



2026 Benefits Overview

Team Members



Connect. Inspire. Belong.

At SSM Health, we care about people, starting with our own. Our team members have access to an extensive benefit package with value-added offerings.



Benefits are effective on the first of the month following hire date for all regular full- or part-time employees scheduled 20+ hours per week (status of 50% FTE or greater).



Affordable health plan options with unique offerings:

- **Medical Discount Program** - Lower premiums and waived pharmacy copays based on family/household size.
- **Legally Domiciled Adult** - Coverage available to adults and their dependents living with you (conditions apply).
- **Discounted Virtual Health Care** - \$10 online e-Visits with SSM Health providers available daily.
- **SSM Health-funded HSA** - Up to \$1,000/year for those enrolled in the High Deductible Plan.



Robust wellness programs include **fitness** discounts, **weight management** services (including surgery), and **free, 24/7 counseling** through the Employee Assistance Program (EAP). **Earn up to \$500 each year in Lifestyle Account Funds** by completing wellness-related activities. Use your funds for a wide variety of wellness-related rewards such as spa services, fitness memberships, nutritional support, and more.



Yearly professional development/education funding includes **FlexPath Funded** (up to \$5,250/year upfront tuition for select online programs) or **Tuition Reimbursement** (up to \$4,200/year for eligible degree programs at accredited institutions).



Generous PTO accrual begins on day one and includes up to eight hours front-loaded, plus added flexibility:

- **PTO sell/cash out** - redeem up to 80 hours per calendar year (conditions apply).
- **PTO accrual** of almost five weeks each year (24 - eight hour days).
- **Emergency PTO donation** - receive up to 40 hours per year for personal illness; up to 160 hours to care for a family member.
- **Paid maternity/parental leave** - 100% paid time off for up to six weeks or eight weeks for C-section; plus one week of bonding for birthing or non-birthing parent, including adoption.



Retirement Savings Program with a **3% basic + 3% matching** annual contribution funded by SSM Health and managed through Fidelity.



SSM Health-funded life insurance (1X pay up to \$500K) plus short/long-term disability and adoption assistance.



Added financial support through **DailyPay** (on-demand access to earnings), **Purchasing Power** (payroll deduction for large purchases), and **Employee Relief Fund** (assistance for those facing financial hardship).

For more information on these and other benefits offered by SSM Health, please view the Employee Benefits Guide at jobs.ssmhealth.com/benefits.

