

# 2026 Benefit Summary

## A Mission Driven Organization

For more than 30 years, Access Community Health Network (ACCESS) has been on the frontlines of community-based health care working to address racial and ethnic disparities and improve health equity in some of the most vulnerable communities across the Chicagoland area.

## Competitive Compensation

ACCESS is dedicated to recognizing and developing talent in the pursuit of providing quality, patient-centered health care services to all, right in their communities.

## Affordable Health Care

Employer-sponsored medical, dental, vision, life and disability insurance is available to employees the first of the month following 45 days of employment. ACCESS employees' medical plan costs are based on their earnings. Employee-only bi-weekly deduction amounts are shown in the table below.

## Employee-only Bi-Weekly Health Plan Contributions

Plan Options	Salary less than \$60,000		Salary from \$60,000 to \$99,999		Salary \$100,000 and higher	
Status	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
Core PPO	\$69.92	\$101.08	\$82.51	\$106.24	\$92.83	\$111.39
HDHP w/ HSA	\$61.40	\$119.94	\$72.77	\$123.48	\$81.87	128.03
Dental PPO	\$12.32	\$14.76	\$12.32	\$14.76	\$12.32	\$14.76
Dental HMO	\$6.23	\$8.28	\$6.23	\$8.28	\$6.23	\$8.28
Vision	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13	\$1.13

## Paid Time Off (PTO)

Employees begin accruing immediately and carry time forward until the maximum accrual is reached. Employees may use their accrued PTO hours for any purpose they desire, including illness, vacation, religious observation, time off to care for dependents, etc.

Regular Full-Time Employees	PTO Accrual Rate per Pay Period	Maximum Annual PTO Hour Amount
All Other Staff	7.38 Hours	192
Managers, Providers & Above	8.92 Hours	232

## Seven (7) Paid Holidays

ACCESS health centers and facilities are closed in observance of the holidays listed below. These days are company-provided paid holidays, meaning you do not need to use your own Paid Time Off (PTO) for these days.

New Years Day
Memorial Day
Juneteenth
Independence Day
Labor Day
Thanksgiving
Christmas Day

# Additional Benefits



## Basic Life and AD&D Insurance

To assist your family financially in the unfortunate event of your loss of life, ACCESS offers Life Insurance and Accidental Death & Dismemberment insurance at no cost to you.

### Life and AD&D Insurance

- 1x Annual Salary up to \$100,000
- Age 65+ Benefit reduces to 65%
- Age 70+ Benefit reduces to 50%
- Age 75+ Benefit reduces to 40%

### Short Term Disability

- Benefits begin day 11 for accident or sickness
- 12 weeks for < 2 years of service
- 16 weeks for < 5 years of service
- 26 weeks for 5+ years of service
- 50% of your Total Weekly Base Earnings

### Voluntary Life and Accidental Death & Dismemberment

- Employee (Life & AD&D): \$10,000 increments up to \$500,000
- New Employee Guarantee Issue: \$500,000
- Spousal: \$5,000 increments up to \$250,000 up to 100% of employee election
- Dependents: \$2,000 increments up to \$10,000

### Long Term Disability (Employer Paid Coverage)

- Approved benefits begin after a 180-Day elimination period.
- 60% of your total monthly base earnings to a benefit maximum of \$5,000 per month.
- Covers until you reach 65 years old or return to work.

### Hospital Indemnity

- This coverage is made available to pay you a lump sum for covered events when an accident or illness puts you in the hospital.

### 403(b) Benefits

- Automatic enrollment at 3% after 45 days of employment.
- Discretionary quarterly match by ACCESS.
- 100% vested on day one, including employer contributions

# Additional Benefits

## Educational Assistance

- Up to \$5,250 reimbursement per calendar year for approved courses
- Includes tuition, registration fees, lab fees, and books up to \$500
- Student Loan Repayment & Forgiveness Programs

## Commuter & Parking Benefits

- Tax-free account for commute
- \$340 monthly for mass transit
- \$340 monthly for parking

## Daily Habit Tracking App

- Earn up to \$200 annually for healthy activities
- Connect activity tracker (Apple Watch, Fitbit, Garmin) to get credit for steps, workouts, and sleep

## Employee Discount Program

- Free access to exclusive employee discounts on everyday items, travel expenses, and family-fun activities

## Employee Assistance Program (EAP)

Free access to resources for mental, physical, and financial well-being, including 24/7 confidential counseling sessions. This is a free benefit focused on supporting employees and their families and loved ones whenever they feel stressed, angry, or overwhelmed with life's demands.

### Resources include:

- Self-assessments for identifying mental and physical health risks
- Calculators for budgeting, investing, and home buying
- Locators for finding childcare, elder care, schools, and more in your community
- Soft skills courses for professional and personal development

This document summarizes certain aspects of Access Community Health Network's benefits program. Complete descriptions of each benefit are available in the actual plan and policy documents. Every effort has been made to ensure this guide accurately describes these benefits. However, if there is a conflict between this information and the plan and policy documents, the plan and policy documents will govern. In addition, participation in the benefits program does not constitute a right to continued employment with the company. Nothing in this guide should be construed as a contract or offer to contract for employment for any specific time or under any particular terms and conditions. While it is the company's intent to continue these programs, we reserve the right to amend or terminate them at any time for any reason.