

# 2026 | Highlights of Your Total Rewards Program

FOR ASSOCIATE AND PROFESSIONAL STAFF

Together, we commit to a future of healthy people and thriving communities with access to exceptional and empathetic care. **THIS STARTS WITH YOU - WE GENUINELY CARE FOR YOUR HEALTH AND WELL-BEING.** Our Total Rewards support you and your family’s well-being, enabling you to deliver the best care to others.

Your contributions are vital to achieving our vision and mission. In alignment with our values, our Total Rewards: Promote **VALUE**, Provide **CHOICE & FLEXIBILITY**, Inspire **WELLNESS**, Embrace **TRANSPARENCY** and Foster **LEARNING & DEVELOPMENT**.



## Compensation

Competitive salaries are vital to bringing you and your accomplished colleagues to Gundersen – and keeping you here to serve our patients and communities. Your salary aligns with the **national benchmarks** within your **specialty** at similar organizations. Pay structures and processes are designed to be **fair and equitable**, align with the **value of services provided** and provide **financial stability**. The key factors used to determine compensation are:

Patient care work	Individual performance outcomes	Market salary benchmarks
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### How **COMPENSATION** is Determined

Compensation is determined each year based on previous calendar year productivity and performance metrics. This process includes review and input from Department Chairs, Medical Vice Presidents, and requires approval from the Board. The specific calculation and inputs vary by specialty. In addition to individual production and performance outlined below, organizational performance to budget is also factored in to determine a final salary. The Advanced Practice Clinicians Compensation Program Guide provides comprehensive information on how an individual’s salary is determined each year.



# Health & Well-Being

Administered by Quartz Align



Medical Plans	Gundersen First Plan		High Deductible Health Plan (HDHP) with HSA	
<b>MONTHLY PREMIUMS</b>				
	Full-Time	Part-Time	Full-Time	Part-Time
Employee only	\$126.00	\$188.00	\$27.00	\$108.00
Employee + child(ren)	\$251.00	\$376.00	\$54.00	\$216.00
Employee + family	\$359.00	\$600.00	\$88.00	\$387.00
<b>PLAN FEATURE</b>	<b>In-Network (Tier 1)</b>		<b>In-Network (Tier 1)</b>	
Preventive care and wellness services	Plan pays 100%, You pay 0% No Deductible Required		Plan pays 100%, You pay 0% No Deductible Required	
Annual deductible				
Individual	\$2,500		\$3,400	
Family	\$5,000		\$6,800	
Spending & savings account eligibility (See contribution limits on next page)	Healthcare Flexible Spending Account (FSA)		Gundersen-funded Health Savings Account (HSA)	
Primary care (sick/illness/injury)	No deductible required for primary care: 100% coverage for visits and labs All other Tier 1: After deductible: Plan pays 80%, You pay 20%		After deductible, Plan pays 80%, You pay 20%	
Coinsurance for most other services	After deductible, Plan pays 80%, You pay 20%		After deductible, Plan pays 80%, You pay 20%	
Gundersen Express Care, Bellin Fast Care, and Virtual Visits	100% coverage, no deductible All other Tier 1: After deductible: Plan pays 80%, You pay 20%		After deductible, \$10 copay	
Urgent care	GHS/BHS urgent or primary care: 100% coverage, no deductible. All other Tier 1: After deductible, Plan pays 80%, You pay 20%		After deductible, Plan pays 80%, You pay 20%	
Emergency Room facility charge (If admitted out-of-network, you must notify plan within 48 hours: 1-866-624-6261)	After deductible, Plan pays 80%, You pay 20%		After deductible, Plan pays 80%, You pay 20%	
Emergency Room physician and diagnostic services	After deductible, Plan pays 80%, You pay 20%		After deductible, Plan pays 80%, You pay 20%	
Prescription drug copay	No deductible requirement		After you meet the deductible, you pay:	
	Non-Maintenance	Maintenance 90-day Supply through Gunder 90	Non-Maintenance	Maintenance 90-day Supply through Gunder 90
TIER 1: Low cost generics & preferred generics	\$5	\$10	\$5	\$10
TIER 2: Preferred brand	\$40	\$100	\$40	\$100
TIER 3: Non-preferred	\$85	\$255	\$85	\$255
TIER 4: Specialty (Only at Gundersen and UW Health pharmacies)	20% up to \$500 per person, per fill/refill	n/a	20% up to \$500 per person, per fill/refill	n/a
Prescription annual out-of-pocket maximum			None; combined with medical out-of-pocket maximum	
Individual	\$3,000			
Family	\$6,000			
Annual out-of-pocket maximum				
Individual	\$5,000		\$6,800	
Family	\$10,000 (Includes medical only, separate prescription max out-of-pocket)		\$13,600	

Note: Benefits are reflective of Tier 1 only. Please see Summary of Benefit Coverage (SBCs) for additional tier benefits. Out-of-Network coverage is available for all plans.

# Health & Well-Being

Administered by Delta Dental



Dental Plans	Enhanced Plan		Basic Plan	
	Full-Time	Part-Time	Full-Time	Part-Time
<b>MONTHLY PREMIUMS</b>				
Employee only	\$28.00	\$33.00	\$12.00	\$16.00
Employee + spouse/domestic partner	\$56.00	\$66.00	\$24.00	\$31.00
Employee + child(ren)	\$64.00	\$75.00	\$28.00	\$36.00
Employee + family	\$98.00	\$116.00	\$43.00	\$55.00
<b>PLAN FEATURES</b>				
	<b>In-Network (Tier 1)</b>		<b>In-Network (Tier 1)</b>	
Individual annual maximum	\$2,000		\$1,000	
Diagnostic & preventive Exams, cleanings, sealants, fluoride treatments, X-rays	Plan pays 100% You pay 0%		Plan pays 100% You pay 0%	
Basic & major services Emergency pain-relief treatment, fillings, root canals, gum disease treatment, extractions and other oral surgery	Plan pays 80% You pay 20%		Plan pays 80% You pay 20%	
Crowns, bridges, dentures; implants, repairs and adjustments to bridges and dentures	Plan pays 80% You pay 20%		Plan pays 50% You pay 50%	
Orthodontic services Coverage copayment Individual lifetime max Dependents eligible to Adult orthodontics	50% \$2,000 Age 26 Yes		No Coverage	
Annual deductible				
Individual	\$0		\$0	
Family	\$0		\$0	
<i>Note: Benefits are reflective of the Delta Dental PPO Network. Please see the Dental Summary for detailed information, including for the Dental Premier Network.</i>				

## Vision Coverage & Discount

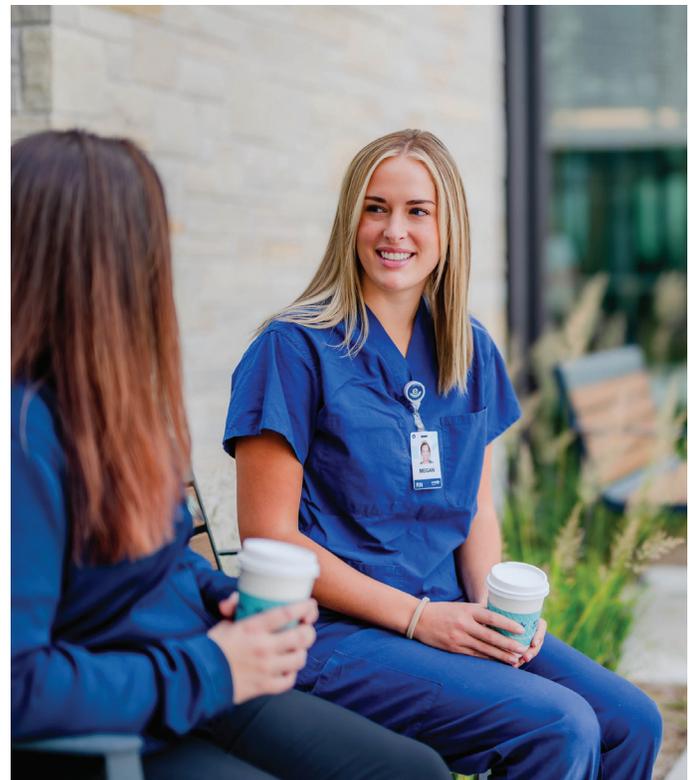
All medical insurance plans cover your annual vision exam at 100% (no deductible). Exams at In-Network/Tier 1 providers are covered at 100% with no cost-sharing.

Take advantage of 20-30% vision discounts at Gundersen facilities for you and your family. Also, consider a Health Savings Account (HSA) or Flexible Spending Account (FSA) to cover vision expenses.

## Employee Assistance Program (EAP)

Fully paid by Gundersen

- Gundersen pays the cost of coverage; no charge for you and your family.
- Confidential short-term counseling, assessment, referral and follow-up services.
- Includes up to five counseling sessions per concern.
- Available to employees and immediate family members in the household.
- Sessions are held virtually, in-person or over the phone.
- In person visits available in La Crosse, Onalaska, Tomah and Winona.



# Spending and Savings Accounts

## Administered by HealthEquity



### Health Savings Account (HSA)

*Must be enrolled in the HDHP*

Gundersen contributes:  
Single: \$500 | All other tiers: \$1,000  
Annual combined (employer + employee) contribution maximum:  
Single: \$4,400 | All other tiers: \$8,750  
55+ catch-up contribution: \$1,000

In addition to Gundersen's contribution, you can set aside pre-tax dollars (up to the annual limit) to cover eligible out-of-pocket expenses, such as deductibles, copays and coinsurance; eligible prescriptions; vision care, including LASIK; dental care, including orthodontia; and much more.

### Healthcare Flexible Spending Account (FSA)

*Available to all benefit-eligible employees who are not in the HDHP with HSA*

You can contribute \$100 to \$3,400

By participating, you can set aside \$100 to \$3,400 pre-tax dollars per year to cover eligible out-of-pocket expenses for medical, prescription, dental and vision expenses and more – for you and/or your dependents.

### Dependent Care Flexible Spending Account (FSA)

*Available to all benefit-eligible employees*

You can contribute \$100 to \$7,500

By participating, you can set aside \$100 to \$7,500 pre-tax dollars per year to cover eligible out-of-pocket expenses for childcare for children under age 13, or daycare for a dependent or disabled parent.

## Wellness Incentive

### Health Plan Incentive

Starting in the 2027 benefit year, employees can earn a lower health plan premium by participating in the Wellness Incentive. To participate, employee and spouse/domestic partner (if enrolled) need to show they are up to date with preventive screenings by Oct. 16, 2026. Employees hired after the deadline must provide proof of up-to-date preventive screenings within 90 days of their hire date to qualify for the lower premium in the 2027 benefit year.

### Dental Plan Incentive

Starting in the 2027 benefit year, employees can earn a lower dental plan premium by participating in the Wellness Incentive. To participate, employee and spouse/domestic partner (if enrolled) need to show they have had one preventive dental cleaning within the previous 12 months by Oct. 16, 2026. Employees hired after the deadline must provide proof of a dental screening conducted within the past 12 months, submitted within 90 days of their hire date, to qualify for the lower premium in the 2027 benefit year.

After Jan. 1, 2027, new hires and newly eligible employees are moved to the lower premium after completing all Wellness Incentive requirements and verification within 90 days of benefit-eligible status. All employees will start in the base premium level and moves are not retroactive.

More information about the Wellness Incentive is available on [EmplifyHealthBenefits.org](https://www.EmplifyHealthBenefits.org).



# Income Protection

Administered by UNUM



Disability Insurance	Life & AD&D Insurance	Additional Benefits
<p><b>Salary Continuation</b> <i>Fully paid by Gundersen</i> Should you become disabled and unable to work, Gundersen will continue to pay your full salary for up to 90 days.</p> <p><b>Long-Term Disability</b> <i>Fully paid by Gundersen</i> Should you become disabled and unable to work, Gundersen pays for coverage equal to 60% of your annual salary up to a maximum of \$17,000 per month. Benefits begin after 90 calendar days of disability (covering you from day 91 until you reach the Social Security Normal Retirement Age that was in place for you at the time your claim was approved).</p>	<p><b>Basic Life and AD&amp;D</b> <i>Fully paid by Gundersen</i> Gundersen pays 2 times your annual pay up to \$250,000 to your beneficiaries in the event of your death.</p> <p><b>Supplemental Life and AD&amp;D</b> You may purchase additional coverage up to 5 times your base annual earnings up to \$1,000,000, whichever is lower.</p> <div data-bbox="560 661 1177 787" style="border: 1px solid #0070C0; padding: 5px;"> <p><b>Professional Liability Insurance</b> <i>Fully paid by Gundersen</i> Gundersen pays for this insurance through occurrence-based or claim-made policies based on your work location.</p> </div>	<p><b>Spouse / Domestic Partner Life and AD&amp;D</b> You may purchase coverage for your spouse / domestic partner from \$10,000 to \$1,000,000 (up to 100% of the amount of your supplemental coverage).</p> <p><b>Supplemental Dependent Life</b> You may purchase coverage up to \$30,000 for dependent children.</p> <p><b>Accident Insurance</b> You may purchase coverage for you and your family that would pay cash benefits based on a schedule of conditions, including injuries, medical services and treatments and hospitalizations.</p> <p><b>Critical Illness Insurance</b> You may purchase coverage for you and your family that pays a lump-sum cash benefit on diagnosis covering common critical illnesses, including heart attack, stroke, invasive cancer, major organ transplant and many others.</p>
Other Protection Programs		
<p><b>Legal Insurance</b> Administered by ARAG</p> <p>You may purchase coverage that provides legal assistance in matters of wills, trusts, probate, traffic offense protection, consumer protection, civil litigation defense, divorce, post-decree matters and more.</p>	<p><b>Pet Insurance</b> Administered by Nationwide</p> <p>You may purchase comprehensive coverage for pet accidents, illnesses, cancer, discounts and more.</p>	<p><b>Identity Theft Protection</b> Administered by idwatchdog</p> <p>You may purchase coverage that includes credit monitoring, resolution services and 24/7 access to customer care advocates.</p> <p><b>Hospital Indemnity Insurance</b> You may purchase coverage for you and your family that pays a cash benefit for admissions to the hospital for a covered accident, illness, or childbirth.</p>

# Financial Future

Administered by OneAmerica



## 401(k) and 457 (b) Retirement Savings Plans

To help you save for your financial future, Gundersen offers 401(k) and 457(b) plans. Both you and Gundersen contribute to the plans.

Your 401(k) Contributions	Gundersen Employer 401(k) Matching Contribution	Gundersen Discretionary Base Contribution	Your 457(b) Contributions
<p>To get the most from your account, you are strongly encouraged to contribute to the plan. If you want to receive the maximum Gundersen matching contribution, contribute at least 5% each paycheck.</p> <p>You can make pre-tax contributions (deducted from your pay before taxes are taken out), Roth after-tax contributions or both. You may contribute up to the annual maximum contribution set by the IRS.</p>	<p>When you make pre-tax or Roth after-tax contributions to the retirement plan, Gundersen will match your contributions 100% up to the first 3% of your contribution and will match 50% of the next 2% that you contribute each pay period.</p> <p>Gundersen's matching contributions are fully vested immediately.</p>	<p>For each plan year (Jan. 1 to Dec. 31), Gundersen will determine whether to make a discretionary base contribution to your account. The amount is determined annually and is based on the financial performance of the organization.</p> <p>You will earn ownership of the discretionary base contribution with each year of service. You must complete six years of service to be fully vested.</p>	<p>To help you save for your financial future, Gundersen additionally offers a 457(b) plan.</p> <ul style="list-style-type: none"> <li>Option for employees who qualify as a highly compensated employee under IRS regulations (\$160,000 for 2025).</li> <li>Opportunity to supplement retirement savings on a pre-tax basis.</li> <li>Unsecured asset of employer.</li> <li>May defer to IRS Limits.</li> <li>100% Vested.</li> </ul>

# Life Balance



Vacation	Sick Leave	Holidays
<p>Vacation is available immediately and calculated based on your anniversary year. Full-time staff earn vacation time as follows:</p> <ul style="list-style-type: none"> <li>• <b>0 to 2 years of service:</b> 120 hours   equivalent to 15, 8-hour days</li> <li>• <b>3 to 20 years of service:</b> 160 hours   equivalent to 20, 8-hour days</li> <li>• <b>21 or more years of service:</b> 176 hours   equivalent to 22, 8-hour days</li> </ul> <p>Accrual is pro-rated for employees working in positions less than 1.0 FTE.</p> <p><i>Note: Vacation benefits may vary based on your area of work, for example Hospital-Based departments. Refer to your offer letter for details.</i></p>	<p>You accrue 80 hours of sick leave per year based on 1.0 FTE. Maximum sick leave accumulation is 320 hours. Hours beyond of 320 will be forfeited.</p> <p>Accrual is pro-rated for employees working in positions less than 1.0 FTE.</p> <p><i>Note: Your sick leave benefit may vary based on your area of work. Refer to your offer letter for details.</i></p>	<p>In addition to paid vacation, Gundersen provides 6-1/2 paid holidays:</p> <ul style="list-style-type: none"> <li>• New Year's Day</li> <li>• Memorial Day</li> <li>• Independence Day</li> <li>• Labor Day</li> <li>• Thanksgiving Day</li> <li>• Christmas Eve Afternoon</li> <li>• Christmas Day</li> </ul>

Perks							
Flexible schedules	Onsite childcare centers (La Crosse campus)	Fitness center membership discounts	Mobile phone carrier discounts	Monthly bus pass (La Crosse-area employees)	Free employee parking	Gundersen Credit Union	Discounts on vision and non-covered medical services

# Growth and Development



Career Development Center	Professional Development / Continued Medical Education (CME)	Recognition and Celebration	P.E.E.R. Coaching for Clinicians	Learning and Personal Growth
<p>Receive individual career coaching appointments with career development advisors to:</p> <ul style="list-style-type: none"> <li>• Explore career options</li> <li>• Connect you with opportunities throughout the organization</li> <li>• Help you through the application process</li> <li>• Prepare you for job interviews</li> </ul> <p>There are also a variety of self-directed online resources related to career growth and development.</p>	<p>You will be eligible for up to \$2,750 as reimbursement for professional membership dues and CME expenses each year.</p> <p>You are provided with 10 eight-hour paid days of time off to attend meetings.</p> <p><i>Note: The days and dollars are pro-rated in the year of hire and based on FTE status. For Hospital-Based departments, the days are built into your schedule. Refer to your offer letter for details.</i></p>	<p><b>Inspire &amp; Celebrate</b> We honor and celebrate those who support our purpose and help achieve our strategic priorities. Peer-to-peer and leader-to-employee recognition enables employees to accumulate points that can be used to purchase gifts. This includes celebrating milestone service anniversaries and retirements.</p> <p><b>Employee Events</b> Several all-employee and departmental events are held to provide opportunities for employees to celebrate with co-workers.</p>	<p><i>Purpose, Engagement, Excellence, Resolve</i></p> <p>Gundersen Health System is committed to creating a community of colleagues who are satisfied and fulfilled in their professional and personal lives. P.E.E.R. coaching is a free, confidential service that helps get from where you are to where you want to be through short-term coaching, comprehensive coaching or group coaching.</p>	<p>There are many opportunities to be a continuous learner at Gundersen, including formal, informal and on-the-job learning. Whether you want to become an expert in your role, expand your personal knowledge or grow into a leadership position, there are in-person, virtual and on-demand learning opportunities to support you every step of the way. You are empowered to make your career dreams and aspirations become a reality.</p>

### Fees & Dues

Gundersen pays for license renewals and medical society dues in up to three states (WI, IA and MN).

## Have questions?

Contact the Benefits department via [HR Gateway](#) or by contacting HR Service Center 608-775-4743.

### About This Summary

*This benefits highlights represents a sample of typical coverage under the Gundersen Total Benefits program generally available to associate and professional staff. Your specific eligibility for benefits and the premiums you would pay depends upon the plan coverage you elect, your employment status and other factors. If there is any discrepancy between this summary and the actual plan documents, the plan documents will control in all cases. Also, the establishment of these plans in no way changes your employment rights or guarantees your employment with Gundersen Health System.*