

# PMS Benefits Package

## 2025-2026



PMS

PRESBYTERIAN MEDICAL SERVICES

### PMS offers a comprehensive and competitive benefits package.

Many of these benefits are based on your Full-Time Equivalent (FTE) status, length of service, salary, and/or age. For a more complete description of our benefits including costs, download the Benefits Guidebook from [jobs.pmsnm.org](https://jobs.pmsnm.org).

For all of our plans, coverage and provider networks are nationwide. Unless otherwise noted, coverage begins on the first of the month following 60 days of continuous employment.

### Medical, Dental, and Vision

**Medical Plan** PMS offers three medical plans with three levels of coverage and employee premiums. Each plan covers in-network preventive care services at 100% with no deductible, as well as Wondr, a weight loss support program. On all three plans, participants can lower copays, deductibles, and coinsurance by using PMS providers.

**Dental Plan** Provides a maximum annual benefit of \$1,500 per member with a deductible of \$50 individuals/\$150 family. The plan pays 100% for certain procedures such as cleanings and annual x-rays.

**Vision Plan** Allows you to obtain eye exams, glasses, and contacts from in-network providers at highly discounted rates.

### Basic Life, AD&D, and LTD

PMS pays for and automatically enrolls benefits-eligible employees in Basic Life, Accidental Death and Dismemberment, and Long-Term Disability Insurance.

**Life Insurance** - Pays your beneficiary one or two times your annual earnings, maximum limits apply.

**AD&D** - Provides an additional benefit if your death was accidental or if you have a dismembering injury.

**Long-Term Disability** - Replaces 60% of your lost income if you become unable to work due to a covered injury or illness, maximum limits apply.

### Voluntary Benefits

**Term Life Insurance** You may purchase additional life insurance, including for your spouse or children.

**Accident Insurance** Pays a cash benefit to help cover the unexpected out-of-pocket costs related to treating your injuries. Two levels of coverage are available.

**Critical Illness** Provides a lump sum cash benefit to help cover expenses associated with a qualifying critical illness such as cancer, heart disease, or stroke.

**Short-Term Disability Insurance** Provides a benefit equal to 60% of your basic weekly earnings, maximum limits apply.

**Pet Insurance** Reimburses you for eligible medical expenses for your dog or cat. Two levels of coverage are available.

**Norton LifeLock** Provides comprehensive, all-in-one protection against cyberthreats to your identity, devices, and privacy. Two levels of coverage are available.

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## Well-Being

**Paid Time Off (PTO)** Accrues each pay period and can be taken as it is accrued.

**Holidays** PMS observes nine (9) days per calendar year as paid holidays for eligible employees including a birthday and a floating holiday.

**Employee Assistance Program** Paid by PMS and available 24/7/365 to all benefits-eligible employees, this confidential service provides support such as free in-person counseling and legal referrals.

## Retirement

PMS offers two retirement plans to help you save for your future.

**Discretionary Contribution Plan** In this qualified retirement plan, PMS makes annual contributions to the plan on behalf of eligible employees. Eligibility criteria are provided upon hire.

**403(b) Retirement Savings Plan** Similar to a 401(k), this plan allows you to defer a portion of your pay into an individual retirement plan account. All employees, excluding temporary employees, are eligible to participate upon employment with no waiting period.

## Educational Assistance

**Tuition Reimbursement** PMS will reimburse a portion of your tuition costs at higher education institutions. Available for .75 FTE and above employees after one year of service.

**Head Start/Early Head Start** For employees of these federally funded programs, PMS will assist you with finding scholarships or will pay for courses needed to meet the education requirements of your job.

## Licensed Professionals

**Professional Stipend** Provided to employees whose job descriptions require them to have and maintain a professional license or certification to help offset the costs of continuing education and professional fees for that license or certification.

This document gives a brief description of the PMS benefits plans. You must read the policies and Summary Plan Descriptions to have a full understanding of how these plans work and any restrictions or limitations that may apply. If there is a conflict between this document, the Summary Plan Description, and the Plan Document, the Plan Document will apply.

