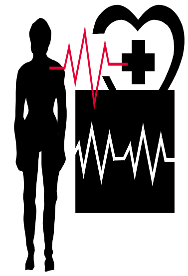
MONTCALM CARE NETWORK (MCN)
SYNOPSIS OF EMPLOYEE BENEFITS
(For full-time regular employees)



MEDICAL BENEFITS – MCN offers medical benefit plans with employee and family coverage available. The coverage is through Blue Cross Blue Shield of MI (BCBSM) and Priority Health. The employee's portion of the premium will be through payroll deduction. Coverage begins the first of the month following the date of hire. Two Health Savings Account (HSA) plan options are available. One option is offered at no cost to the employee and includes employer contributions to the employee's HSA account.

BUY OUT OPTION – Montcalm Care Network offers $200 per month opt-out payment for employees who opt-out of coverage under Montcalm's medical plan. Employees must still complete the enrollment process in PlanSource. Employees must have other medical coverage and provide proof of coverage to be eligible for opt-out payment. Waiver payment is taxable income. Employees will still be eligible to participate in other benefits offered including dental and vision.

VISION BENEFITS – MCN provides a vision plan for employees working 30 or more hours per week with employee and family coverage available. The coverage is through EyeMed. The employee's portion of the premium is through payroll deduction. Coverage begins the first of the month following date of hire.

DENTAL BENEFITS – MCN provides a dental plan through Delta Dental for employees working 30 or more hours per week with employee and family coverage available. The employee's portion of the premium is through payroll deduction. Coverage begins the first of the month following date of hire.

LIFE INSURANCE – MCN provides a $25,000 Term Life policy for full-time (40 hour) employees. The insurance is through Mutual of Omaha. Coverage begins on the first of the month following the date of hire. Employees may purchase additional term life insurance from Mutual of Omaha through payroll deduction.

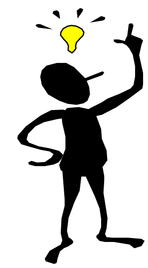
REQUIRED BENEFITS – MCN participates in the Social Security program including FICA and Medicare, as well as other programs required by law, including workers compensation and unemployment insurance. MCN provides general liability insurance coverage for all employees while performing their duties and provides additional physician coverage, as necessary.

VACATION – Regular full-time employees will earn vacation leave in accordance with the following schedule for every 80 hours worked. Vacation will accrue at 5.54 hours from the date hire until five years of employment, 7.08 (5-9 years), 8.0 (10-14 years), and 8.61 (15 and up years). Vacation leave will accrue but will not be approved for use until the completion of the first 90 days of employment. You may accumulate to a maximum of the total hours earned in a year plus 40 hours.

SICK LEAVE – Regular full-time employees will accrue sick leave at a rate of 1 hour for every 26 hours worked. You may accumulate a maximum of 720 hours in your sick leave bank.

SHORT TERM (STD) AND LONG-TERM DISABILITY (LTD) INSURANCE – MCN provides both STD and LTD insurance coverage through Mutual of Omaha to full-time (40 hour) employees. The plans provide financial protection for you by paying a portion of your income while you are disabled. The amount you receive is based on the amount you earned before you became disabled. MCN pays 100% of this premium. Enrollment is 1st of the month following a 3-month waiting period from date of hire.

FLEXIBLE SPENDING ACCOUNT – Employees may contribute your own monies (pre-tax) for any anticipated expenses into a Flexible Spending Account managed by Flex Administrators at a maximum per year of $3,400 for medical and $7,500 for dependent care if filing as single, married, or head of household, or $3,750 for dependent care if married filing as single.



Retirement - 457 Plan - All employees, regardless of full-time or less status, may enroll in the MERS 457 plan through the Municipal Employee's Retirement System which is comprised of 100 percent employee contributions. These contributions are not subject to Federal or State withholding taxes up to the limits of the controlling law.

Retirement - Defined Contribution Plan. To participate, an employee must work 20 or more hours per week and make contributions to the MERS 457 Plan. Employee contributions to the MERS 457 plan will be matched 2:1 by an MCN employer contribution into the Defined Contribution Plan 401a account up to a maximum of 6% per pay period (e.g., if employee contributes 3%, then MCN contributes 6%). Employer contributions to this plan will not be subject to Federal or State withholding taxes, subject to the limits issued by the United States Department of Treasury Internal Revenue Service. For vesting purposes, employees are vested 25% after 2 years, 50% after 3 years and 100% after 4 years of employment. Active participants who reach age 60 become automatically vested.

HOLIDAYS – MCN is closed on the following holidays (full-time employees receive 8 hours of holiday pay):
New Year's Eve Day, New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day, and the day after, Christmas Eve and Christmas Day.

JURY DUTY – The employee will receive their usual pay during the time they are a juror (to a maximum of 30 days). Fees/payment received by the employee while on jury duty, not including travel expenses, will be submitted to MCN.

BEREAVEMENT LEAVE – In case of a death in the immediate family, an employee shall be given up to 24 hours of leave with pay for full-time employees. Part-time employees shall receive a pro-rated amount of leave.

OTHER BENEFITS – An additional no-cost benefit includes the Employee Assistance Program (EAP) through Pine Rest. Additional voluntary insurance options are available through AFLAC including Accident, Critical Illness, and Hospital Indemnity coverage. Premiums for these options are paid 100% by the employee.

EDUCATION ASSISTANCE – MCN provides Tuition Reimbursement to eligible employees. See policy for details

SEMINARS/CLASSES – Relevant to your profession or certification rules

This synopsis is meant to provide a general overview of the benefits available. MCN reserves the right to make updates or changes to available benefits. Updated for 1/2026