



SUMMARY OF BENEFITS

Benefit Eligibility:

Full-time employees working 30+ hours a week are eligible to enroll in all the benefits outlined in this guide. Part-time employees working 24-29 hours a week are eligible for health, dental, vision and FSA. Part-time employees working 20-23 hours a week are eligible for dental, vision, and FSA. **Employees become eligible for Gosnold's group benefit plans on the first of the month following the employee's hire date.**

Provisional Period:

All new employees are required to complete a 90-day provisional period. After successfully completing this period, benefit-eligible employees may begin using their accrued Paid Vacation Time (PVT). Holidays, however, are available immediately upon hire and can be scheduled up to 30 days before or 30 days after the holiday date.

Performance Reviews:

Performance reviews are conducted after the first 90 days of employment and annually thereafter. These reviews assess how well an employee's performance aligns with the expectations and standards of their position.

Salary:

Salary levels are established for all positions, and salary ranges for all positions can be obtained from the Human Resources Office. Employees are paid on a bi-weekly basis.

BENEFITS

Cafeteria Plan:

The Cafeteria Plan gives employees the flexibility to choose only the benefits that best fit their individual needs and preferences. Rather than being required to enroll in all options or none at all, the Cafeteria Plan approach allows employees to create a customized benefits portfolio. Contributions toward health, dental, vision, and flexible spending accounts are made on a pre-tax basis, reducing taxable income and lowering overall tax liability. Once enrolled, employees may only change or drop coverage if they experience a qualifying life event.

Health Insurance:

There are three medical plan options administered by Blue Cross Blue Shield of Massachusetts. The following rates represent pre-tax biweekly deductions and are effective from February 1, 2026, through January 31, 2027. Employees scheduled to work at least 30 hours per week are eligible to participate.

- 1. HMO Blue New England (In Network Only)**
Deductible: \$2,000 Individual / \$4,000 Family

Individual:	\$199.02
Family:	\$521.92

- 2. Access Blue New England Saver (In Network Only)**
Deductible: \$2,000 Individual / \$4,000 Family

Individual:	\$75.20
Family:	\$315.56



Health Insurance (cont.):

3. Preferred Blue PPO HSA Saver (In and Out-of-Network)

Deductible: \$2,000 Individual / \$4,000 Family

Individual: \$198.74

Family: \$521.22

Health Savings Account (HSA):

Employees enrolled in the *Access Blue Saver Plan* or the *Preferred Blue PPO HSA Saver Plan* have the option to open a Health Savings Account (HSA), a tax-advantaged account that allows you to save and pay for qualified medical expenses, including out-of-pocket costs not covered by your health plan. HSAs are employee-owned, and funds roll over year to year, even if you change employers or health plans.

For the *Access Blue Saver Plan*, Gosnold contributes up to \$500 for individual coverage and up to \$1,000 for family coverage through biweekly contributions, matching 50% of the employee's biweekly contribution up to the maximum allowed. The *Preferred Blue PPO HSA Saver Plan* does not include employer contributions to the HSA.

Flexible Spending Accounts (FSA):

Employees scheduled to work at least 20 hours per week may elect to contribute to two types of Flexible Spending Accounts (FSAs). For the Health Care FSA, employees can set aside up to **\$3,400** per plan year to cover eligible out-of-pocket expenses such as deductibles, copayments, prescriptions, dental, and vision care. For the Dependent Care FSA, employees may contribute up to **\$7,500** per plan year (or \$3,750 if married filing separately) to help pay for qualified dependent care expenses, including childcare or elder care, while working.

Dental Insurance:

There are two dental plan options administered by Blue Cross Blue Shield of MA. The following rates represent pre-tax biweekly deductions and are effective from February 1, 2026, through January 31, 2027. Employees scheduled to work at least 20 hours per week are eligible to participate.

1. Low Plan: Employee: \$15.86 / Employee + Spouse: \$30.36
Employee + Child(ren): \$35.81 / Family: \$51.68

2. High Plan: Employee: \$22.67 / Employee + Spouse: \$43.39
Employee + Child(ren): \$51.16 / Family: \$73.82

Vision Insurance :

There is one vision plan administered by VSP. The following rates represent pre-tax biweekly deductions and are effective from February 1, 2026, through January 31, 2027. Employees scheduled to work at least 20 hours per week are eligible to participate.

Individual: \$2.79

Family: \$5.95



Basic Life and AD&D:

Life and Accidental Death & Dismemberment (AD&D) coverage is administered by Mutual of Omaha. Employees scheduled to work at least 30 hours per week are eligible to purchase this benefit. Coverage equals one times your annual salary, up to a maximum of \$50,000. Gosnold pays 50% of the cost of the insurance. It is important to enroll when first eligible, otherwise you will be required to provide evidence of insurability and coverage may be denied.

Voluntary Life and AD&D:

Voluntary Supplemental Term Life Insurance is administered by Mutual of Omaha. Employees working at least 30 hours per week may purchase coverage at group rates for themselves, their spouse, and dependent children. Employee coverage is available in \$10,000 increments up to five times annual salary or \$500,000 (whichever is less), with a guaranteed issue of \$100,000. Spouse coverage is offered in \$5,000 increments up to \$250,000, not exceeding 100% of the employee's benefit, with a guaranteed issue of \$30,000. Child coverage ranges from \$2,000 to \$10,000 in \$1,000 increments. Employees must elect coverage for themselves to enroll dependents.

Voluntary Benefits:

Accident and Critical Illness insurance, administered through Mutual of Omaha, are available to employees working 30 or more hours per week. These voluntary benefits provide financial protection in the event of unexpected injuries or serious health conditions such as heart attack, stroke, or cancer. They help cover out-of-pocket costs not paid by medical insurance, offering a lump-sum benefit that can be used for medical bills, household expenses, or other needs during recovery. Critical Illness coverage also includes an annual \$125 health screening benefit.

Employee Assistance Program (EAP):

The Employee Assistance Program (EAP), administered through Southcoast Hospitals Group, is available to all employees at no cost. This independent service provides confidential support for a wide range of personal issues, including substance abuse, marital difficulties, grief, financial concerns, legal matters, and more. All consultations are strictly confidential, and no identifying information is shared with Gosnold management.

Pet Insurance:

Pet insurance is available through Wishbone at exclusive employee benefit rates. Wishbone offers high-value, easy-to-use coverage for your cat(s) and/or dog(s), helping you save on veterinary care. Employees can get reimbursed for vet bills resulting from accidents or illnesses and choose from two optional routine care packages to maximize savings on everyday pet care. Payments are made directly through the Wishbone enrollment portal.

Retirement Savings Plan:

Gosnold offers a retirement savings plan administered through Empower. Employees may begin contributing from their date of hire; leased employees and independent contractors are excluded. After completing one year of service and 1,000 hours worked, Gosnold will match 50% of the first 4% of the employee's contributions.

Tuition Assistance:

Available to full-time employees (40 hours) and part-time employees working at least 30 hours per week after successfully completing the 90-day provisional period. The plan covers tuition and mandatory fees (including lab fees) for courses related to clinical or administrative aspects of healthcare and designed to lead to a college degree (Associate, Bachelor's, Master's, or Doctorate). It also includes approved professional development initiatives. **The maximum benefit is \$2,000 per academic year.**



Paid Vacation Time:

Available to eligible employees for rest, relaxation, and personal pursuits. Vacation accrual is based on the number of hours an employee is hired to work and begins on the date of hire. Employees may use accrued vacation time after completing the 90-day provisional period. For employees scheduled to work 40 hours per week:

Years 1–3:	15 days
Years 4–6:	20 days
7+ years:	25 days

Vacation accrual for part-time employees is pro-rated based on scheduled hours, and employees hired to work fewer than twenty (20) hours per week are not eligible for paid vacation time.

All benefit-eligible employees may carry over a maximum of 80 hours of paid vacation time into the next fiscal year. Any unused time above this limit will be forfeited. Gosnold’s payroll fiscal year ends on the last day of the pay period for the final pay date in June, which may vary from year to year. Additionally, employees may take a maximum of 10 paid vacation days between Memorial Day and Labor Day.

Paid Sick Leave:

Available to all employees for periods of absence due to illness, injury, or for sickness prevention measures. Accrual begins on the date of hire, and employees may begin using earned sick time on the 90th day of employment. All employees accrue a minimum of one hour of sick time for every 30 hours worked, up to a maximum of 40 hours (five days) per year. Employees may carry over up to 40 hours of unused sick time into the next fiscal year.

Holidays:

Full-time employees receive ten (10) paid holidays per year. Employees hired to work fewer than twenty (20) hours per week are not eligible for holiday pay. For regular part-time employees, holiday pay is pro-rated based on scheduled hours. Employees are eligible for holiday pay beginning on their date of hire.

HOLIDAY SCHEDULE

Fiscal Year 2026

1. Independence Day	Friday, July 3 rd
2. Labor Day	Monday, September 7 th
3. Columbus Day	Monday, October 12 th
4. Veteran’s Day	Wednesday, November 11 th
5. Thanksgiving Day	Thursday, November 26 th
6. Christmas Day	Friday, December 25 th
7. New Year’s Day	Friday, January 1 st
8. Martin Luther King Day	Monday, January 18 th
9. Presidents Day	Monday, February 15 th
10. Memorial Day	Monday, May 31 st

** Holiday premium will be paid to non-exempt employees who work from 11:00 PM the eve of the Holiday through 11:00 PM on the Holiday.*