

# 2026 BENEFITS AT A GLANCE



Full-time employees working 30 hours or more per week are eligible for the benefits listed below

## MEDICAL

SOME offers three medical plan options with Kaiser Permanente.

### Option 1: Everyday Care

Kaiser Permanente facilities only. \$5,000/\$10,000 deductible. No cost for most common services.

### Option 2: Deductible HMO

Kaiser Permanente facilities only. \$2,500/\$5,000 deductible. In-network only plan with many services just applying to copays.

### Option 3: Flex F1A - Choice

This option offers the most flexibility and allows participants to access three network tiers:

- Tier 1: Kaiser Facilities Only
- Tier 2: PHCS/Multiplan Network or Cigna PPO
- Tier 3: Out-of-Network

## DENTAL

DC employees have access to two dental plans through Guardian, while those located in WV are provided coverage through Delta Dental. All plan offerings provide robust coverage that includes orthodontia coverage for children up to age 19. A preventive rollover benefit is available for the Guardian plans.

## VISION

SOME offers comprehensive vision insurance through EyeMed.

## LIFE/AD&D

Basic Life/AD&D coverage is provided through Prudential at no cost to the employee. Life and AD&D coverage is equal to 1x Annual base salary to a maximum of \$50,000.

Supplemental life may be purchased in increments of \$20,000, up to a maximum of \$500,000. A guaranteed issue amount of \$100,000 is available to new hires. Purchasing additional coverage for yourself allows you the ability to purchase spousal and/or dependent supplemental life coverage.

## DISABILITY

Short Term Disability (STD) and Long Term Disability (LTD) are provided through Prudential at no cost to the employee.

STD benefit provides 60% of your base pay up to \$5,000/week.

LTD benefits begin after 90 days and are equal to 60% of your base pay up to \$10,000/month

## LTD TAX CHOICE

SOME offers LTD Tax Choice Plan for employees earning more than \$150,000 annually. With this benefit, employees have the option to pay the taxable portion of the value of their insurance in exchange for a tax free benefit payment if the employee was needing and approved to receive long term disability payments.

## PRE-TAX

SOME offers a pre-tax plan that allows employee payroll deductions for group insurance premiums to be taken before taxes instead of after taxes. Not having to pay Social Security and Federal Income taxes on your premium deductions provides savings over the year!

## FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts allow you to set aside tax-free dollars to cover out-of-pocket health and dependent care expenses. Distributed by P&A Group. SOME allows employees to elect up to the IRS limits every year.

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Full-time employees working 30 hours or more per week & Part-time employees working less than 30 hours per week are eligible for the benefits listed here:

## EMPLOYEE ASSISTANCE PROGRAMS (EAP)

SOME employees have access to Guidance Resources through Prudential free of charge. The EAP provides employees and their family members with support services for a variety of issues associated with daily living.

## TRAVEL ASSISTANCE

All employees have access to a Travel Assistance Service through IMG and Prudential

## COMMUTER BENEFITS

SOME provides \$50 per month towards WMATA parking and transit and also allows you to set aside pre-tax dollars to pay for commuting expenses. SOME also offers parking reimbursement of up to \$6/day for DC based employees.

## ADDITIONAL VOLUNTARY BENEFITS

SOME offers a suite of supplemental voluntary benefits to compliment the core offering. Pre-paid legal, identity theft protection, pet insurance, critical illness, hospital indemnity & accident coverage, along with a robust wellness program are among additional offerings!

## 401(K) SAVINGS PLAN

On-Call employees are only eligible to participate in the 401(k) Retirement Savings Plan.

A company sponsored 401(k) plan is offered through Empower Retirement. Employees are auto-enrolled to contribute 4% of your salary, with an annual 1% auto-escalation. For every percentage an employee contributes, SOME matches 100% up to 6%. For example, an employee contributing 8% will receive a 6% contribution from SOME.

## LOAN FORGIVENESS PROGRAMS

SOME offers three different loan forgiveness programs to full-time employees including Public Service Loan Forgiveness, Program, NHSC Loan Repayment Program, and the DC Health Professional Loan Repayment plan.

## TUITION ASSISTANCE PROGRAM

This program provides support at each level of the educational system (from GED to master's degrees programs) to ensure the needs of all employees are met should they want to further their education.

## ADDITIONAL PROGRAMS

Learning & Staff Development, Precipio Online Learning, Clinical Training Program, and Leadership Cohort Programs

## ACCESS TO CREDIT UNIONS

As an employee of SOME, you and your immediate family members are eligible to join the US Senate FCU and Andrews FCU.

## PNC BANK

SOME employees have access to PNC Banking products including checking, savings, loans, and more.

## NORTHWESTERN MUTUAL

Employees have access to Financial Advisor through Northwestern Mutual.

## VACATION, SICK, PERSONAL AND HOLIDAYS

SOME offers generous vacation, sick & personal leave and eleven (11) paid federal holidays are provided. SOME also offers a Sick Leave Bank.

## BENEFIT ADVOCATE CENTER

You and your dependents have access to a Benefit Advocate Center. This service includes a dedicated team of advocates to help assist you with benefits issues, questions, and concerns.