

**UNwavering care for team members and their families.**

VCU Health System understands how important benefits are to you and your family. That's why we provide our **dually employed Faculty at VCU and Physicians for VCU Health System in a benefit eligible position** with a comprehensive benefits package. Our focus is to help our team members and their families achieve their best possible health and total well being physically, emotionally and financially. We have provided some highlights here. *For clinical faculty employed by both VCU and MCVP, you have the option to elect medical, dental and vision benefits through VCUHS or VCU. Here is a summary of the benefits offered to you by VCU Health and MCVP.*



**VCUHS Differentiators**

**MEDICAL | Sentara Health**

VCU Health System offers a medical plan through Sentara Health. Having the option to choose your own health care provider and facility is important, and our VCU Health System ChoiceCARE and ChoiceEXTEND\* medical plans allow you and your covered family members the freedom to choose where you seek medical care.

**Tier 1: VCU Health System network of providers and facilities.** The best benefit level offering the lowest out-of-pocket cost share. *This tier saves you money!*

**Tier 2: The Sentara PPO network of providers and facilities.** This network is centralized for the state of Virginia and northern North Carolina.

**Tier 3: No network participation.** This is the highest cost of coverage and may result in significant out-of-pocket expenses, including balance billing, unless emergency care is received.

**All VCU Health System team members enrolled in the medical plan, and their dependents, have access to the following at no additional cost.**



**CONVENIENT NO-COST CARE WHEN YOU NEED IT**

**Center for Team Care**

Our dedicated Primary Care Clinic provides accessible, high-quality healthcare exclusively for VCU Health employees and their covered family members. No cost for primary care physician visits.




**TextCare via One to One Health**

Connect with board-certified physicians via text message for convenient, responsive care from anywhere. Get responses in under 5 minutes with no copay per visit.

**Hinge Health**

A digital clinic providing personalized care programs for team members with joint or muscle pain. You can access a variety of stretches and exercises in the app, engage in video visits with a licensed physical therapist, and more.



VCU Health System ChoiceCARE Plan		
	VCU Health System Network	Sentara Health Network
<b>Medical Benefits (In-Network Benefits)</b>		
Annual Deductible <i>Individual / Family</i>	\$0 / \$0	\$750 / \$1,500
Annual Out-of-Pocket Max <i>Individual / Family</i>	\$2,000 / \$4,000	\$6,350 / \$12,700
Preventive Care	Covered at 100%	Covered at 100%
Office Visit Copay <i>Primary Care / Specialist / Mental Health</i>	\$25 / \$40 / \$10	\$25 / \$75 / \$10
Inpatient Hospital Copay	\$500 	\$1,000 + 30% after deductible
Outpatient Hospital Copay	\$250 	\$200 + 30% after deductible
Emergency Care Copay	\$200	\$200
<b>Pharmacy Benefits (30-day supply)</b>		
Tier 1: Generic	\$0 	10%, \$10 minimum
Tier 2: Preferred Brands	\$17	20%, \$45 minimum
Tier 3: Non-Preferred Brands	\$25	30%, \$75 minimum
Tier 4: Selected Specialty <i>Generally limited to 30-day supply</i>	\$50 / \$150	50%, \$200 minimum

**FERTILITY AND FAMILY PLANNING**

**In addition to the below family planning benefits, VCU Health System offers a rich fertility benefit. This benefit has a lifetime maximum of \$75,000 per covered individual when you use the VCU Health Reproductive Medicine Clinic (no coverage outside of VCUHS).**



**Ovia Health**

**Team members enrolled in the Sentara plan have access to Ovia Health.** Ovia Health helps you connect with registered nurses for health coaching and supportive communities throughout all stages of your life – from fertility to pregnancy to parenting.

**Absence Blueprint**

An interactive tool to help team members create their leave plan. Absence Blueprint will check your eligibility for Federal, State and VCUHS policies with regards to time away from work.

\*Out of Area coverage may be available to you if you live outside of Virginia. Please discuss your eligibility options with HR4U.

**DENTAL | Delta Dental and Direct Dental**



**VCUHS Differentiators**

VCU Health System offers three comprehensive dental plans through Delta Dental and Direct Dental. These plans promote regular dental checkups with 100% covered preventive care, which doesn't count toward your annual maximum. The Enhanced plan covers many basic and major services, including orthodontia. The Basic plan is a low-cost option if you do not need extensive dental work. *The Direct Dental plan works exclusively with VCU Dental Care.*

Delta Dental Enhanced	Delta Dental Basic	Direct Dental	
Annual Deductible: \$25 per person; \$75 per family (per calendar year)	Annual Deductible: \$25 per person; \$75 per family (per calendar year)	Annual Plan Maximum: \$1,500 per person	
Annual Plan Maximum: \$2,000 per person (per calendar year)	Annual Plan Maximum: \$1,500 per person (per calendar year)	First \$1 – \$500	\$0 Patient Responsibility
Diagnostic and Preventive Services: Covered 100% Basic Services: 20% Major Services: 50%	Diagnostic and Preventive Services: Covered 100% Basic Services: 20% Major Services: Not covered	Next \$501 – \$2,500	\$1,000 Patient Responsibility (50% of remainder)
Orthodontic Services: 50% Ortho Lifetime Max: \$2,000 per person (per lifetime)	Orthodontia Services: Not covered	Orthodontic Services: \$1 – \$3,000 Ortho Lifetime Max: \$1,500 per person	\$1,500 Patient Responsibility (50% of remainder)
Additional benefits include, Right Start 4 Kids, Virtual Visits, Healthy Smile Healthy You, and Special Health Care Needs.	Additional benefits include, Right Start 4 Kids, Virtual Visits, Healthy Smile Healthy You, and Special Health Care Needs.		

**VISION | EyeMed**

VCU Health System offers two vision plans through EyeMed; a Base and a Buy-Up plan. Both plans offer coverage for eye exams, frames, lenses, contacts and extra savings on services such as laser vision correction.

In-Network Benefits	Base Plan		Buy-Up Plan	
	EyeMed Plus Providers	Other In-Network Providers	EyeMed Plus Providers	Other In-Network Providers
Eye Exam	\$0 copay	\$10 copay	\$0 copay (Eye Exam and Retinal Imaging)	\$10 copay (Eye Exam) \$0 copay (Retinal Imaging)
Frames	\$0 copay; \$200 allowance plus 20% off balance	\$0 copay; \$150 allowance plus 20% off balance	\$0 copay; \$250 allowance plus 20% off balance; Additional pairs 40% off retail price less than \$100 allowance	\$0 copay; \$200 allowance plus 20% off balance; Additional pairs 40% off retail price less than \$50 allowance
Contact Lenses Standard Fitting Exam	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Contacts Instead of glasses	\$150 allowance plus 15% off balance	\$150 allowance plus 15% off balance	\$200 allowance plus 15% off balance	\$150 allowance plus 15% off balance
Lenses Single, Bifocal, Trifocal	\$25 copay	\$25 copay	\$25 copay	\$25 copay

**LIFE AND DISABILITY | Reliance Matrix**

VCU Health System provides team members with **Basic Life and Accidental Death and Dismemberment (AD&D), Long Term Disability (LTD) and Short Term Disability (STD) at no cost to you.** VCU Health System offers a buy-up option for STD. You also have the option to purchase additional Supplemental Life insurance for yourself, your spouse/domestic partner, and your eligible child(ren).



<b>Employee Basic Life and AD&amp;D</b>	2x annual base pay up to \$1 million
<b>Employee Supplemental Life and AD&amp;D</b>	Increments of \$50,000 not to exceed \$700,000
<b>Spouse Life</b>	Lesser of \$100,000 or 50% of team member's total life coverage
<b>Child Life Up to age 26</b>	\$10,000 or \$15,000
<b>STD (Employer Paid)</b>	60% of base salary up to \$2,500 per week; 7-day elimination period; 26-week max
<b>LTD (Employer Paid)</b>	60% of base salary up to \$15,000 per month; 26-week elimination period

## SUPPLEMENTAL HEALTH | *Reliance Matrix*

Supplemental health benefits are a cost-effective solution to help offset out-of-pocket medical expenses. These benefits are voluntary and can help you fill the gaps created by deductibles and copays, providing you with additional financial security. VCU Health partners with Reliance Matrix to offer Accident, Critical Illness and Hospital Indemnity coverage. These benefits are voluntary.



**VCUHS Differentiators**

## FLEXIBLE SPENDING ACCOUNTS | *Benepass*

VCU Health System offers two types of Flexible Spending Accounts (FSAs): a Health Care FSA and a Dependent Care FSA. Team members can contribute tax-free dollars to both accounts, helping you save on medical, dental, vision, prescription drugs, and dependent or adult care expenses. The maximum amount you can contribute in 2026 to the Health Care FSA is \$3,400. The maximum amount you can contribute in 2026 to the Dependent Care FSA is \$7,500 (\$3,750 if married and filing separately).

## RETIREMENT ACCOUNTS | *Fidelity*

VCU Health System wants to help you start (or continue) saving toward your retirement goals. The retirement benefits offered to full-time and part-time benefit eligible Physicians and CRNA's, are the Physicians 401(a) Employer Retirement Plan, Physicians Employee Salary Reduction 403(b) Plan and the VCUHS 457(b) Employee Savings Plan.

### **Physicians 401(a) Employer Retirement Plan**

- Company contributions made 100% by VCU Health System.
- Eligible and auto-enrolled as of your date of hire in a benefit eligible position as a Patient Facing Physician or CRNA.
- Funds are immediately vested.
- VCU Health System contributes 8.5% per paycheck on a pre-tax basis.
- Once your salary exceeds the Social Security limit (\$183,600 in 2026), the contribution increases to 14.2% for the rest of the plan year or until you reach the IRS Maximum Compensation limit (\$360,000 in 2026). It will automatically restart to 8.5% on the following January 1<sup>st</sup> of the next year.

### **VCUHS 457(b) Employee Savings Plan and Physicians Employee Salary Reduction 403(b) Plan**

*This is not a profit-sharing plan, and you do not receive a match if they defer to the 457(b):*

- Eligible as of the 1<sup>st</sup> of the month after your date of hire.
- Auto-enrolled in the 457(b) Savings Plan at 2% after 60 days if you do not opt out of the plan.
- Immediate vesting at 100% of your contribution.
- Defer (pre-tax or Roth) up to \$24,500 of your eligible salary in 2026. If you are age 50 or older, you can defer an additional \$8,000 in 2026. If you are ages 60, 61, 62, or 63, you can defer an additional \$11,500 in 2026.
- Starting in year 2 of employment, catch up contributions for those earning more than \$150,000 is based on prior years of service; catch up contributions must be made on a Roth basis.

## WORK/LIFE BENEFITS

### **Education Assistance**

Full-time and part-time team members may receive up to \$15,000 per year based on degree level and will receive all covered costs paid until the yearly limit is reached. You can only seek one degree at the Associate, Bachelor, Masters and Doctorate level and must have worked for three months in a benefits-eligible position to earn this benefit. You must work one year from the end of any class in a benefits-eligible position, or you will need to repay any classes that have ended within the year prior to your termination date.



### **Dependent Education**

After team members have worked full-time in a benefits-eligible position for three consecutive years, your dependent children up to age 23 may receive up to 12 free VCU credits. Dependents of part-time team members who have held a benefits-eligible position for three consecutive years are eligible for 6 free VCU credits.

## FAMILY BENEFITS

### Adoption Assistance

VCU Health System will pay up to a total of \$5,000 per adopted child and up to a total of \$7,000 for a special needs adopted child for eligible expenses.



VCUHS Differentiators

### Child Care Center

VCU Health System offers two daycare centers – the N. Deck Center and Northside Center. The cost of the daycare can be directly deducted from your paycheck.

## BACK-UP CARE | Vivvi

Whether you need help with childcare/back-up care or extra academic support, expert advice from a college coach, pet care, elder care, or guidance with elder care issues, Vivvi can help.

In partnership with Vivvi, VCU Health System also provides essential childcare resources through Learning Care Group (LCG), including funded childcare and your first-year registration fee waived. With a nationwide network of more than 1,050 schools, LCG offers early education and childcare programs for infants to school-age students. They're proud to serve their communities by preparing each child for kindergarten – and helping elementary school students stay on track.

## FINANCIAL WELLNESS | Brightside

Brightside is here to help with money matters – big or small. Whether you're managing everyday expenses, paying down debt, or saving for something special, Brightside can guide you every step of the way. At no cost to you, a personal Financial Assistant can connect you to low-cost options.

## OTHER BENEFITS

In addition to the benefit programs described on the previous pages, as a VCU Health System team member you can also take advantage of the following programs:

- **Discounted Banking Services:** The Virginia Credit Union and Atlantic Union Bank offer a variety of accounts, savings clubs and loans.
- **Home and Auto Insurance:** You have the option between Farmers and Allstate for home and auto insurance coverage. Farmers provides discounted rates through payroll deductions.
- **Legal Resources:** Coverage for the most often needed legal services is free for you, your legal spouse and children up to age 19 (or 26 if a full-time student). Free legal services include traffic court representation, will preparation, credit/warranty disputes, tenant disputes with landlords, and uncontested divorce.
- **Nationwide Pet Insurance:** Help protect your furry family members with Nationwide's industry-leading pet insurance. This includes coverage for dogs, cats, birds and exotic pets.
- **Rainbow Society:** Employee hardship fund.
- **Team Member Discounts:** Receive discounts on goods and services through VCU Health \$aves.

*This benefit overview is provided as a summary of team member benefits. Additional conditions and requirements may exist to be eligible to receive the benefits outlined in this summary. Please carefully read the specific plan summary you will be provided at time of hire to ensure that you meet the conditions and requirements to receive the benefits. While every effort has been made to provide accurate information, if there are any discrepancies between the information provided in this overview and the official Plan Documents, the Plan Documents will govern. VCU Health System can amend or terminate these plans at any time. Neither receipt of this overview nor participation in a VCU Health System benefit plan should be construed as a guarantee of employment.*