

Wellbeing starts with **you.**

Benefits At-a-Glance

For Residents & Fellows
Starting in 2027



Welcome to RWJBarnabas Health!

We're so glad you're here.

Every day, our team shows up in communities across New Jersey — committed to delivering exceptional care to the patients we serve. Our Total Wellbeing Promise — **Wellbeing starts with you** — is a tangible demonstration of our commitment to support you at every stage of your professional and personal life — because without you, there is no RWJBarnabas Health and there is no mission.

Our Total Wellbeing Promise

Building and sustaining a healthier New Jersey starts with each of us.

It starts with...prioritizing your own physical wellness, so you can feel your best to take on each day. Building stability for your future, so you can guide others on a healthier path. Taking meaningful time away, so you can find balance between your passion for care and your passion for life.

That's why we continually evolve our holistic options and resources, shaped by your input, to support you on your journey. Together, we're creating an environment where you can thrive — because the wellbeing of our community starts with you.

What This Means for You

We offer a robust benefits package that extends beyond traditional benefits to support our employees' physical, emotional, financial, personal, career, and community wellbeing. We encourage you to review this guide carefully to understand our benefits offerings.



Physical Wellbeing

Your physical wellbeing starts with feeling your best — and we encourage you to take an active role in prioritizing your health every day.

Our commitment to your physical wellbeing means making sure you have the coverage and support you need to access excellent, coordinated care when and where you need it. From comprehensive health, dental, and vision coverage to chronic care management and telemedicine, we’re here to help you stay well. With additional wellness programs like health coaching, tobacco cessation, and peer support for substance use, you have the physical wellbeing benefits, resources, and support to take care of yourself — on your terms.



Benefit Plan	Highlights
 Medical & Prescription Drug Coverage	We offer the choice of two different plan options for medical and prescription drug coverage. All of our medical plan options include FREE* care at Premier providers — including RWJBarnabas Health employed doctors and facilities, Rutgers Health providers, and many other aligned practices.
 Dental	Dental health is important to overall health. We offer comprehensive dental coverage through two different plan offerings, both of which have out-of-network benefits. Both plans include coverage for orthodontics for adults and children.
 Vision	For employees that need eyeglasses and/or contact lenses, the vision plan provides great benefits, including out-of-network coverage. Employees have the opportunity to receive free vision exams and frames/contacts when using certain providers.
 Care Navigation & Care Management	We offer a variety of resources to help our employees and their enrolled family members access high-quality care and receive additional support when they have a complex clinical need. This includes support for finding the right provider or specialist to meet your needs, along with personalized, comprehensive care management services.
 Wellness & Health Coaching	Employees have access to our BHealthy Wellness Program. Participating employees can earn up to \$500 per year on medical contributions by completing certain wellness activities and up to \$100 per year for participating spouses. When you need help with achieving your wellbeing goals, our health coaches are here for you. A health coach can provide support, strategies, and valuable information to guide you through your wellbeing journey.
 Telemedicine	We offer a convenient, no-cost option for telemedicine through Epic’s MyChart for employees and their dependents enrolled in our medical plans.

* Not including payroll deductions or emergency room copays (\$200/visit).

Emotional Wellbeing

Your emotional wellbeing starts with safeguarding your mind and spirit — and we encourage you to seek the support you need to bring your whole self to everything you do.

We're committed to providing resources that bolster your emotional wellbeing, including during life's ups and downs. Whether you need counseling, stress relief tools, or just someone to talk to, our emotional wellbeing benefits, resources, and support are here for you. Because we believe in offering support when you need it, and where you need it — both at work and at home.



Benefit Plan		Highlights
	Employee Assistance Program (EAP)	The Employee Assistance Program provides free and confidential counseling services, either face-to-face or virtually, for those times when you or your family are faced with difficulties in life. Employees can access the EAP benefit 24 hours a day, 7 days a week.
	Behavioral Health Network	Our medical plans include comprehensive behavioral health coverage. All in-network behavioral health copays are waived for employees and their family members enrolled in a medical plan.
	Calm App	We know that mental wellbeing is essential to everyone's overall health. We've partnered with Calm, the No. 1 app for sleep, meditation and relaxation, to provide employees with tools that can help you and your family reduce stress and anxiety, sleep better, and live happier, healthier lives. We provide free subscriptions to Calm for all benefit-eligible employees.

Financial Wellbeing

Your financial wellbeing starts with a strong foundation — and we encourage you to build financial stability — for you and your family today and tomorrow.

Financial wellbeing means having the confidence and tools to plan, prepare, and feel secure in your future. From competitive pay and retirement planning to student loan support and tuition reimbursement, our financial wellbeing benefits, resources, and support are designed to help you move forward with peace of mind.



Benefit Plan	Highlights
 Retirement Plan	Residents are eligible to participate in a 403(b) Retirement Savings plan to save money for their future.
 Life & Disability Insurance	Life and accidental death and dismemberment (AD&D) insurance are important parts of your financial security, especially if others depend on you for support. We provide eligible employees with employer-paid basic life and accident insurance protection. Additionally, we provide eligible employees with employer-paid long-term disability coverage.
 Flexible Spending Accounts (FSAs)	We offer employees the opportunity to set aside money on a tax-free basis to pay for eligible healthcare expenses. This plan allows for reimbursement of out-of-pocket healthcare costs on a pre-tax basis. Additionally, we offer a dependent care FSA that allows for reimbursement of expenses incurred to take care of eligible dependents while at work, such as child day care, elder care services, day camp, etc.
 Voluntary Benefits	We offer a number of additional voluntary benefit plans that provide additional financial security for you and your family, such as Pet, Legal, Critical Illness, and Accident Insurance.
 Tuition Reimbursement	We offer up to \$5,250 per year for eligible employees who seek additional training in order to increase their competence in present jobs and to prepare themselves for advancement within RWJBarnabas Health. We also partner with certain colleges and universities for additional discounts on tuition.
 Student Loan Support	We offer access to personalized support and expert navigation through the complex student loan landscape — from repayment strategies to forgiveness options and everything in between. Our partner Savi helps employees to navigate this process from beginning to end.
 Employee Discounts	Our discount portal offers fun and easy ways to get discounts on thousands of products and services, including big-name brands, as well as national and local merchants. We also have many partnerships with local entertainment and sports teams for additional discounts.

Personal Wellbeing

Your personal wellbeing starts with making space for what matters most — and we encourage you to take time away to support your life, at work and at home.

Personal wellbeing means having the time, support, and flexibility to care for yourself and your loved ones. Whether you're welcoming a new child, caring for a parent or taking time to recharge — our personal wellbeing benefits, resources and support are here for you. Because we know that when life feels balanced, everything works better.



Benefit Plan	Highlights
 Paid Time Off	We offer a robust paid time off plan that includes 20 vacation days, 5 sick days, 4 personal days, and 8 holidays. We also offer additional income protection when unexpected needs arise for a short-term disability.
 Parental Leave	We know that taking time away from work during the special time of welcoming a newborn or adopted child into the family is important. We are proud to offer a paid parental leave supplement benefit of 12 weeks for all new parents.
 Pregnancy and Fertility Support	We have designed resources to ensure you and your baby stay healthy, including a pregnancy support app and a robust fertility benefit available through our center of excellence partner.
 Child and Elder Care	We have partnered with Care.com and its extensive online network for finding and managing care for children, adults, pets, home and more. We provide free subscriptions to Care.com for all benefit-eligible employees.

Career Wellbeing

Your career wellbeing starts with feeling supported to grow — and we encourage you to grow at our organization so you can achieve your professional goals.

Career wellbeing is about having opportunities to learn, lead, and feel valued. Through development programs, employee recognition, Business Resource Groups, and using your voice to shape our workplace, we invest in your journey with our career wellbeing benefits, resources and support. Because when you grow, we all grow — with purpose and excellence.



Benefit Plan	Highlights
 Career Growth Opportunities	We love to see our employees stay curious, seek growth, and strive for excellence. Whether you are seeking professional advancement, a change in career direction, or want to expand your healthcare knowledge and experiences, there is no better place to grow than here.
 Professional Development	We offer resources to help our employees grow as individuals and as leaders throughout their career at RWJBarnabas Health. From leadership, professional development, and skill-building course offerings to Clinical Career Pathway Training Programs, we want to see our employees thrive.
 Employee Recognition	We offer a social recognition platform for employees to give and receive recognition for the great work they do.
 Employee Networks	We are proud to offer nearly 60 Business Resource Groups (BRGs) for all system employees. These employee-led BRGs give all RWJBarnabas Health colleagues spaces to connect, support one another and grow professionally — all part of our system-wide commitment to total wellbeing. Membership is open to everyone, including RWJBarnabas Health employees and each group helps strengthen our connection as one system, one family.
 Employee Engagement	Feedback from employees helps us to continue to build and sustain a healthier New Jersey in so many ways. In addition to our annual Employee Engagement Survey, we have many forums for employees to share honest feedback about what's working well, where we can grow, and how we can build a stronger, and more connected workplace together.
 Mentorship Program	Supporting the career growth of our employees is key to living our values of excellence, curiosity and teamwork for anyone, in any role. This structured, six-month system-wide mentorship program is designed to strengthen organizational culture by fostering meaningful professional connections, identifying and developing high-potential team members, and creating structured pathways for career growth across the system.

Community Wellbeing

Our community wellbeing starts with each of us — and we encourage you to help build healthier communities, together.

Community wellbeing means building a healthier New Jersey, forging stronger partnerships, and ensuring access to care. Whether you're volunteering, supporting local businesses, or helping to feed our neighbors, your role matters. With our community wellbeing benefits, resources, and support, we're committed to doing good in every corner of New Jersey — starting with each of us.



Benefit Plan	Highlights
 Volunteer Opportunities	Serving others is a core part of who we are – and that commitment doesn't end when the workday does. Volunteering is a powerful way to continue giving back while also supporting your own wellbeing. Through our various partnerships, employees can explore a wide range of meaningful opportunities. These include supporting community thrift stores and farmer's markets, helping at local animal shelters, caring for green spaces in our neighborhoods, and more.
 Community Initiatives	We are partnering with local leaders, providers, civic organizations, clergy, and others to create greater access for all to healthcare, transportation, food security, and housing when needed.
 Employee Giving	We are proud to have Foundations at each of our hospitals that support our mission to build a healthier New Jersey. The Foundations raise money for critical patient needs, capital improvements, program support, and general operating needs.

Wellbeing starts with you.



About this Benefits-at-a-Glance

This Benefits-at-a-Glance describes the highlights of the RWJBarnabas Health Benefits Program in non-technical language. Your specific rights to benefits under this program are governed solely, and in every respect, by the official documents and not the information contained within this Benefits-at-a-Glance. If there is any discrepancy between the descriptions of the program elements in this Benefits-at-a-Glance and the official plan documents, the language of the official plan documents shall prevail as accurate. Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. Eligibility for any benefit plan is determined by applicable plan documents and policies. You should be aware that any and all elements of the benefits program may be modified in the future to meet Internal Revenue Service rules or otherwise as determined by RWJBarnabas Health.

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