

BENEFITS FOR 2026

Employee Benefits



With a vision of health for our employees and community, wellness and care coordination are key focus areas for Kettering Health.

Medical Plan

- Kettering Health self-insured medical plan
 - Your choice of the PPO plan or the High Deductible Health Plan (HDHP)

Dental Plan

- Superior Dental
 - High option
 - Low option

Vision Insurance

- Vision Service Plan (VSP)
 - High option
 - Low option

Life Insurance

- Lincoln Financial Group
 - Employee life—one times annual salary (core)
 - Voluntary/optional employee life—up to five times your annual salary
 - Voluntary/optional Accidental Death & Dismemberment (AD&D)
 - Voluntary/spouse life
 - Voluntary/optional dependent life

Short Term Disability Insurance

- Lincoln Financial Group
 - 60% of weekly pay up to \$500 (core, 100% employer paid)
 - 70% of weekly pay up to \$1,500 (buy-up, 100% employee paid)

Long Term Disability Insurance

- Lincoln Financial Group
 - 40% of monthly pay up to \$1,000 (core, 100% employer paid)
 - 60% of monthly pay up to \$5,000 (buy-up, 100% employee paid)

Paid Time Off (PTO)

- Employee PTO
 - 1-2 years, 0.0885 (23 days annually)
 - 2-5 years, 0.1 (26 days annually)
 - 5-10 years, 0.1231 (32 days annually)
 - 10-15 years, 0.1346 (35 days annually)
 - 15+ years, 0.1463 (38 days annually)
 - Includes vacation, holiday, and sick day hours

College Savings

529 Plan college savings program that enables individuals to save and invest on a tax-favored basis to fund higher education expenses of a child or other beneficiary.

Norton LifeLock

- Premier plan (core)
- Option to elect a buy-up plan for additional coverage for yourself and your family.

UKG Wallet

With UKG Wallet, you can get early access to your money as you earn it. The money that you access is then deducted from your next paycheck.

Retirement Plan

There is no better time than the present to plan for retirement. Kettering Health is committed to helping you save for your retirement through a combination of personal savings and an employer-sponsored retirement savings plan.

We offer three retirement plans administered by Fidelity Investments. Contributions are made on a tax-deferred basis, which means you will pay taxes on your investment at a future date rather than in the year the investment produces income, or post-tax basis depending on what plan you are participating in.