At **NewYork-Presbyterian** we're committed to helping you Stay Amazing through all of life's events by supporting you and your loved ones.

We prioritize investment in our Total Rewards programs – that's the full suite of everything you receive as an NYP employee (salary, retirement, benefits, growth and development opportunities and more) – to ensure we can attract and retain the best talent in the marketplace. This allows us to carry out our mission of providing the most compassionate and high-quality care to our patients.

Whether you are growing your family, dealing with a health issue, saving for the future, or preparing for a "what if" scenario, NYP is here to support you. With a variety of benefits available to choose from, you have the ability to select the benefits that best fit your needs at any stage of your life.

For additional information, visit NYP's Benefits Guide (nypbenefitsguide.com) 24/7 from any device.

Health Care Benefits	
Eligibility	• **Full-time or part-time employees** scheduled to work at least 17.5 hours per week are eligible to enroll in NYP benefit plans. You are eligible starting from your date of hire. An employee cannot have dual coverage under the NYP medical, dental, and/or vision plans. If an NYP employee is an eligible dependent of a spouse/domestic partner or parent who is also an NYP employee, they must enroll either as an employee or as the dependent of their spouse/domestic partner or parent. • **Your Spouse or Domestic Partner:** You can cover your spouse or domestic partner (same or opposite sex) for benefits. For married employees or domestic partners who are both NYP benefit-eligible employees: ○ If you are not covering dependent child(ren) for medical benefits, you may each enroll individually for employee only medical coverage. You can also enroll individually for dental and/or vision coverage. ○ If you are covering dependent child(ren) for medical benefits, the spouse/domestic partner earning the higher salary is required to elect medical coverage (employee + child(ren) or employee + family). You can enroll individually for dental and/or vision coverage. If you are covering dependent child(ren) for dental and/or vision benefits, only one parent can elect coverage for child(ren). • **Children:** Benefits are available for your biological, adopted, step-children, children for whom you are legal guardian and any child(ren) you or your spouse/domestic partner are required to provide coverage for pursuant to a qualified medical child support order. • Coverage is effective until the end of the year the dependent turns age 26. Disabled, unmarried dependent children are eligible for coverage regardless of age.

Health Care Benefits (cont.)	
Medical Plans (includes prescription drug)	• You have the choice of two medical plans offered through Aetna: **EPO** (in-network services only) or **POS** (in- and out-of-network services). • Prescription drug coverage is automatically provided through CVS Caremark with either medical plan.
Dental Plans	• There is a choice of two dental plans offered through Aetna: **DMO** and **PPO** Plan. The plans provide preventive, basic, and major services (including implants). • Both plans cover orthodontia for dependent children (up to age 23), but only the DMO covers adult orthodontia.
Vision Plan	• The Vision Plan through **Aetna Vision Preferred** offers in-network and out-of-network benefits for eye exams, frames & lenses, and contacts. • Enroll in the Vision Plan for annual eye exam and glasses and frames or contacts coverage. • Note that an annual eye exam including vision assessment by an ophthalmologist or optometrist is covered under both Aetna medical plans.
Additional Benefits	
Flexible Spending Accounts (FSAs)	Flexible Spending Accounts allow you to reduce your taxable income and pay for eligible Health Care and Dependent Care expenses with pre-tax dollars up to annual IRS limits. • **Health Care FSA:** Contribute up to the allowable maximum ($3,400 for 2026) on a pre-tax basis for eligible, out-of-pocket health care expenses, including copays and deductibles. • **Dependent Care FSA:** Contribute up to the allowable maximum ($5,000 for 2026 per household per year) on a pre-tax basis for eligible dependent care expenses, including elder care.
Commuter Benefits	• **Mass Transit FSA:** Contribute up to the allowable maximum (currently $340 per month) on a pre-tax basis for work-related public transit. • **Commuter Parking FSA:** Contribute up to the allowable maximum (currently $340 per month) on a pre-tax basis for work-related parking.
511 Rideshare	Through this New York State program, NYP Employees who carpool to work are eligible to take part in the Guaranteed Ride Program, which will reimburse employees who miss their carpool home.
Biking to Work	All NYP Hospital Campuses offer free bike parking for employees.
Legal Plan	The MetLife Legal Plan can assist you with concerns such as debt collection defense, estate planning, family law, immigration law, real estate, wills, divorce, traffic, and criminal matters. There is a choice of two plans: • **Legal Plan:** Covers you, your spouse/domestic partner and child(ren) • **Legal Plan Plus Parents:** Covers you, your spouse/domestic partner, child(ren) and parents/in-laws. Services for your parents/in-laws include elder care services such as Medicare/Medicaid support, power of attorney, estate planning, nursing home, and real estate.

Additional Benefits (cont.)	
Life and Accident Insurance	• **Basic Life Insurance:** 100% Hospital-paid benefit equal to $100,000. • **Supplemental Life Insurance:** As a complement to your Basic Life Insurance, you can purchase additional coverage from 1x to 5x your annual salary up to a total maximum of $4 million. • **Spouse/Domestic Partner Life Insurance:** This plan provides you with the ability to insure your spouse or domestic partner in coverage amounts from $20,000 up to $100,000. • **Child Life Insurance:** Child life insurance is available until the end of the year the dependent child turns age 26. You can insure your/your domestic partner's unmarried dependent child(ren) for coverage from $2,000 up to $10,000. • **Accidental Death & Dismemberment Insurance:** You have the option to purchase AD&D, which protects you and your family if an injury results in your accidental death or dismemberment. You may purchase coverage from 1x to 5x your annual salary.
Long-Term Disability (LTD)	You are automatically enrolled in the 100% Hospital-paid LTD Plan that provides you with a benefit equal to 66% of your pre-disability monthly earnings to a maximum of $10,000. LTD benefit payments begin after you are disabled for 180 consecutive days.
Voluntary Hartford Accident Insurance	This plan pays a flat dollar amount for covered injuries in the event of an accident.
Voluntary Hartford Critical Illness Insurance	• Receive a lump-sum benefit for a covered person diagnosed with a covered illness. • Options to purchase coverage in the following amounts: $10,000, $20,000 or $30,000.
Wellbeing Benefits	
NYP*BeHealthy* Employee Health & Wellbeing Program	• Our programs encompass all aspects of wellbeing, including emotional and social health. Whether you want to get in shape, deal more effectively with stress, or find opportunities to give back to the community, we offer a variety of options to fit you and your lifestyle. • NYP*BeHealthy* Wellbeing Coaches provide personalized support to employees so that they can manage their stress, enhance their resiliency, stay nourished, and practice self-care. These programs are offered at no cost to you.
CopeNYP	• CopeNYP provides quick, free access to confidential and supportive counseling for employees, their immediate family, and household members. • Appointments can be scheduled for either in-person or virtual counseling sessions.
NYP Virtual Urgent Care	Video chat with NYP doctors online from your mobile device. NYP Virtual Urgent Care visits are free to employees and their dependents who are enrolled in an NYP medical plan with Aetna.
Together We Will Appreciate	Recognizing the contributions of our employees is an important part of the culture at NYP. Our organization utilizes NYP Together We Will Appreciate as an online platform that enables co-workers to easily recognize each other in a number of ways.
Community & Environmental Stewardship	NYP is committed to fostering a culture of environmental stewardship and social responsibility. Through our volunteerism and community stewardship programs, employees have the opportunity to drive lasting change in the communities where they live and work.

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Financial Benefits	
Retirement Savings Plan	• The Retirement Savings Plan, offered through Empower, is an opportunity for you to personally save for retirement. The plan allows you to make pre-tax contributions, as well as after-tax Roth contributions, up to a combined maximum of $24,500 for those under 50, increasing to $32,500 for those 50 and over, which includes the age 50 catch-up contribution of $8,000. A "super catch-up" applies to those aged 60 through 63 and allows for contributions of up to $35,750. • You are immediately eligible to participate. • On-site retirement and financial counselors are available for assistance.
Education Loan Advising	Eligible employees have access to student loan assistance through EdAssist that includes advising on Public Service Loan Forgiveness to help meet their financial goals. This benefit is offered at no cost to you.
Discount Programs	• **Auto & Home Insurance:** Farmers GroupSelect Insurance includes coverage for motorcycles, recreational vehicles and boats, home rentals, vacation residence, and personal liability insurance. • **PerkSpot:** NYP's employee discount hub, offering discounts on electronics, travel, dining, apparel, pet supplies, home and garden, and more.
Family Friendly Benefits	
Adoption Assistance	Reimbursement of up to $15,000 per year for eligible employees with a lifetime maximum of $30,000.
Back-up Child and Adult/Elder Care	Access to up to 15 days of back-up care for both your children and adult/elder family members during a lapse or breakdown in normal care arrangements at subsidized rates: Center-Based Care for $15/child or $25 for two or more children, and In-Home Care for $6/hour. Ten additional days of back-up care are available to use during your child's first year of life.
Enhanced Elder Care Support	Elder care from Bright Horizons provides personalized guidance and expert referrals in local markets to help employees find a full range of care, transportation, and other critical services. This benefit is offered at no cost to you.
College Coach	Employees have exclusive access to a team of former college admissions officers and college finance professionals to help you during the complex process of sending a child to college. This benefit is offered at no cost to you.
IVF and Fertility Preservation Benefit	Under the POS medical plan access a broad network of professionals, including Aetna's fertility specialists, and lifetime support up to $30,000 (not including prescription drugs). Under the POS medical plan, IVF benefits include fertility preservation (cryopreservation and storage for eggs and embryos, in addition to sperm banking). For more information, go to the NYP Aetna Microsite.

Family Friendly Benefits (cont.)	
Maven Family Friendly Benefit	Maven benefits are included with both NYP Aetna Medical Plans at no additional cost, giving 24/7 access to specialized providers, personalized care plans, and dedicated advocates for: • Fertility and family building • Maternity and newborn care • Parenting and pediatrics • Menopause and midlife health
Parental Leave	Parental leave benefits, which include six weeks of paid leave, are available to employees.
Pediatric Behavioral Health Support	Brightline is a virtual pediatric behavioral health provider that offers kids, teens, and caregivers access to expert care for mental health. This program is offered to employees (and their dependents) enrolled in a NYP Aetna medical plan.
Special Needs Support	Bright Horizons Special Needs provides assistance for employees with concerns regarding their child's development, including interactive webinars and 10 sessions of 1:1 expert coaching annually. This benefit is offered at no cost to you.
Surrogacy Assistance	Reimbursement of up to $15,000 per year for eligible employees with a lifetime maximum of $30,000.

This summary highlights some of the employee benefit plans and programs sponsored by NewYork-Presbyterian. The NYP Graduate Medical Education employee benefit plan documents govern the terms and conditions of the plans. In the event of any conflict between the formal plan documents and this summary or between the formal plan documents and any written or oral statement by a Hospital representative, the formal documents shall govern.