

# 2025 Benefits Summary

**BJC West Region (Saint Luke's)**

Our employees are what make BJC a truly different kind of world-class health care organization, and the benefits we provide acknowledges their commitment to and compassion for the patients they serve. Our competitive program provides both care and support so they can do the challenging work they do every day, with support for their physical, emotional, social and financial needs.





We offer a comprehensive Total Rewards package that includes a wide variety of benefits, compensation, recognition, learning and development opportunities, work-life programs, and more.

## When Coverage Begins

Benefits coverage begins on the first day of the month after your hire date. Benefits vary between full-time (35+ hours per week) and part-time (24–34 hours per week) employees. Your spouse and children up to age 26 are eligible for most benefits.

Please note this brochure includes only a summary of BJC's benefits and programs.



# Benefits for Your Health

Employees may choose from two medical options administered by Cigna: Flex or the High Deductible Health Plan (HDHP). Both plans use the Open Access Plus (OAP) network.

	Flex		HDHP with HSA	
	Tier 1 BJC or Saint Luke's Facility	Tier 2 Cigna OAP	Tier 1 BJC or Saint Luke's Facility	Tier 2 Cigna OAP
Preventive Care	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Annual Deductible Amount you pay each year before the plan pays certain claims				
Individual/Family	\$700/\$2,100	\$1,500/\$4,500	\$1,650/\$3,300	\$3,300/\$6,600
BJC Health Savings Account (HSA) Contribution (if enrolled in the HDHP)				
Individual/Family	N/A	N/A	\$500/\$1,000	
Coinsurance Amount you pay for most covered services after you meet the deductible				
Plan pays	Plan pays 90% after deductible	Plan pays 50 – 75% after deductible	Plan pays 90% after deductible	Plan pays 50 – 80% after deductible
Out-of-Pocket Maximum After you pay this amount for medical services, the plan pays 100%				
Individual/Family	The most you will pay: \$2,000/\$6,000	The most you will pay: \$6,000/\$12,000	The most you will pay: \$4,500/\$9,000	The most you will pay: \$6,000/\$12,000
Physician Services Office (non-preventive)				
Primary Care Physician	\$20 copay	\$20 copay	Plan pays 90% after deductible	Plan pays 80% after deductible
Specialist	\$50 copay	\$50 copay	Plan pays 90% after deductible	Plan pays 80% after deductible
Inpatient Services				
Inpatient Hospital	Plan pays 90% after deductible	Plan pays 50% after deductible	Plan pays 90% after deductible	Plan pays 50% after deductible
Inpatient Professional	Plan pays 90% after deductible	Plan pays 75% after deductible	Plan pays 90% after deductible	Plan pays 75% after deductible
Outpatient Services				
Outpatient Surgery	Plan pays 90% after deductible	Plan pays 50% after deductible	Plan pays 90% after deductible	Plan pays 50% after deductible
Outpatient Professional	Plan pays 90% after deductible	Plan pays 75% after deductible	Plan pays 90% after deductible	Plan pays 75% after deductible
Lab work or X-rays	Plan pays 100%	Plan pays 50% after deductible	Plan pays 90% after deductible	Plan pays 50% after deductible

Note: Your total out-of-pocket maximum includes copays, deductible and coinsurance amounts.

## \$0 Out-of-Pocket Expenses

The BJC medical plan supports you and your family's health by covering 100% of the cost of in-network preventive care, such as annual physicals, screenings and immunizations.

All medical plan participants can also take advantage of no-cost benefits such as diabetes prevention and management, and breastfeeding equipment and supplies.

For Flex medical plan participants, BJC pays the full cost of many services at BJC and Saint Luke's facilities, such as outpatient lab work, outpatient imaging, nutrition counseling and more.

## Prescription Drug Coverage Highlights

	Flex			
	30-Day Supply		90-Day Supply	
	BJC/Saint Luke's Pharmacies or BJC Family Care Central Pharmacy (mail order)	Walgreens National Network	BJC/Saint Luke's Pharmacies or BJC Family Care Central Pharmacy (mail order)	Walgreens National Network
Generic	\$10	\$15	\$20	\$35
Preferred Brand Name	\$35	\$50	\$70	\$100
Non-Preferred Brand Name	\$80	\$120	\$160	\$240
Specialty	\$150			
Annual Out-of-Pocket Maximum*				
Per Individual	\$2,000			
Per Family	\$4,000			

\* The annual out-of-pocket maximum is separate from the medical plan out-of-pocket maximum.

	HDHP with HSA*			
	30-Day Supply		90-Day Supply	
	BJC/Saint Luke's Pharmacies or BJC Family Care Central Pharmacy (mail order)	Walgreens National Network	BJC/Saint Luke's Pharmacies or BJC Family Care Central Pharmacy (mail order)	Walgreens National Network
Generic	Plan pays 90% after deductible	Plan pays 80% after deductible	Plan pays 90% after deductible	Plan pays 80% after deductible
Preferred Brand Name	Plan pays 90% after deductible	Plan pays 80% after deductible	Plan pays 90% after deductible	Plan pays 80% after deductible
Non-Preferred Brand Name	Plan pays 90% after deductible	Plan pays 80% after deductible	Plan pays 90% after deductible	Plan pays 80% after deductible
Specialty	Plan pays 90% after deductible			

\* The deductible and coinsurance amounts for both medical and prescription drugs are combined into one out-of-pocket maximum.

## 2025 Medical and Prescription Drug Rates

The costs listed below are pre-tax, per-pay-period deductions, based on 26 pay periods a year.

To support BJC's mission and ongoing efforts to create an equitable and inclusive workplace, full-time employees who make \$25 or less per hour will pay a reduced rate for medical coverage in 2025.

	Full-Time*		Part-Time*
	\$25.01/hour or more	\$25.00/hour or less	
Flex			
Employee Only	\$83.00	\$78.50	\$124.50
Employee + Spouse	\$242.00	\$212.00	\$363.00
Employee + Child(ren)	\$172.50	\$146.00	\$258.75
Employee + Family	\$304.00	\$270.00	\$456.00
HDHP with HSA			
Employee Only	\$42.00	\$41.25	\$63.00
Employee + Spouse	\$113.75	\$113.55	\$170.63
Employee + Child(ren)	\$94.50	\$80.50	\$141.75
Employee + Family	\$152.50	\$149.36	\$228.75

\* To help control medical costs, an additional \$50 per-pay-period surcharge will apply for employees who choose to enroll their spouse in BJC's medical plan when they have available coverage through their own employer (excluding spouses who work for BJC).



## Dental Coverage Overview

BJC offers two dental coverage options through Delta Dental of Missouri. Both cover preventive care at 100% with no deductible and provide coverage for basic and major dental services.

### Coverage Highlights

	High		Low	
	PPO Network	Premier Network and Out-of-Network	PPO Network	Premier Network and Out-of-Network
<b>Annual Deductible</b>				
<b>Per Individual</b>	\$50	\$50	\$75	\$75
<b>Per Family</b>	\$150	\$150	\$150	\$150
<b>Covered Services (Plan Pays)</b>				
<b>Preventive Care</b>	100%	100%	100%	100%
<b>Basic Care</b>	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 70% after deductible	Plan pays 60% after deductible
<b>Major Care</b>	Plan pays 60% after deductible	Plan pays 40% after deductible	Plan pays 50% after deductible	Plan pays 40% after deductible
<b>Orthodontic Treatment (Adults and children)</b>	Plan pays 60% after deductible	Plan pays 40% after deductible	No coverage	No coverage
<b>Lifetime Maximum</b>	\$2,000	\$1,500		
<b>Annual Maximum Benefit</b>				
	\$2,000	\$1,500	\$1,000	\$750

### 2025 Dental Rates

The costs listed below are pre-tax, per-pay-period deductions, based on 26 pay periods a year.

	High	Low
<b>Full-Time and Part-Time</b>		
<b>Employee Only</b>	\$5.16	\$3.28
<b>Employee + Spouse</b>	\$18.73	\$11.70
<b>Employee + Child(ren)</b>	\$20.24	\$11.62
<b>Employee + Family</b>	\$24.52	\$13.79

## Vision Coverage Overview

Vision coverage is available through VSP Vision Care, which features a large national network of vision providers.

### Coverage Highlights

	In-Network
<b>Vision Exam (Preventive)</b> (Twice every calendar year for children up to age 18; once every calendar year for adults)	\$15 copay
<b>Contacts</b> (Once every calendar year instead of lenses and frames)	Plan pays up to \$200
<b>Contact Lens Exam, Fitting and Evaluation</b>	\$60 copay
<b>Lenses (Once every calendar year)</b> Single Vision Lined Bifocal Lined Trifocal and Progressive	\$15 copay \$15 copay \$15 copay
<b>Frames</b> (Once every calendar year for children up to age 18; once every other calendar year for adults)	Plan pays up to \$200 after \$15 copay
<b>Laser Vision Correction</b>	Average 15% discount

### 2025 Vision Rates

The costs listed below are pre-tax, per-pay-period deductions, based on 26 pay periods a year.

	Full-Time and Part-Time
<b>Employee Only</b>	\$3.48
<b>Employee + Spouse</b>	\$6.97
<b>Employee + Child(ren)</b>	\$7.90
<b>Employee + Family</b>	\$12.63

# Benefits for Your Future

## HSA and FSAs

Employees who choose the HDHP for medical coverage may use a Health Savings Account (HSA) to pay for eligible health care expenses with pre-tax dollars. Participants also receive contributions from BJC to help them pay for expenses, prorated up to \$500 for employee-only coverage and \$1,000 for all other coverage tiers for the calendar year.

Flexible Spending Accounts (FSAs) enable employees to set aside pre-tax income to pay for eligible health and dependent day care expenses throughout the year. Enrollment in a BJC medical, dental or vision plan is not required. For 2025, participants can contribute up to \$3,200 in the Health Care FSA and \$5,000 in the Dependent Care FSA.



## Retirement and Financial Planning

Employees have several retirement plan options, including a 403(b) Employee Savings Plan, Matching Plan and Retirement Balance Plan, plus access to financial planning assistance.

### 403(b) Employee Savings Plan and Matching Plan\*

Administered by Fidelity, the plans offer convenient payroll deductions that grow with BJC matching contributions and investment earnings to help employees save for retirement. Eligible employees may enroll immediately after hire.

Employee Contributions	Pre-tax, Roth or combination of the two, up to the annual IRS limit (additional catch-up contributions if age 50+)
Matching Contributions	50% up to the first 4% of eligible earnings each pay period

### Retirement Balance Plan\*

After 12 consecutive months of service, employees are eligible for the Retirement Balance Plan (automatic plan entry in either January or July of the plan year). Through this plan, employees receive an additional annual BJC contribution to their accounts if actively employed on Dec. 31 of the plan year. This contribution increases over time, based on years of service.

## Financial Planning and Resources

Through Fidelity, employees can get a free financial consultation, access personalized planning and advice from investment professionals, and take advantage of a collection of financial resources and tools, including free articles, interactive workshops and more.

\* You are immediately vested in the contributions you make to your account and fully vested in BJC matching contributions and Retirement Balance Plan contributions after three years of service.

# Life Insurance and AD&D

BJC provides many benefits to help employees protect their income and save for the future, including basic life with accidental death and dismemberment (AD&D) coverage provided at no cost, along with the option for employees to buy additional coverage for themselves, their spouse and children at group discounted rates.

Basic Life with AD&D*	Employee Supplemental Life with AD&D	Dependent Life Insurance
<p><b>Full-time:</b> One times base annual salary (Up to \$500,000)</p> <p><b>Part-time:</b> \$15,000</p> <p><b>Provided at no cost</b></p>	<p><b>Full-time:</b> One to five times base annual salary (Combined basic and supplemental life cannot exceed \$1.5 million)</p> <p><b>Part-time:</b> \$15,000 or \$30,000</p> <p><b>Cost based on your age and coverage selected</b></p>	<p><b>Spouse:</b> Up to \$250,000</p> <p><b>Cost based on your age and coverage selected</b></p> <p><b>Children:</b> \$5,000 or \$10,000</p> <p><b>Cost based on coverage selected</b></p>

\* Director level and above are eligible for different life insurance benefits. Physicians in SLPG may experience different benefits.



# Disability Coverage

Full-time employees may purchase short-term disability coverage and can choose from two options. Basic long-term disability coverage is provided to full-time employees at no cost, with the option to buy additional coverage.

Full-time and part-time employees also accrue Extended Sick Leave hours that may be used when work is missed due to personal illness or injury, to care for a family member or parental leave.

Voluntary Short-Term Disability	Long-term Disability
<p>60% of weekly earnings, up to \$5,000 for up to 90 days</p> <p>Benefits payable at end of elimination period (15 or 30 days, depending on option selected)</p> <p><b>Coverage available for purchase</b></p>	<p>60% of base monthly income, up to \$20,000 per month</p> <p><b>Provided at no cost</b></p> <p><b>Supplemental coverage available for purchase</b></p>

# Benefits to Support Your Best Life

## Paid Time Off (PTO)

BJC's PTO benefit combines vacation, sick days, holidays and personal time off in one bank.\* All regular full-time and part-time employees earn PTO each pay period based on length of service, position and how many hours you are scheduled for each pay period. New employees begin accruing PTO upon hire and are eligible to use PTO hours after 90 days of employment.

Years of Service	Hours Per Year
Exempt (Salaried)	
0 – 4 years	206
5 – 19 years	246
20+ years	254
Non-Exempt (Hourly)	
0 – 3 years	184
4 – 7 years	224
8 – 14 years	238
15 – 19 years	246
20+ years	254

\* Six BJC holidays are included in PTO bank. Directors and above and Physicians and APPs follow a different schedule.

## Mental Health Resources and Support

Employees can connect to a range of resources and support including a confidential Employee Assistance Program with 24/7 assistance for employees and their families. Flex medical plan participants also have access to additional, free benefits such as virtual visits with licensed therapists and psychiatrists for non-emergency conditions.

## Health Management Programs

BJC provides a variety of well-being programs to help employees maintain and improve their health, including weight management programs, nutrition counseling services, discounted gym memberships, and diabetes prevention and management.

## Family Planning and Support

**Fertility Benefits:** Medical plan participants have access to fertility benefits, including medical services and prescription drugs up to a \$20,000 lifetime maximum (\$15,000 for medical and \$5,000 for prescription drugs).

**Parental Leave:** New parents can use up to 80 hours of Extended Sick Leave for bonding time with a newborn or adopted child after one year of BJC service.

**Adoption Assistance:** BJC offers financial assistance to help employees cover qualified expenses incurred when adopting a child. After one year of service, full-time employees are eligible to receive up to \$5,000 in reimbursement per adopted child, and part-time benefits-eligible employees may receive up to \$2,500 per child.

## Employee Discounts

The BJC Employee Discount Program offers access to a single-destination portal featuring hundreds of discounted consumer products and services. Employees can find savings on child care, cellphones, theme parks, sporting events, electronics, travel and much more.

## On-Demand Pay

BJC's On-Demand Pay program offers employees access to up to 50% of their earned base pay when they need it, rather than waiting for a regular payday.



# Benefits for Professional Growth

## Educational Assistance

The Educational Assistance program provides financial assistance to employees who want to continue their education or be trained for a new profession in the health care industry.

After three months of employment, full-time employees can receive up to \$5,250 a year, with a lifetime maximum of \$10,500; part-time employees can receive up to \$2,625 a year, with a lifetime maximum of \$5,250.

## Public Service Loan Forgiveness

BJC employees can get help paying off student loans with the Public Service Loan Forgiveness (PSLF) program, a government program that forgives the remaining balance on direct loans after 120 qualifying monthly payments are made. The repayment plan must be qualified by PSLF, and participants must be working full-time for a qualifying employer, like BJC Health System.

