fear LifeCare offers basic life insurance, some employees may want to purchase additional coverage. Depending on your needs, you may want to consider buying supplemental coverage. With voluntary life insurance, you are responsible for paying the full cost of coverage through biweekly payroll deductions. ****Guarantee issue is only as a new hire or first eligibility date.**

Employee Life Benefit: \$10,000 - \$500,000 in \$10,000 increments, up to 5x your earnings, Employee can get up to \$130,000 (guarantee issue) with no medical underwriting.

Spouse Life Benefit: Up to \$500,000 in \$5,000 increments. Coverage cannot exceed 100% of the amount you purchase for yourself. Spouse can get up to \$25,000 (guarantee issue) with no medical underwriting, if eligible.

Child Life Benefits: Up to 10,000 of coverage in \$2,000 increments, if eligible. Policy covers all Coverage cannot exceed 100% of the amount you purchase for yourself. Coverage begins at live birth, and continues to age 26, if unmarried.

Employee and Spouse Age Reduction Factor: Benefit amount reduces by 35% at age 65 and 50% at age 70

Traditional 403(b) Salary Deferral

- Employee payroll deducted contributions are pre-tax.
- Employee contribution and Employer Match is taxable in the year distributed.
- The 2025 maximum contribution is \$23,500.
- Age 50 and older, the catch-up contribution for 2025 is \$7,500.

Roth 403(b) Salary Deferral

- Employee payroll deducted contributions are post-tax.
- Employee contribution is not taxable in the year distributed; however, the Employer Match is taxable in the year distributed.

Swab Connect

- Another avenue allowing employee the flexibility with an increased diversification of expanded investment selections and opportunities.

VESTING:

You are always 100% vested in your own contributions. Matching contributions made by LCFL will be vested upon completion of three years of service with over 1,000 hours worked in each calendar year.

YEARS OF SERVICE	EMPLOYER MATCHING CONTRIBUTION
0 – 4 Years	For every dollar that you contribute, we will contribute \$0.50 up to 4% of your salary (Maximum match - 2%)
5 – 9 Years	For every dollar that you contribute, we will contribute \$0.75 up to 4% of your salary (Maximum match - 3%)
10+ Years	For every \$1.00 you contribute, we will contribute \$1.00 up to 5% of your salary (Maximum match - 5%)

Paid Days Off (Eligible at .40 FTE)



YEARS OF SERVICE	HOURS ACCRUED PER HOUR PAID	ANNUAL ACCRUAL (BASED ON 8-HOUR DAYS)
< 1 Year	0.10385	27 days
> 1 Year but less than 3 Years	0.11535	30 days
> 3 Years but less than 5 Years	0.12307	32 days
> 5 Years but less than 10 Years	0.13465	35 days
>10 Years but less than 15 Years	0.14230	37 days
>15 Years and Over	0.15385	40 days

Self-Care Time



- To qualify as a “benefit eligible” employee, you must have a FTE status of at least .4 and must be paid at least 32 hours per pay period.
- Qualifying employees will receive a specific number of Self-Care hours per fiscal year, as outlined in the chart below.
- The “Self-Care Time” hours will be uploaded in ADP into a separate Self-Care hours bank on October 1st of each year and must be taken during the fiscal year of October 1st-September 30th.

FTE	SELF-CARE HOURS EARNED
.40	3.2 Hours
.50	4.0 Hours
.60	4.8 Hours
.64	5.1 Hours
.70	5.6 Hours
.75	6.0 Hours
.80	6.4 Hours
.85	6.8 Hours
.90	7.2 Hours
.94	7.5 Hours
1.0	8.0 Hours

Families Matter



In addition to your PDO that you accrue based on the above, LCFL also offers a Maternity /Paternity Leave Paid Time Off Bank and/or Adoption Reimbursement to eligible employees:

Maternity/Paternity Leave

- 2 Weeks Paid Time Off
- Must Qualify for FMLA, at the time of birth

Care Giver Leave Paid Time Off Bank

- 1 Week Paid Time Off
- Must be employed 3 years and qualify for FMLA
- Must utilize 1 week of continuous PDO before eligible

Adoption Reimbursement

- Up to \$5,000 Adoption Assistance Paid by LCFL
- Must be employed by LCFL for at least one year at time of adoption

Student Loan Forgiveness



LCFL is a qualifying Non-Profit for the Public Service Student Loan Forgiveness (PSLF) Program.

For more details: <https://studentaid.gov/>

Lower Cape Fear LifeCare strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of your benefits. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to Human Resources @ HR@LifeCare.com.

Tuition Reimbursement: Up to \$5,000 a year



All regular full and part-time employees >.5 FTE who have completed three months of consecutive LCFL service (normal trial period), and who are not eligible to receive educational benefits from any other source, such as the Veterans Administration or scholarships, are eligible to participate in this benefit.

Approved Courses: Tuition reimbursement will be provided only for courses of study that:

- is essential to LCFL operation
- will maintain or improve the skills required of the employee in his/her work and/or
- meet the requirements for assuming great responsibilities within the organization and/or
- enhance the employee's potential for advancement to a position which the employee has a reasonable expectation of achieving

Sandra O'Donnell Nursing Scholarship



The Sandra O'Donnell Award in Nursing is established as a named fund at the Lower Cape Fear LifeCare (LCFL) organization. The scholarship has been created by Sandra O'Donnell. As a former member of the LCFL Board of Directors, Mrs. O'Donnell has a deep appreciation of the financial challenges often encountered among clinicians in pursuit of their educational goals. The intent of the award is to provide clinicians funds not otherwise available through scholarships, grants, or other similar sources for tuition and/or the purchase of books and supplies.

Award: Recipients must be full-time employees of LCFL (in good standing and employed greater than 90 days) and enrolled in an accredited educational institution in a nursing-related program (NA, LPN, RN, or NP). A minimum award of \$900 per employee will be given. Awards are not to exceed \$1,500 per recipient. All award amounts must be authorized by the CEO or VP of HR based on available funding. It is the expectation of the donor that the funds are to be used for tuition and fee payment(s) and/or to purchase items that may include, but not limited to, computer equipment, textbooks, uniforms and other supplies that a recipient would need and utilize in their coursework.

Employee Assistance Program (EAP)



Available 24/7/365
1-800-311-4327
Online: guidanceresources.com



- Online support 24/7
- Confidential Counseling on Personal Issues (up to 3 in-person counselings)
- Limited Financial Information, Resources and Tools
- Limited Legal Information, Resources and Consultation
- Online Information, Tools and Resources

NOTE – LCFL Grief Counselors are also available to all full-time and part-time employee at no cost. Call the LCFL main line at 910-796-7900 and ask to be connected to one our counselors.

Optional Pet Insurance



Help take the worry out of covering the cost of unexpected vet expenses!

- Group Discounts
- Direct Bill
- Call 1-800-GET-MET8 or visit their website at www.metlifepetinsurance.com for a quote

Supplemental Benefits



- Accident Insurance
- Hospital Insurance
- Specified Disease Insurance



JOIN OUR TEAM:
Apply online today at LifeCareCareers.org



LOWER CAPE FEAR
LifeCare

Our Mission

Provide access to the highest quality LifeCare, education,
and supportive services to our patients, their families,
and the communities we serve.