



TGHN North

TEAM MEMBER BENEFITS SUMMARY

2026

HEALTH & WELFARE BENEFITS

MEDICAL INSURANCE

TGHN offers two types of comprehensive medical plans, for team members who live both within the surrounding Tampa Bay area and for those who do not.

DENTAL INSURANCE

TGHN offers two dental plan options for you and your family, covering needs ranging from preventative care including cleanings, x-rays, and exams, to major care needs like crowns and root canals.

VISION INSURANCE

TGHN offers vision insurance that includes low copayments for eye exams, as well as an allowance toward glasses and contacts.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Up to 5 free personal, marital, family, substance abuse, legal, and/or financial counseling sessions are available on a short term basis for all team members and dependents annually.

TEVA MENTAL HEALTH SERVICES

Up to 12 free personal, marital, family, substance abuse, legal, and/or financial counseling sessions are available on a short term basis for all team members and dependents annually.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

Contribute pre-taxed dollars up to the IRS maximum limit each calendar year for health care related expenses including medical, dental, and vision copayments, medications, smoking cessation programs, and more.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

Contribute pre-taxed dollars up to the IRS maximum limit each year for dependent care related to expenses including child care, licensed nursery schools, summer day camps, and more.

LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA)

Those who elect an HDHP medical plan, can contribute pre-taxed dollars up to the IRS maximum limit each calendar year for dental and vision expenses.

LIFE & DISABILITY INSURANCES

LIFE INSURANCE

TGHN North provides benefit-eligible team members with life insurance coverage of one times (1x) their annual base salary, up to \$300,000. However you may purchase additional coverage up to six times (6x) your annual base rate up to a maximum aggregate of \$1.7 million.

DEPENDENT LIFE INSURANCE

TGHN offers four levels of coverage for spouse/dependent insurance that is available for purchase.

SHORT-TERM DISABILITY INSURANCE

TGHN North will pay for up to 60% of your weekly base pay up to \$750 per week. In addition, team members may purchase coverage of up to 66 2/3% of their pay, up to a maximum of \$1,500 each week for up to 11 weeks. Short-term disability coverage starts on day 1 of an accident or injury and on the 15th day of a qualifying illness.

LONG-TERM DISABILITY INSURANCE

Team members may purchase coverage of 60% of their pay, up to a maximum of \$10,000 per month. Part-time team members may also purchase coverage of 60%, up to a maximum of \$5,000 per month. Long-term disability insurance protects you financially should you become disabled. Coverage starts after a 90-day waiting period and can last until retirement, if qualified and needed.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Team members are provided with employer paid AD&D coverage of up to one times (1x) your annual base salary, up to a maximum of \$300,000.

SUPPLEMENTAL INSURANCES

TGHN offers a number of voluntary products at discounted rates including accidental death & dismemberment, term life, critical illness, accident insurance, hospital indemnity coverage, identity theft protection, legal assistance planning, and pet insurance.

RETIREMENT PLANNING

403(b) RETIREMENT SAVINGS PLAN

To help plan for the future, team members may contribute any percentage of their gross earnings on a pre-tax or post-tax basis up to the IRS annual limit to this qualified retirement plan. You are eligible to start making contributions upon your hire date. TGHN will match contributions after the first twelve (12) months of service in which you work 1,000 hours or more.

In addition, on an annual basis, all eligible team members who work 1,000 hours or more, may receive an extra 0.5% non-discretionary contribution. TGHN contributions are vested after three (3) years of credited service.

Your Contribution	TGHN Contribution
1%	1%
2%	2%
3%	3%
4%	4%
5%	4.5%
6% or more	5%

ACCRUED TIME OFF

Full and part-time team members accrue paid time off starting from your first day on the team and have access to their bank of time after ninety (90) days of employment. We want you to have the ability to manage your ATO yourself, so all vacation, sick, holiday, and other time away is put into one bucket for you to use. Your hours roll over each year and you may carry up to a maximum of 280 hours of time in your bank.

Years of Service	ATO Accrual*	Per Pay Period Accrual*
0 - 3.99	25 Days/Year	7.69 hours/pay period
4 - 9.99	28 Days/Year	8.62 hours/pay period
10+	31 Days/Year	9.35 hours/pay period

**These rates reflect accruals for a full-time position working 40 hours per week.
Positions working less than 40 hours will earn prorated portions of these amounts.*

EDUCATIONAL BENEFITS

TUITION PROGRAM

The education assistance program reimburses team members working a minimum of 36 hours per week up to \$5,000 per calendar year for pre-approved, work-related courses and degrees.

Eligible expenses include tuition, books, fees, equipment and supplies used for and necessary to the course. For every \$2,500 reimbursement received, employees must sign a commitment to one year of employment.

529 COLLEGE SAVINGS PLAN

Save for future dependent education through a tax-advantaged 529 savings program. These funds may be used for qualifying K-12 education or college-level expenses for an assigned beneficiary.