

Using FSAs is one of the easiest ways to reduce health and dependent care costs, as these accounts allow you to use pre-tax dollars to cover eligible expenses.

- St Thomas. provides an employer-paid Basic Life Insurance benefit for you. You also have the option to purchase additional life insurance for yourself, your spouse, and dependent children.
- St. Thomas provides Short-Term Disability (STD) coverage to you at no cost. If you become disabled, after a seven-day waiting period for illness or injury, the STD plan provides a weekly benefit equal to 100% of your base salary for 4