AdventHealth

2025 Benefits Guide

Caring for the Whole You

FLORIDA

Here at AdventHealth, we're proud of our unwavering commitment to whole-person health.

You bring compassion to our patients and communities, and you care for everyone we serve like family. In turn, we are committed to caring for the whole you — through a rich, competitive and wholistic benefits program that supports your unique physical, emotional and spiritual well-being through all stages of life.

Whether you are new to AdventHealth or have been part of our community for many years, we promise to give you many opportunities to be rewarded for your service with the programs, resources and tools to achieve wholeness in a way that feels uniquely you.

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Start Here

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Before you explore all of your benefit options, it's important to first understand who's eligible for coverage and when you can make your benefit choices. You're eligible for many benefits on your very first day, so don't wait!

Who Is Eligible for Coverage

Team Members

You're eligible for AdventHealth benefits coverage if you are a regular full-time or part-time team member. Per diem team members are also eligible for certain benefits highlighted in this Guide.

Status	Hours Worked per Week
Full-Time	36+
Part-Time	16–35.99
Per Diem	0–15.99

The specific benefits you're eligible for vary based on your status. Visit The Hub for details.

AdventHealth makes a substantial investment in benefits for our team members and their families. It's everyone's responsibility to ensure only eligible dependents receive coverage through our benefits program.

Dependents

The following dependents are eligible for coverage under our benefits program:

- Your legal spouse or any individual who is required to be treated as a spouse under applicable state law
- Your natural children, adopted children, foster children, stepchildren or children under a Qualified Medical Child Support order up to age 26
- Any children for whom you are the Legal Guardian, or for whom you have a court order awarding permanent custody, up to age 26
- Your adult dependent child over age 26 with a mental, physical or development disability who is incapable of self-support, provided the condition began before age 26

Please note that an individual cannot be covered as both a team member and dependent. This means if both you and your spouse work at AdventHealth, you can't both be dependents for medical coverage, for example.

Be Ready to Verify Your Dependents

Depending on who you choose to cover under your medical, dental and vision benefits, you will need to provide certain documentation to confirm eligibility. If you do not provide sufficient proof of eligibility, your dependent(s) will not be enrolled in AdventHealth coverage.

The documentation required varies based on the type of dependent you wish to add. Plan ahead to ensure you have what you need when you enroll.

- **Spouse:** Government issued marriage certificate or other plan-approved documentation that reflects marital status*
- **Child:** Government issued birth certificate, hospital documentation (if child is under 6 months), naturalization certificate, or consular report of birth abroad**

* *Please consult with AdventHealth if your spousal relationship is not one that is formalized by a marriage certificate.*

** *When enrolling stepchildren, in addition to the birth certificate, a marriage certificate and/or court order identifying the spouse as having legal responsibility for the child is required.*

When Benefits Begin

You have important decisions to make about the benefits coverage that works best for your personal situation — including your needs and budget. However, your needs may change over time. That's why it's also a good idea to understand which benefits you can choose or change at different points during the year and throughout your career.

	When	Effective Date	Benefit Options
Initial Enrollment	Within 10 days of your initial hire date or the date you become benefits-eligible	Your date of hire or the first day you move to an eligible status	• Medical, dental and vision plans • Health Savings Account and Flexible Spending Accounts • Hospital Indemnity, Accident and Critical Illness Insurance • Disability Coverage and Life and AD&D Insurance • Pet Care, Identity Theft Protection and Legal Insurance
Automatic Enrollment	N/A	Your date of hire or the first day you move to an eligible status	• Retirement benefits • Paid Time Off accrual • Basic Life and AD&D Insurance (for full-time team members)
Annual Enrollment	In the fall of each year	January 1 of the following year	• Medical, dental and vision plans • Health Savings Account and Flexible Spending Accounts • Hospital Indemnity, Accident and Critical Illness Insurance • Disability Coverage and Life and AD&D Insurance • Pet Care, Identity Theft Protection and Legal Insurance
Mid-Year Enrollment	Within 30 days of a qualifying life event (e.g., marriage, birth of a child or divorce)	The date of your qualifying life event	• Medical, dental and vision plans • Health Savings Account and Flexible Spending Accounts • Hospital Indemnity, Accident and Critical Illness Insurance • Disability Coverage and Life and AD&D Insurance • Pet Care, Identity Theft Protection and Legal Insurance
Always Available	Take advantage of these benefits any time, 365 days a year	Date of your election/ engagement	• Mental Health Resources • Adoption Assistance • Education Benefits • Team Member Discount Program • Weight Loss Resources • Health Savings Account • Spiritual Care

Paying for Benefits

Many benefits described in this Guide are paid for with pre-tax contributions, so they lower your taxable income.

Disability, life and AD&D insurance, supplemental insurance (including critical illness, hospital indemnity and accident insurance) and voluntary benefits (including pet and legal) are paid for on an after-tax basis.

View all of your benefit plan rates on The Hub under the My Benefits tile or on the benefits enrollment tile when enrolling for the first time or making a change as a result of a qualifying life event.

Your Key Resources

This Guide	This Benefits Guide provides an overview of your AdventHealth benefits, plans and resources. You'll discover coverage options and provisions, enrollment and eligibility details and websites and phone numbers to quickly contact providers for support.
The Hub	We Make It Easy for you to access personalized benefits information. Log in to Hub.AdventHealth.com and click on the My Benefits tile to review current benefit elections, view paid time off balances or report a qualifying life event. Click on the HR AnswerLink tile to access other helpful resources by typing "2025 benefit information" in the search bar.
ALEX	ALEX is an online benefit advisor that can help you understand the different benefit plans and coverage. ALEX can guide you through selecting benefits that provide security and peace of mind, such as the retirement plan and disability, life and AD&D insurance — even Medicare. Find ALEX on The Hub.
Virtual Benefits Fair	Visit VirtualFairHub.com/AHM to tour our Virtual Benefits Fair. You and your family members can visit various booths to find important resources and ask questions directly to our benefit providers.
AdventHealth App	With our easy-to-use app, getting care on your terms is simpler than ever. See a doctor wherever you need one, no matter the time of day. Receive lab results in your pocket, renew prescriptions from the comfort of your couch, pay your bill conveniently and have your medical records at hand. You can even document your progress using the Health Journal or Health Tracking feature.

Care for Your Health

Medical Plan Options
Prescription Drug Coverage
Health Savings Account (HSA)
Dental Plan Options
Vision Plan
Know Where to Go

Our comprehensive health plan options include medical, dental and vision coverage. You can also choose to buy additional hospital care, accident and critical illness insurance to supplement your medical plan benefits. It's up to you to choose the plans that best meet your and your family's well-being needs.

Medical Plan Options

You have a choice of medical plan options — so you're able to select the cost and coverage that best fits your needs and budget. Each plan has a different premium (what you pay up front through payroll deductions) and out-of-pocket costs (what you pay when you receive care throughout the year).

Here are a few quick highlights to keep in mind:

- **Preventive care is free when you receive services in-network across all three plans** — so get those annual physicals and routine screenings at no cost (just make sure your provider indicates the services are preventive care when you visit).
- **Prescription drug coverage is the same under all plans** — however, if you enroll in the Health Savings Plan, you will have to meet a combined medical and prescription drug annual deductible before the pharmacy tiered drug copay structure applies for non-preventive medications.
- **Your network options vary across plans** — The Traditional Plan and Health Savings Plan have two tiers or coverage. The AdventHealth family of doctors, hospitals, clinics and facilities are Tier 1 and Aetna's national network is Tier 2. **The Select Plan does not offer Tier 2 coverage.**

AdventHealth Providers

All AdventHealth providers, clinics and facilities are Tier 1. By working with providers within our system, you receive high-quality care from providers who share our unwavering commitment to whole-person health. You benefit from doctors with the skill to heal and the compassion to care for you like family — while paying the lowest out-of-pocket costs. At the same time, you're supporting the health of our system.

To find providers, visit Aetna.com/AdventHealth or use the Aetna mobile app. Look for providers labeled "Maximum Savings."

Important Note!

The Select Plan is only available as an option during the fall 2024 Annual Enrollment period for coverage effective January 1, 2025. New enrollments will not be accepted during 2025.

Comparing Your Medical Plan Options

This chart provides a summary of what's covered under each medical plan, as well as how much you will pay out-of-pocket for care. **Except in emergencies, there is no coverage for out-of-network care.**

For a complete list of covered services, visit Aetna.com and select "What's Covered" under the Benefits tab. To see your premium rates, visit The Hub under the My Benefits tile.

	Traditional Plan		Health Savings Plan		Select Plan
	Tier 1 AdventHealth System	**Tier 2 Aetna Network**	**Tier 1 AdventHealth System**	**Tier 2 Aetna Network**	**In-Network AdventHealth Providers**
Annual Deductible Individual/Family	$750/$1,500	$2,000/$4,000	$2,000/$4,000	$4,000/$6,000	$750/$1,500
AnnualOut-of-Pocket Maximum* Individual/Family	$4,000/$8,000	$6,000/$12,000	$4,000/$8,150	$6,000/$12,000	$4,000/$8,000
AdventHealth HSA Contribution**	N/A		Available for eligible team members; see page 13		N/A
Well Child, Preventive and Routine Care	You pay $0	You pay $0	You pay $0	You pay $0	You pay $0
AdventHealth Video Visits (On-Demand Urgent Care)	You pay $0	You pay $0	You pay $64 until deductible is met, $0 after deductible	You pay $64 until deductible is met, $0 after deductible	You pay $0
Primary Care Physician Office Visit	You pay $25	You pay $40	You pay 10%, after deductible	You pay 30%, after deductible	You pay $10
Specialist Office Visit	You pay $50	You pay $80	You pay 10%, after deductible	You pay 30%, after deductible	You pay $40
Inpatient Hospital Services	You pay 15%, after deductible	You pay 30%, after deductible	You pay 10%, after deductible	You pay 30%, after deductible	You pay 10%, after deductible
Emergency Room***	You pay $400 (waived if admitted)	You pay $400 (waived if admitted)	You pay 20%, after deductible	You pay 20%, after deductible	You pay $400 (waived if admitted)
Urgent Care	You pay $50	You pay $80	You pay 10%, after deductible	You pay 30%, after deductible	You pay $40
Surgery (Inpatient and Outpatient)	You pay 15%, after deductible	You pay 30%, after deductible	You pay 10%, after deductible	You pay 30%, after deductible	You pay 10%, after deductible
Diagnostic X-Rays and Labs	You pay 15%, after deductible	You pay 30%, after deductible	You pay 10%, after deductible	You pay 30%, after deductible	You pay 10%, after deductible
Inpatient Mental Health	You pay 15%, after deductible	You pay 30%, after deductible	You pay 10%, after deductible	You pay 30%, after deductible	You pay 10%, after deductible
Outpatient Mental Health	You pay $25	You pay $40	You pay 10%, after deductible	You pay 30%, after deductible	You pay $10

* *Both medical and prescription deductibles and copays count toward your out-of-pocket maximum under the Health Savings Plan.*

** *AdventHealth HSA contributions are made in quarterly installments for eligible team members. See page 13 for details.*

*** *Emergency Room is only covered for true emergencies. Be sure to use virtual care and urgent care for non-emergency needs.*

The Select Plan

The Select Plan gives us a unique opportunity to work together on prevention and whole-person health, with a focus on primary and routine care and condition management. As an added benefit, the plan offers you enhanced support with a special Care Concierge service for Select Plan members.

The Select Plan is a great option for anyone who wants to have more control over their care and costs and can commit to always using providers within our AdventHealth family, and certain Aetna Select providers. With the Select Plan, out-of-network services are not covered (except in emergencies).

Select Plan Highlights

As you consider whether the Select Plan is the right option for you, let's start with the highlights. You get:

- Free well-child and preventive care, just like our other medical plan options
- Lower copays for primary care, specialist and urgent care visits
- The same deductible as our Traditional Plan
- Lower coinsurance than our Traditional Plan for services like X-rays, lab work and in-patient hospital care

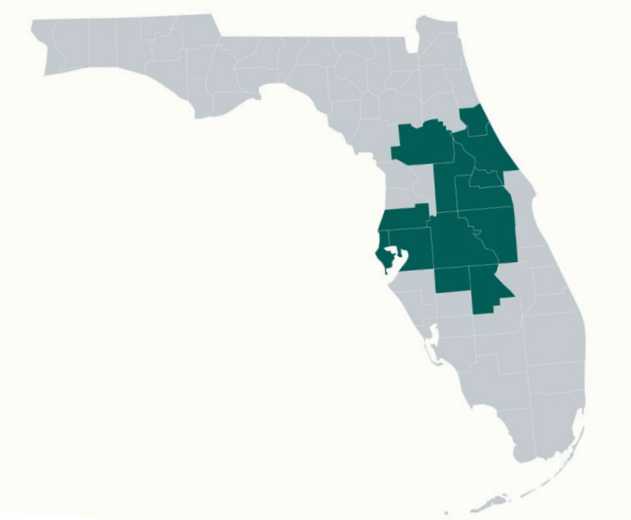
Do You Have Dependents Outside the Select Plan Service Area?

If you cover any dependents who live outside of the eligible Florida ZIP codes (for example, a child who is out of state for college), the Select Plan may not be your best option. You and your dependents are required to use AdventHealth and Aetna Select providers for all of your medical care. Tier 2 and out-of-network services are not covered under this plan.

Select Plan Coverage Area

You can choose the Select Plan if your home address is in one of the following counties:

Flagler	Marion	Pinellas
Hardee	Orange	Polk
Highlands	Osceola	Seminole
Hillsborough	Pasco	Volusia
Lake		



A complete list of all ZIP codes in the Select Plan service area is available on HR AnswerLink in The Hub.

Is the Select Plan Right for You?

The Select Plan is a narrow-network plan centered around more active engagement in whole-person health — which means when it comes to your well-being, you Own It! It is designed to provide the **best care** at the **lowest total cost** to our team members.

How It Works

In exchange for reduced premiums and lower out-of-pocket costs compared to the Traditional Plan, **team members who choose the Select Plan are required to take certain actions** designed to encourage everyday wellness and preventive health care. Here are the four things you'll need to do:

1	**Choose a Primary Care Physician (PCP)***	Your PCP is an important relationship — they learn your health history, preferences, concerns and goals. You stay connected with your PCP over time. While having a PCP is always a good idea, it is required with the Select Plan. To ensure you have access to a provider close to home, when you enroll in the Select Plan you can choose to select your preferred PCP or have one assigned based on prior visits or your ZIP code. You can contact Aetna at any time to change your PCP. Your Aetna medical ID card will include your PCP election.
2	**Visit Your PCP***	Having a PCP is one thing, but meeting with them is another. Scheduling a visit with your PCP gives you the chance to discuss any concerns, see how well you're managing any chronic conditions and set health goals. It also may include routine lab work and blood tests, as well as routine screenings based on your age, gender and health history. Regular visits help your PCP understand the big picture of your health. If you choose the Select Plan during Annual Enrollment, you're required to have an appointment with your PCP by June 30, 2025.
3	**Engage With Care Concierge or Download the AdventHealth App**	We know it's not always easy to navigate health care. That's why we are offering a new Care Concierge service for team members who enroll in the Select Plan. This specialized service will pair you with health and benefits experts to help you and your family find providers, schedule appointments and more.
4	**Participate in Condition Management** *(if applicable)*	If you or one of your covered dependents have a chronic condition (including diabetes, coronary disease, asthma or hypertension) you can take advantage of additional support to help you manage your health. Your care management team will help you learn more about your symptoms, find helpful information about your condition, stay on your treatment plan and update your PCP on your condition between office visits.

* *If you do not complete the first two activities by June 30, 2025, you will pay a surcharge on your Select Plan premium. If you normally see a mid-level practitioner (PA, NP, CNP, etc.), during Annual Enrollment, you will need to select the MD or DO the mid-level physician is practicing under, as your Primary Care Physician.*

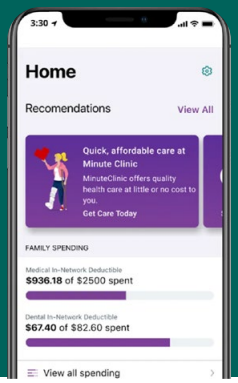
If you choose the Select Plan during the fall 2024 Annual Enrollment, when you enroll on The Hub you'll be prompted to review and accept participation requirements before you can complete your enrollment. **Please note: If you or your covered spouse does not complete the first two activities by June 30, 2025, you will pay a surcharge on your Select Plan premium. The surcharge is $200/month for team member, $200/month for spouse and $400/month for team member and spouse.** Covered children are not subject to the surcharge.

Consider an AdventHealth Primary Care Physician (PCP)

You may already know the many benefits of having a trusted relationship with a PCP who can help you get and stay healthy. Your PCP learns your health history, preferences, concerns and goals. And when you choose an AdventHealth PCP, you benefit from a unique combination of medical expertise, advanced technology and heart.

Watch Your Mailbox for a New ID Card!

All team members will receive a new ID card in the mail at home within two weeks of enrolling. For added convenience, your new ID card will have both medical and prescription drug information on a single card — and also will be available on Aetna's app.



Not Sure Which Plan to Choose?

Find ALEX on The Hub to help you decide! Answer a few questions and get a recommendation from this helpful benefits tool.

Eligible for Medicare?

Learn about your Medicare coverage, understand your options and make the right choice for you. Visit the Benefits Resource Dashboard on The Hub and click on the ALEX Benefits Advisor link. The Medicare information can be found on the bottom of the home page.

Prescription Drug Coverage

Whichever medical plan you choose, you will receive prescription drug coverage through AdventHealth's Rx Plus Pharmacy and RxBenefits, in partnership with CVS Caremark. Rx Plus Pharmacy delivers your maintenance medications right to your door.

There are four types of prescription drugs covered under our medical plans:

1. **Generic (Tier 1).** Low-cost generic drugs are at the lowest-copay level.
2. **Formulary (Tier 2).** These are primarily brand-name drugs that have been determined to be more effective, less costly or to have fewer side effects than similar medications.
3. **Non-Formulary (Tier 3).** These are mostly high-cost brand-name drugs with lower cost generic and/or brand alternatives. These drugs have been selected by the plan based on review of the relative safety, effectiveness and cost of the many brand-name drugs on the market.
4. **Specialty.** Certain prescriptions are required to be dispensed through the Specialty Pharmacy program. For specialty medications, Rx Plus Pharmacy partners with Expedien Rx Pharmacy.

Prescription Drug Formulary

The prescription drug program uses a list of covered drugs called the formulary. The formulary is regularly reviewed by AdventHealth and CVS Caremark medical doctors and pharmacists to incorporate the latest drug information and FDA approvals.

View the current drug formulary at MyAdventHealthRx.com.

Health Savings Plan Members, Take Note!

If you enroll in the Health Savings Plan, there are a few important things to understand about your prescription drug coverage.

- **Combined medical and prescription drug deductible.** An annual deductible must be met before prescription drug copays begin. This means you pay the full cost of medical care and prescription drugs until you reach the deductible. Once your deductible has been met as an individual or as a family (if covered), you'll then pay the fixed copay amount for medications based on the tier of the drug. Eligible copay amounts paid once the deductible is met will count toward the annual out-of-pocket maximum. Once your out-of-pocket maximum has been reached, eligible prescriptions have a $0 copay for the rest of the plan year.
- **Preventive drug list.** Any medications that are listed on the preventive drug list are not subject to the deductible requirements and follow the prescription drug copay structure. For a complete list of these medications, please visit MyAdventHealthRx.com.
- **Copay assistance.** The IRS requires Health Savings Plan members to pay 100% of their deductible prior to any manufacturer copay assistance dollars being applied to the out-of-pocket prescription costs.

Prescription Drug Coverage Details

	Retail *(Up to a 30-day supply)*	Rx Plus Pharmacy *(Up to a 90-day supply)*
	If you enroll in the Health Savings Plan, you must first meet a combined medical and prescription drug annual deductible before you begin to share in the cost of prescription drugs through the copays and coinsurance noted below.	
Generic – Tier 1	You pay $10	You pay $10
Formulary – Tier 2	You pay 20% of the cost ($25 minimum/$150 maximum)	You pay 20% of the cost ($50 minimum/$300 maximum)
Non-Formulary – Tier 3	You pay 20% of the cost ($50 minimum/no maximum)	You pay 20% of the cost ($100 minimum/no maximum)
Specialty	N/A	You pay 20% of the cost ($100 minimum/$400 maximum)*

** Specialty medications are limited to a 30-day supply and filled by Rx Plus Pharmacy.*

Rx Plus Pharmacy's top priority is to ensure your prescriptions are filled safely and delivered quickly so that you and your loved ones feel whole and cared for. With an expanded team and streamlined processes in place, members can expect best-in-class prescription turnaround times and access to a dedicated team ready to answer questions and provide support.

Save Money on Prescriptions!

Save money on prescriptions by asking your doctor to prescribe generic medications whenever possible and using AdventHealth's Rx Plus Pharmacy for mail order medications you take on an ongoing basis.

Health Savings Account (HSA)

The HSA is a great way to save money and invest in your future. If you enroll in the Health Savings Plan, you can make the most of your earnings by putting money into an HSA with Optum Financial. This account has a triple tax advantage — meaning you set aside money into the account tax-free, the money grows tax-free once it's in the account and, when you take your money out, you spend it tax-free on eligible health care expenses.

With an HSA, there's no "use it or lose it" rule. Once the money is in your account, it's yours to keep. Each year, money left in the account rolls over, so you can continue saving for future health care costs. And you own your account — so if you ever leave or retire from AdventHealth, you take your HSA with you.

Important HSA Eligibility Requirements

In addition to enrollment in the Health Savings Plan medical option, you must also meet the following eligibility requirements to contribute to an HSA:

- You (or your spouse, if you have family coverage) do not have any other health coverage.
- You do not have a Medical Flexible Spending Account or Health Reimbursement Account.
- You are not enrolled in Medicare, Medicaid or Tricare.
- You are not claimed as a dependent on someone else's tax return.
- You have not received health care from the Veteran's Administration in the past three months.
- You must have a physical mailing address (not a P.O. Box).

How to Contribute

Once you enroll in the Health Savings Plan, you will set up your HSA with Optum Financial. The IRS sets limits each year on how much you can contribute to your HSA. For 2025, you can contribute up to $4,300 for individual coverage and $8,550 for all other coverage. (This amount includes the AdventHealth contribution, if you're eligible.) If you are 55 or older in 2025, you can contribute an additional catch-up contribution of $1,000.

Changes to an HSA can be requested monthly through The Hub — and there is no minimum contribution.

Saving for the Future

While you can use your HSA to offset health care costs now, you can also use it as a longer-term savings account and roll over your balance year to year. Once you have $1,000 in your HSA, you can begin to invest in mutual funds. When you invest the money from your HSA, there are no investment transaction fees.

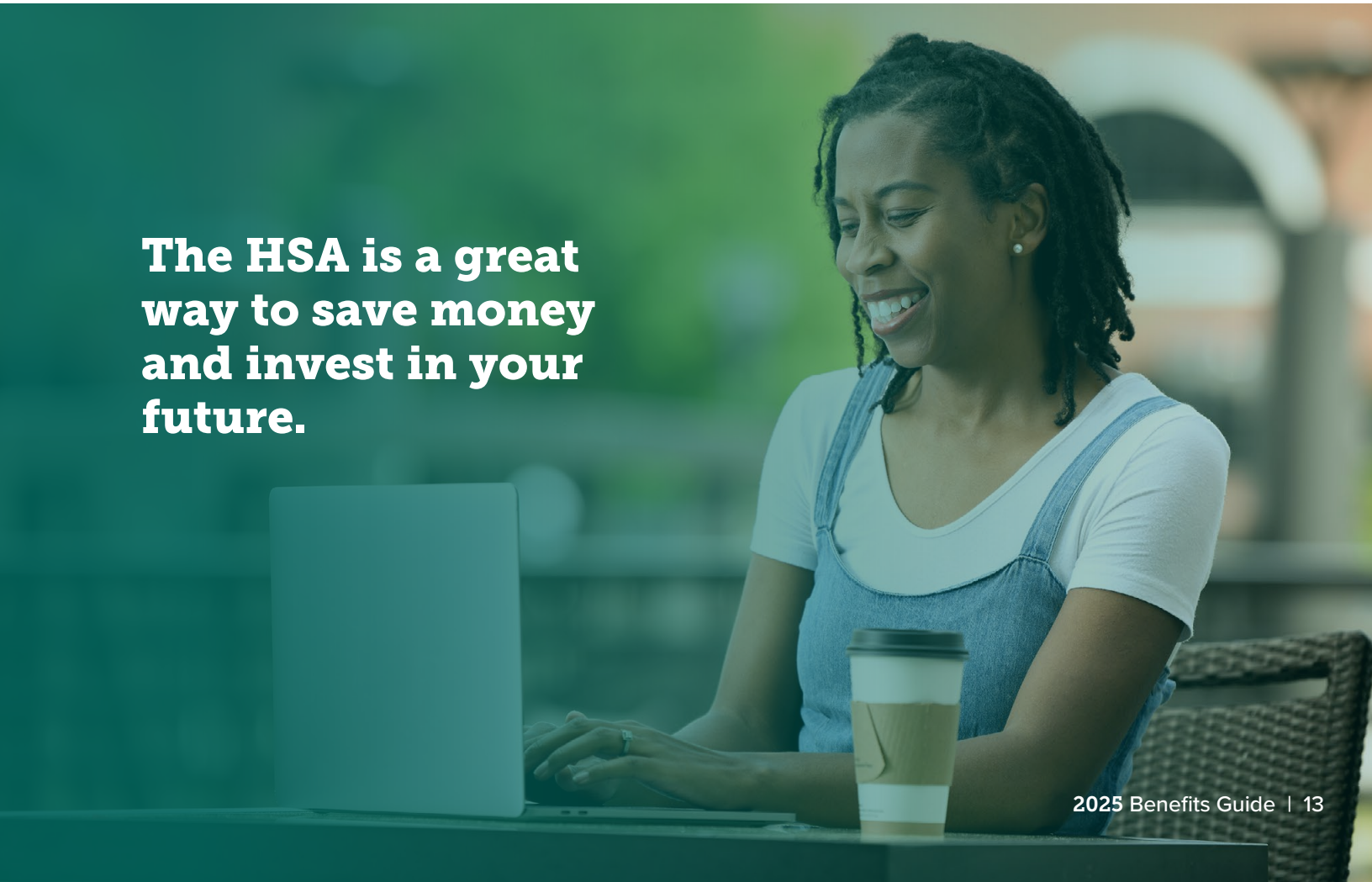
AdventHealth Contribution

Team members who earn less than $21 per hour at the time of enrollment who choose the Health Savings Plan will receive contributions from AdventHealth to their HSA. Part-time team members and any team member earning $21 per hour or more are not eligible. If you enroll in medical coverage for yourself only, you will receive $1,000 from AdventHealth. If you cover any dependents, you will receive $2,000.

If eligible, you will receive these contributions in quarterly installments of either $250 (yourself only) or $500 (you plus dependents). There are no retroactive contributions, so the total amount you receive for the year may be impacted by your enrollment date if you join during the year.

You must enroll by the following dates to receive the employer contribution:

Complete your enrollment by...	To receive the employer contribution in...
December 31, 2024	January 2025
March 31, 2025	April 2025
June 30, 2025	July 2025
September 30, 2025	October 2025



Dental Plan Options

Part of good health is taking care of your smile — and that means getting regular check-ups and cleanings. AdventHealth offers three dental options through Delta Dental, so you have a range of coverage to choose from. For a list of dentists in your area, visit DeltaDentalIns.com.

Comparing Your Dental Plan Options

	Delta Dental PPO 50*	Delta Dental PPO 75*	DeltaCare USA DMO
Annual Deductible Does not apply to diagnostic and preventive care	$50/person $150/family	$75/person $225/family	N/A
Annual Maximum Does not apply to diagnostic and preventive care	$1,800	$1,200	Unlimited
Diagnostic and Preventive	$0	$0	Up to $50 copay (two free cleanings per year)
Basic and Restorative	80%	60%	
Restorative:			Up to $50 copay
Periodontics:			$35 to $240** copay
Endodontics:			Up to $335 copay
Oral Surgery:			Up to $115 copay
Major	50%	50%	$145–$355 copay
Orthodontic Care	50% after $50 deductible; lifetime maximum of $1,800	50% after $75 deductible; lifetime maximum of $1,200	Up to a $1,900 copay for child Up to $2,100 copay for adult No benefit maximum

Important Information About the DMO Plan

If you enroll in the DMO, you will be assigned a dentist who coordinates your care. You and all covered family members must see a network provider in the state where you reside.*** Please note that coverage is currently only available in certain states. A child or spouse who lives out of state will not be covered in that state, even if dentists in their area work in network. You may change your dentist by notifying Delta Dental by phone at 800-422-4234 or online at DeltaDentalIns.com.

Biweekly Dental Plan Rates

	Delta Dental PPO 50	Delta Dental PPO 75	DeltaCare USA DMO
Team Member	$14.65	$12.99	$8.27
Team Member + Spouse	$27.37	$23.14	$12.13
Team Member + Children	$39.14	$34.70	$14.91
Team Member + Family	$51.76	$45.89	$22.82

* *Your out-of-pocket costs will be higher if you use non-network dentists.*

** *Periodontics may be based on number of teeth and/or copay per quadrant.*

*** *You are only eligible to enroll in the DMO if providers are available in the state of your primary residence. DMO providers are currently available in these states: AZ, CA, CO, FL, GA, IL, IN, KS, KY, MA, MD, MO, NC, NJ, NV, NY, OH, OR, PA, SC, TN, TX, VA, WI and WV.*

Vision Plan

Who doesn't want to see things clearly? Vision coverage is offered through Vision Service Plan (VSP). VSP is the largest national provider of vision benefits, which includes discounts for basic eye care needs, including eye exams, contact lenses and eyeglasses.

Vision Coverage Details

	In-Network Benefit
Well Vision Exam (every 12 months)	$10 copay
Frame Allowance (every 12 months)	• $180 for featured frame brands • $160 for a wide selection of frames • 20% savings on the amount remaining after allowance • $90 allowance at Costco®, Walmart or Sam's Club
Lenses (every 12 months)	$15 copay for single vision, lined bifocal, lined trifocal lenses or impact-resistant lenses (for children)
Lens Enhancements	• $0 scratch-resistant coating • $0 standard progressive lenses • $30 anti-glare coating • $95–$175 premium and custom progressive lenses
Contacts (instead of glasses)	• $160 allowance for contacts • $50 copay for Contact lens exam (fitting and evaluation)
Extra Savings	Get extra savings on glasses and sunglasses, retinal screenings and laser vision correction; discounts only available from contracted facilities.

Biweekly Vision Plan Rates

	VSP
Team Member	$3.77
Team Member + Spouse	$6.96
Team Member + Children	$7.92
Team Member + Family	$11.13

TruHearing Benefit from VSP

VSP members receive a special benefit from TruHearing — savings of up to $2,400 on a pair of hearing aids. Visit **VSP.TruHearing.com** or call 877-396-7194 to learn more.

Know Where to Go

As a health care organization, we understand that navigating care options isn't always easy. However, our medical plans offer you a variety of ways to get the quality care you need — when and where you need it. Choosing the right option for your symptoms can mean big cost savings — for both you and for AdventHealth.

If you have a true health emergency, always go to the emergency room or call 911. If your condition isn't life threatening, you have different options for care that could save you time and money.

Health Care Options	Examples of When to Use	Your Cost
24/7 Virtual Visits through AdventHealth With on-demand urgent care video visits, AdventHealth doctors can diagnose and treat minor and urgent care needs through online video visits on your smartphone or tablet via the app — no appointment needed!	• Allergies • Cold/flu • Earache • Fever • Mild rashes • Pink eye • Sinus infection	$0 for Traditional Plan members $64 for Health Savings Plan members until deductible is met
Virtual Visits with your Current Providers You don't always need to visit a doctor in person. Often, you have the option to meet with your doctor through a virtual visit. *Check with your provider to see if this is an option.*	• Lab tests • Recurring conditions like migraines or urinary tract infections • Medication changes • Post-surgical follow-up	**$**
Urgent Care Center When you can't get an appointment with your doctor or want immediate attention for something that isn't life threatening, urgent care is available.	• Low back pain • Respiratory illness (cough, pneumonia, asthma) • Stomach illness (pain, vomiting, diarrhea) • Infections (skin, eye, ear/nose/throat, genital-urinary) • Minor injuries (bite, burn, stitch, sprain, small fracture)	**$$**
Emergency Room For a condition that's a true emergency, call 911 or visit the emergency room.	• Difficulty breathing/shortness of breath • Difficulty speaking or walking • Pain or pressure in the chest or abdomen • Sudden or severe pain • Uncontrollable bleeding • Major burn	**$$$**

Get Tax Savings

Medical Flexible Spending Account

Child/Eldercare Flexible Spending Account

Flexible Spending Accounts (FSAs) help you save money by allowing you to pay for out-of-pocket health care and dependent day care expenses with pre-tax dollars.

FSAs, offered through Optum Financial, are a great way to reduce your tax liability for certain health care or dependent care expenses. These accounts have limits set each year by the Internal Revenue Service (IRS) and include a "use it or lose it" condition, which means you must use the funds in your account by December 31 of each year. Visit My.Optum.com/AdventHealth after you enroll to set up your account.

Medical FSA

A Medical FSA allows you to set aside pre-tax dollars to pay for health care costs not covered by insurance.

The maximum contribution is $3,200.

You can use your Medical FSA to pay for health care expenses that are not covered by your medical, dental and vision plans, including copays, coinsurance and deductibles.

If you enroll in the Health Savings Plan with an HSA, you are not eligible to enroll in the Medical FSA, according to IRS rules.

Child/Eldercare FSA

A Child/Eldercare FSA allows you to set aside pre-tax dollars to pay for certain dependent care costs.

The maximum contribution set by the IRS is $5,000, but those earning $155,000 base salary may only contribute up to $1,500.

You can use your Child/Eldercare FSA to pay for dependent care services that enable you and your spouse to work or look for work. Expenses must be for the care of a dependent who is either under age 13 and entitled to a dependent tax deduction, or a person of any age who is mentally or physically incapable of self-care. In the latter case, the person must live in your house at least eight hours per day, be fully dependent upon you and be claimed as a dependent on your tax return.

Eligible dependent care expenses include:

- Nursery school
- Licensed day care centers
- Summer day camps
- In-home care for a dependent incapable of self-care

When Is FSA Money Available?

Your **Medical FSA** can be reimbursed up to the total amount you have elected to deposit for the year.

Your **Child/Eldercare FSA** can be reimbursed up to the total amount you have deposited when you submit the claim.

Rolling Over FSA Contributions

You must use all the money in your Medical FSA by March 31 of the following year. At the end of 2025, up to $640 will automatically roll over to 2026 and will be available for use starting in May of 2026. Any balance above $640 does not carry over and is subject to the “use it or lose it” rule. (The Child/Eldercare FSA does not allow rollovers.)

Shop the FSA Store for Guaranteed Eligibility!

The FSA Store at **FSAStore.com** is your one-stop destination for tax-free spending with over 2,500 guaranteed eligible essentials. Shop everyday items from sunscreen to baby care, feminine care products and over-the-counter medicines from pain relief to cold and flu.

Protect What Matters

Life and AD&D Insurance

Disability Coverage

Life insurance and disability coverage through New York Life can provide a safety net for your family should you be faced with the unexpected.

Life and AD&D Insurance

Life insurance and accidental death & dismemberment (AD&D) coverage is designed to protect the ones you love should something unexpectedly happen to you. **You automatically receive life insurance coverage** upon meeting eligibility requirements, and you have the option of electing supplemental life and AD&D insurance.

Basic Group Life and AD&D

Life insurance benefits provide for you and your family in the event of your death or serious injury. When you enroll in life insurance, you are also enrolling in AD&D coverage. AD&D pays an additional amount equal to your annual salary if death occurs due to an accident.

Survivor Assurance Program

If the unexpected happens, the New York Life Survivor Assurance Program can help. This program offers services to support beneficiaries when they need it most. Services include a survivor assurance account, employee assistance and wellness support and financial, legal and estate support. Contact New York Life at 800-570-3778 to learn more.

Full-Time Team Members	Part-Time Team Members
AdventHealth automatically provides you with basic group life and AD&D insurance in the amount of your base annual salary, subject to a maximum of $1,000,000 and age reduction rules.	Team members pay the cost for basic group life and AD&D insurance for coverage equal to your annual salary. Annual salary is determined by computing your hourly rate multiplied by standard hours (per pay period) multiplied by 26 pay periods.

Supplemental Life and AD&D

In addition to the basic group life and AD&D insurance provided by AdventHealth, both full-time and part-time team members may purchase more coverage under the supplemental life and AD&D plan for themselves, their spouse and/or their children.

- **For Yourself.** Coverage is available in amounts equal to 1, 2, 3 or 4 times your annual rate of basic earnings, subject to a maximum of $2,000,000. The total basic and supplemental maximum is $3,000,000.
- **For Your Spouse.** Coverage for a spouse is available in $25,000 increments to a maximum of $50,000 at the initial offering without evidence of insurability or up to $250,000 with EOI. After the initial offering, EOI is required for any increased amount selected. The Social Security number for your spouse is required to complete enrollment.
- **For Your Children.** You may select life coverage for your child(ren) without covering your spouse. No evidence of insurability is required and you may cover each of your eligible children from birth to the last day of the month in which they turn 26 years, in the amount of $10,000 or $15,000. Social Security numbers for your children are required to complete enrollment.

Choosing Beneficiaries

You will designate beneficiaries for both life and AD&D insurance separately. If you haven't reviewed your choices in a while, review beneficiaries at NYLGBSBenefitsGuide.com/AdventHealth to ensure they reflect your intentions!

Understanding Evidence of Insurability (EOI)

Often referred to as "EOI," Evidence of Insurability is a record of past and current health. It is typically used by insurance carriers to verify if a participant meets the definition of good health for insurance purposes. If you are enrolling in supplemental coverage, EOI is required in the following situations:

Initial Hire

- If electing the four times coverage level
- If electing an amount over $1,000,000

After Initial Eligibility

- Enrolling in coverage if, at the time of hire or when first eligible, you did not elect to take it
- Requesting an increase of two or more times coverage level on yourself
- If electing four times coverage level
- If electing an amount over $1,000,000

EOI may also be required for your spouse, based on how much coverage you choose.

Disability Coverage

If you're unable to work due to illness or injury, short-term and long-term disability coverage can help to replace some of your lost income so you can pay your bills and protect your savings. Consider disability insurance as an affordable way to create peace of mind for you and your family.

Eligibility

Short-term disability coverage is available to all full-time and part-time team members.

Long-term disability is available only to full-time team members. You must be actively at work on the date the coverage takes effect. This means if you happen to be ill or injured and away from work on the date your policy will take effect, your coverage will not take effect until you return to work for one full day.

Benefits Overview

	Short-Term Disability	Long-Term Disability
When Benefits Begin	Benefits begin on the first day after an accident or the 15th day of an illness.*	Benefits begin after 180 days of disability (the elimination period).
Benefit Amount	60% of your current weekly base income to a maximum of $5,000 per week**	60% of your monthly earnings, with a maximum monthly benefit of $6,000**
When Benefits End***	Benefits are payable for up to 24 weeks for an illness and 26 weeks for an accident or injury.*	If disability occurs prior to age 60, benefits are payable until the current Social Security Normal Retirement Age (SSNRA). If disability starts on or after the date you reach 61, benefits are paid for the maximum benefit period listed in the schedule of benefits.

* *See the plan document for the complete definitions of "accident" and "illness."*

** *Physicians and executives may be enrolled in another plan with higher average limits. Review your benefits summary on The Hub for confirmation of your LTD maximum monthly benefit.*

*** *Team members enrolled in long-term disability who leave AdventHealth after one year of coverage may convert to an individual policy and continue coverage for up to one year at the same rate in effect at the time your employment ends, provided you are not disabled, on a leave of absence or retired at that time.*

Take Time for Yourself

Paid Time Off (PTO)

Paid Parental Leave

We all need space away from work to rest, relax and recharge. Whether it's some time alone, or time with family and friends, you can make time for what's important in your life.

Paid Time Off (PTO)

We provide flexible Paid Time Off (PTO) so you can take time however you like. Whether that's a vacation, personal needs, sick days or a mental health day to relax and recharge. You'll accrue time based on the number of hours you work. If you're a newly hired team member, you'll receive a PTO advance of 24 hours at the end of your first pay period to accommodate for any immediate or unexpected needs.

Refer to PolicyTech for more information on policy CW HR 202 — Paid Time Off (PTO) and CW HR 202.1 — Paid Time Off Donation Program or contact HR Shared Services for assistance. Physicians should refer to their specific contract and offer letter regarding time off.

Your PTO accrual rate is based on your job level and your length of service at AdventHealth.*

Years of Service Completed	Accrual Percentage	Accrual Frequency	32 Standard Hours Per Pay Period	72 Standard Hours Per Pay Period	80 Standard Hours Per Pay Period
0–1	9%	Per Pay Period	2.88	6.48	7.20
		Annual	74.88	168.48	187.20
1–5	10%	Per Pay Period	3.20	7.20	8.00
		Annual	83.20	187.20	208.00
5–8	11%	Per Pay Period	3.52	7.92	8.80
		Annual	91.52	205.92	228.80
8–11	12%	Per Pay Period	3.84	8.64	9.60
		Annual	99.84	224.64	249.60
11–15	13%	Per Pay Period	4.16	9.36	10.40
		Annual	108.16	243.36	270.40
15+	14%	Per Pay Period	4.48	10.08	11.20
		Annual	116.48	262.08	291.20

Some regions may have different accrual schedules based on local requirements. Please refer to CW HR 202 – Paid Time Off (PTO) for additional details.

* *New hires will accrue at a rate less than the percentage specified in the schedule during the first 12 months of employment to adjust for the 24 hours of PTO advanced for use on their start date. Please visit the HUB to verify your available PTO hours.*

PTO Donation Program

We've made it easy to support fellow team members and rally around each other in times of need. The PTO donation program allows you to donate accrued PTO to facility pools. Team members in difficult circumstances who need additional support and meet the recipient eligibility requirements may request and receive PTO from their facility's pool.

PTO Cash Out

Team members have the option of cashing out up to 80 hours of PTO, at 90% of the value, while maintaining a balance of at least 40 hours. *(Colorado-based team members are ineligible for cashing out PTO due to state restrictions.)*

Bereavement Days

Paid time off is available to all active team members who experience a loss in their immediate family. You may take up to three days (consecutive or non-consecutive) at your base rate of pay to handle family affairs, plan and/or attend the funeral or memorial service. To request this time off, team members must notify their immediate supervisor and provide documentation such as the obituary or death certificate as soon as practical.

Refer to PolicyTech for more information on policy CW HR 201 — Bereavement or contact HR Shared Services.

Paid Parental Leave

Welcoming a child is an exciting time. Whatever role you play in your expanding family, AdventHealth offers four weeks of paid parental leave to all full-time, benefits-eligible team members at 100% of their base pay, with no minimum service requirements. Please refer to policy CW HR 206.10 — Paid Parental Leave for more details. For more information, visit the Leave of Absence tile in The Hub and click on Paid Parental Leave.

For information about Adoption Assistance, see the Discover Even More section of this guide.

Enhanced Maternity Program

Before planning a parental leave, don't forget to take advantage of additional support if you're enrolled in one of our medical options.

Aetna provides a maternity program to support your maternity journey including preeclampsia prevention, access to guided genetic counseling and screening and fertility advocation resources to address maternal health. To learn more, contact the Fertility Advocate toll-free line at 833-415-1709.

Focus on Retirement & Financial Security

Adventist HealthCare Retirement Plan (AHRP)

Adventist Health System 457(b) Eligible Deferred Compensation Plan

AdventHealth offers a variety of benefits to take care of your and your family's well-being today. At the same time, we also want to help you prepare for a secure financial future.

Adventist HealthCare Retirement Plan (AHRP)

AdventHealth is a member of the Adventist HealthCare Retirement Plan (AHRP), along with Adventist Health and Loma Linda. The AHRP is a 403(b)/401(a) plan that allows you to save for retirement with pre-tax, Roth and after-tax contributions. All team members are eligible to make contributions to the AHRP 403(b). You can change your contribution election at any time.

Your Contributions

You can elect contributions of any amount up to the current IRS maximum. In 2024, the calendar year contribution limit was $23,000. If you are age 50 or older, you may contribute an additional amount ($7,500 in 2024). See IRS.gov for 2025 limits.

You can change your contribution election at any time. You are always 100% vested in your own AHRP contributions and earnings in the 403(b), but employer contributions to the 401(a) are subject to vesting rules. Learn more at MyAHRPSavings.com.

AdventHealth Matching Contributions

Beginning January 2025, we are making it easier for you to plan for your future. AdventHealth is changing to a straight dollar for dollar match. The amount of match that you receive is based on your tenure tier with AdventHealth. The longer you stay with AdventHealth, the more match you are eligible to receive.

Years of Service	AdventHealth Matching Contribution
0–3.99 years of service	100% up to 4%
4–9.99 years of service	100% up to 5%
10–19.99 years of service	100% up to 6%
20+ years of service	100% up to 7%

Adventist Health System 457(b) Eligible Deferred Compensation Plan

The Adventist Health System 457(b) Eligible Deferred Compensation Plan administered through the AHRP is a supplemental tax-deferred savings retirement plan.

The 457(b) has the same $23,000 IRS contribution limit in 2024. By maxing out contributions to both accounts, you could contribute up to $46,000 in both plans in 2024! This 457(b) does not offer an age based or tenured based catch-up provision.

Keep Your Beneficiary Information Up to Date

It's important to designate your beneficiaries and review them regularly — especially after any major life change. You can update and change your beneficiaries anytime by logging in to https://nb.fidelity.com.

AHRP and 457(b) Investment Options

You can choose your investments from a variety of options available through Fidelity and can change your investment fund elections at any time. If you do not choose, your contributions automatically default into a target date fund based on your age 65 retirement date.

Important Requirements for AHRP After-Tax Contributions

A personalized meeting with an AHRP representative is necessary prior to electing after-tax contributions.

Please visit MyAHRPSavings.com to schedule a meeting. (Just click the green Schedule button on the home page under One-on-one help.)

Enrich Financial Wellness

Team members have free access to financial wellness solutions through WebMD. Enrich supports all life stages, including providing strategies to help pay off student loans, planning for college education, budgeting for health savings accounts and saving for retirement. Earn well-being points by completing Enrich activities. To learn more, visit **WebMDHealth.com/AdventHealth**.

Care for Your Body, Mind & Spirit

Body
Mind
Spirit

We want to help you live your best life — in body, mind and spirit. That's why we offer additional benefits to serve your physical, mental and spiritual needs.

Body	Mind	Spirit
Well-being incentives, weight management and health coaching	Mental health support, financial wellness and self-care	Spiritual care, prayer support and service opportunities

Learn more about all of these resources on our Team Member Well-being site at on Connect.

Body

Team Member Well-being Program

In partnership with WebMD, this program helps you set health goals, track progress, stay motivated and receive personalized coaching. Schedule an annual biometrics screening and complete a health assessment to get started and earn rewards through our incentive program!

Wondr Health

AdventHealth partners with Wondr Health to provide a fun and effective weight management program that teaches the science behind eating your favorite foods while still losing weight and improving your overall physical health.

Team members, spouses and adult dependents (over age 18) enrolled in one of our medical plan options are eligible to apply by visiting WondrHealth.com/AdventHealth. If you are not enrolled in an AdventHealth medical plan, visit WondrHealth.com for information on how to participate.

Active&Fit Direct

Active&Fit Direct is a flexible, affordable fitness membership program designed to let you work out your way — with discounted gym membership options, thousands of on-demand workout videos and more. in the WebMD portal, click on the AdventHealth tab at the top and select the Active&Fit Direct tile to learn more.

Mind

Lyra Health

NEW IN JANUARY 2025

Lyra offers confidential care for your emotional and mental health, how, when and where you need it. Whether you are feeling stressed, anxious or depressed — or are concerned for someone in your family who could benefit from Lyra's services — you will be able to find support, with appointments within two days.

Completely confidential services and support include:

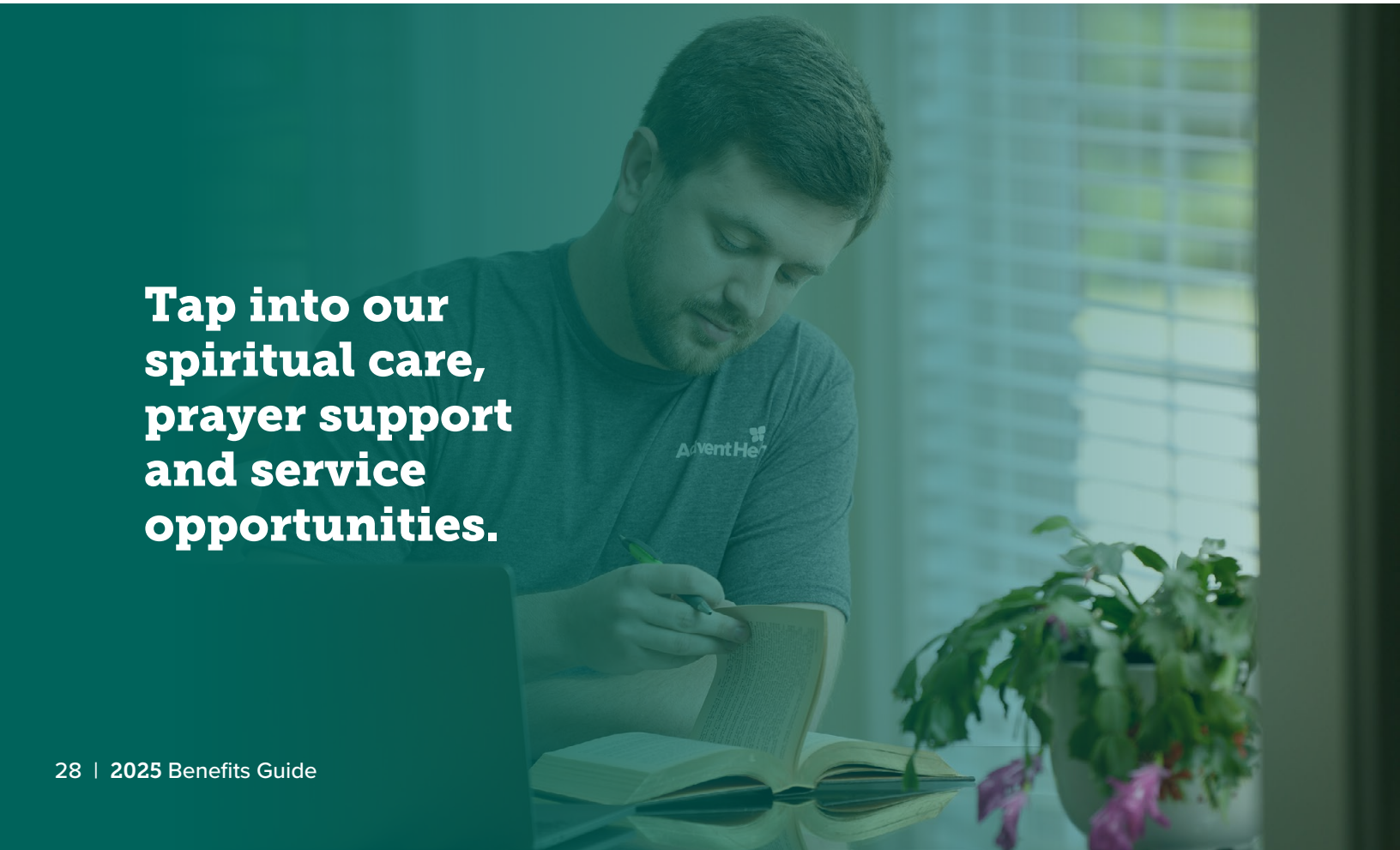
- **Up to six free coaching or therapy sessions per person each year.** You and each of your eligible household members have up to six free coaching or therapy sessions per person each year.
- **Access to Lyra's expansive network of 10,000+ diverse providers.** Therapists are available across a multitude of provider categories (including gender, ethnicity, language and sexual orientation) and specialty areas (including divorce, veteran support and grief) — so you can find a provider more closely aligned to your unique needs. You can choose how you prefer to get support: via live messaging, phone, video or in-person.
- **Self-help resources available on demand.** With everything from guided meditations, how-to videos and mindfulness exercises through Lyra's app or on the web, you can choose the type of support that best fits your needs at any time.
- **Lyra Care for Teens.** Created in partnership with a cohort of teens to ensure content resonates, teens can access customized sessions, self-directed digital lessons, exercises, guides and assessments tailored to their needs. Teens have ongoing support and can message their provider between sessions to help meet their needs and goals.
- **Support for work.** Lyra offers a dedicated space on their platform for all work-related content and programming — including tailored experience specifically for managers and people leaders. You can access a range of support for your professional well-being, with instant access to a library of on-demand courses, live events and educational articles to help you thrive at work.

Spirit

Part of what makes AdventHealth a unique and special place to work is the ability to tap into spiritual care, prayer support and service opportunities alongside fellow team members.

- **Spiritual Connections Series.** The annual Spiritual Connections Series is a yearlong opportunity for inspiration, reflection and deeper connection. Monthly video messages are complemented by Community Circle gatherings, art submissions and other campus offerings. Team members can earn well-being points in the WebMD portal for engaging in the series.
- **Global Missions.** AdventHealth Global Missions creates medical mission opportunities for you to extend the healing ministry of Christ beyond your normal job duties, building a mission-driven health care community where caregivers feel inspired to give their time and talents to those who need them, anywhere in the world.
- **Spiritual Care Hotline.** Whatever you are facing, you are not alone. When you need a listening ear, the AdventHealth Spiritual Care Hotline is here for you at 833-258-2414, Monday through Friday, 10 am to 6 pm ET. Calls are free and confidential, and our caring team members will listen without judgment, offering payer, support and additional resources if needed.

To find more information, visit the Team Member Well-being site on Connect.



Discover Even More

- Supplemental Insurance
- Education Benefits
- Adoption Assistance
- Identity Theft Protection
- Legal Insurance
- Pet Care

You have a lot to juggle. So we offer a variety of benefits to help you and your family deal with everyday responsibilities. From extra insurance to caring for furry family members to furthering your education to protecting your identity and more — we offer support for you at work and at home.

Supplemental Insurance

While AdventHealth medical plan options provide coverage for hospitalizations, accidents and illnesses, you may have expenses like travel, childcare and other costs not covered by medical insurance. That's why we offer several supplemental insurance products to help provide additional financial protection for your family in the event of something unexpected. You decide which plans, if any, make sense for you. For more information, visit USEVB.com/AdventHealth.

Hospital Indemnity

Hospital indemnity coverage pays benefits when you have a planned or unplanned stay due to an illness, injury or surgery, or if you or are giving birth. The plan pays a lump sum benefit for an inpatient stay and a daily benefit for a covered hospital stay. You can use the benefits to help pay out-of-pocket medical costs or personal expenses. Your health plan helps pay providers for services and treatments but doesn't cover unexpected costs that might come with a stay in the hospital.

This plan pays benefits directly to you, giving you extra cash when you need it most, including an initial hospital admission benefit of $1,500 (payable one time per plan year) and $200 per day for each additional day of hospitalization. It can help fill in the gaps, making it a great supplement to your major medical plan.

To learn more, visit MyAetnaSupplemental.com. You can see your plan documents, submit and track the status of claims and even sign up for direct deposit of your benefits.

Accident Insurance

Accident insurance provides coverage if you are accidentally injured and need treatment, whether you go to a doctor's office, urgent care center, emergency room or seek virtual care. There are no restrictions on how your money can be used after a covered accident, from out-of-pocket medical expenses to car repairs to home cleaning services — whatever makes your life easier after an accident. We offer two coverage levels, with the High Plan offering greater payments for covered accidents and related treatment.

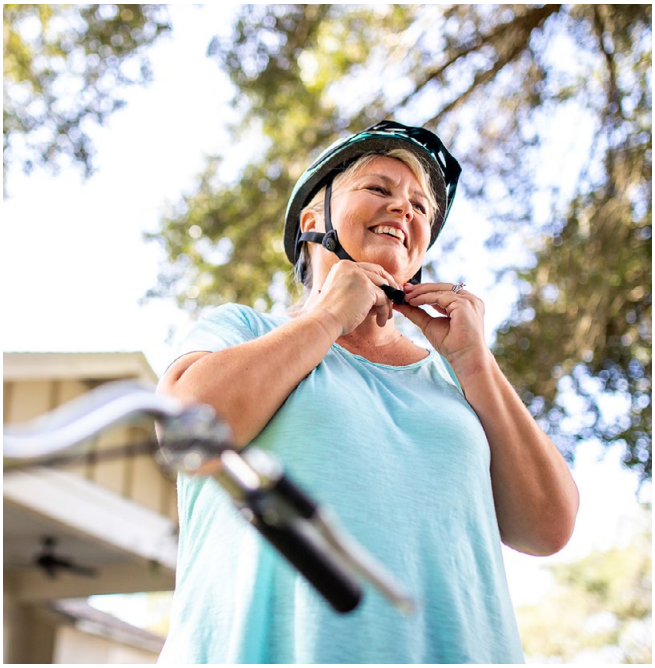
To learn more, visit MyAetnaSupplemental.com. You can also visit USEVB.com/AdventHealth to review your certificate of insurance for specific details about benefits, exclusions and limitations that may vary by state.

Critical Illness Coverage

When a critical illness happens, your health insurance plan may cover some, but not all of your medical and hospital costs. You and your family may need extra protection that closes the financial gap and helps you manage expenses such as out-of-pocket medical costs, everyday costs like rent or mortgage payments and recovery costs associated with loss of family income, rehabilitation and child or elder care.

If you are diagnosed with a covered condition after the certificate effective date, submit your claim and you will quickly receive a check or direct deposit into your bank account for the amount of the benefit you selected. It's that simple. You can use your money however you choose.

You can choose from three coverage levels: $10,000, $20,000 or $30,000, and your premium rates are fixed based on your age during the plan year and the benefit level you choose.



On the Fence About Critical Illness Coverage?

If you need more reasons to consider Critical Illness coverage, here are three additional benefits:

- **Wellness Benefit** — Not only is in-network preventive care 100% covered under AdventHealth medical options, but you will receive $50 per covered family member for getting a covered health screening test, immunization, eye exam, routine physical or well-child/preventive exam.
- **Diabetes Service** — Modify your behavior upon diagnosis of diabetes by receiving an additional monthly benefit of $100 for up to six months to help pay for a smoking cessation program, nutrition counseling program or gym membership.
- **Breast Cancer Enhancement** — Full face amounts are payable even when breast cancer is diagnosed as carcinoma in situ.

Learning & Education Benefits

We know that new opportunities often start with curiosity. AdventHealth wants to support your learning journey — whether that is pursuing a new certificate or degree, or managing existing student loans. Visit our Educational Assistance page to learn about and access all of the programs available to you.

Educational Assistance

AdventHealth offers Guild, an education benefit that offers a range of learning programs for team members, including:

- 400+ programs from over 30 schools, colleges and universities available in business, healthcare, technology and more.
- Undergraduate and master's degrees along with select certificates.
- Up to $5,250 per calendar year for undergraduate degrees and certificates, up to $10,500 per calendar year for graduate degrees, and up to $3,000 per calendar year for non-degree certifications.*

Starting on day one of employment, eligible full-time and part-time team members — as well as per diem nurse technicians — have access to these educational assistance offerings. Visit AdventHealth.GuildEducation.com for more information on eligibility and to explore all programs.

Student Loan Support

Through Guild, AdventHealth also provides you with access to a suite of tools to help reduce student loan debt as you pursue your passions.

- The **Student Loan Optimization** program is free to all benefits-eligible team members.
- The **Round Up program** can help you reduce your payments by utilizing the spare change from your daily spending to automatically pay off your debt.
- The **Student Loan Repayment program** provides team members who meet eligibility requirements the opportunity to apply for an employer contribution toward the principal of an existing student loan. Eligible team members can access and enroll in the program through AdventHealth.GuildEducation.com.
- You can also schedule **coaching sessions** with finance experts who provide personalized guidance on repaying your student loans and helping you achieve financial goals. Visit the Educational Assistance tile on The Hub to get started.

AdventHealth University

AdventHealth University is a faith-based university closely aligned with the AdventHealth system, offering undergraduate and graduate degrees (in-person and online) for working professionals, including several programs that provide tuition assistance.

* *If applicable, grants and scholarships are applied to tuition and fees before employer funding. Education assistance provided in excess of $5,250 within one calendar year will be treated as taxable income and reported on your W-2.*

Adoption Assistance

AdventHealth reimburses tax-qualified domestic and international adoption-related expenses incurred, up to $10,000 per finalized adoption. Eligible expenses include adoption fees, court costs, attorney fees, travel expenses (meals and lodging) and other expenses related to legal adoption. Refer to PolicyTech for more information on policy CW HR 277 – Adoption Assistance Policy. For eligibility or general questions, contact Optum Financial at 844-680-5661.

Identity Theft Protection

AdventHealth partners with Norton LifeLock to provide a comprehensive cyber wellness program to empower you and your family to live safe digital lives. Protect your identity and devices with device security, fraud protection, and more. This program protects up to five devices for an individual or 10 devices for a family and provides online privacy through a secure VPN, mobile app and social media monitoring. Team members must be at least 18 years old to enroll. Dependents must live in the team member's household or be financially dependent on the enrolling team member to be eligible.

To find more information on Identity Theft Protection, Legal Insurance & Pet Care, visit **USEVB.com/AdventHealth**.

Legal Insurance

AdventHealth offers legal insurance that provides support and protection for unexpected personal legal issues. As a member, you have access to a national network of attorneys who are matched to your specific legal needs. LegalEase provides coverage for home and consumer affairs, financial issues, auto and traffic matters, family disputes and estate planning and wills.

Pet Care Discount Program

Team members can enroll in a pet care bundle for their dogs, cats or exotic pets. There are no exclusions — even pets with pre-existing conditions are covered. Total Pet Plan combines the best in pet care to offer discounts on pet products, veterinary care and pharmacy, lost pet recovery service and access to 24/7 pet telehealth support.

Team Member Discount Program

AdventHealth has partnered with PerkSpot to provide all team members with access to hundreds of exclusive discounts at some of your favorite local and national merchants. To register, visit AdventHealth.PerkSpot.com.

Find Support

	Administrator	Phone/Email	Website
HR Shared Services		844-843-6363	Hub.AdventHealth.com
Health Savings Plan **Traditional Plan**	Aetna	855-262-0788	Aetna.com
Prescription Drug	Rx Plus Pharmacy	866-943-4535 RxPlus.Pharmacy@AdventHealth.com	MyAdventHealthRx.com
AdventHealth Care Management	AdventHealth	PHD.CareManagement@AdventHealth.com	
Health Savings Account (HSA) **Flexible Spending Accounts (FSAs)**	Optum Financial	844-680-5661	My.Optum.com/AdventHealth
Delta Dental $50 (PPO) **Delta Dental $75 (PPO)**	Delta Dental	800-521-2651	DeltaDentalIns.com
DeltaCare USA Managed Care Plan (DMO)	Delta Care USA	800-422-4234	DeltaDentalIns.com
VSP Vision Plan	Vision Service Plan (VSP)	800-877-7195	VSP.com
Life Insurance **Short-Term Disability** **Long-Term Disability**	New York Life Group Benefit Solutions	800-852-0682	myNYLGBS.com
Lyra Health	Lyra Health		AdventHealth.LyraHealth.com
Adoption Assistance	Optum Financial	844-680-5661	
Critical Illness **Accident Insurance** **Hospital Indemnity**	U.S. Enrollment Services for Aetna	407-599-5001 or 888-357-0504	USEVB.com/AdventHealth
Pet Care	Pet Benefit Solutions		
Identity Theft Protection	Norton LifeLock		
Legal Insurance	LegalEase		
Retirement Plan	AHRP Adventist Health System 457(b) Eligible Deferred Compensation Plan		AHRP.com
Education Benefits	Guild	800-985-4027	AdventHealth.GuildEducation.com
Wondr Health	Wondr Health		WondrHealth.com/AdventHealth
Team Member Discount Program	PerkSpot	866-606-6057	AdventHealth.PerkSpot.com
WebMD (Well-being Incentive)	WebMD	1-888-321-1509	WebMDHealth.com/AdventHealth/

Legal Notices

Detailed information about your benefit plans is available in the Summary Plan Description (SPDs) as well as the documents listed below:

- CHIPRA Notice
- HIPAA Notice of Privacy Practices
- Marketplace Notice
- Medicare Creditable Coverage Notice
- Summary Annual Reports (SAR)

To access these documents, visit The Hub.

This guide describes the benefit plans and policies available to you as a team member of AdventHealth. This guide serves as a reference document to cover the major points of each plan or policy. It does not contain all of the details that are included in your plan documents and official policies. This document is presented as a matter of information and is not intended to constitute a promise or contractual commitment by the company.

AdventHealth Benefits Administration Committee, in its sole discretion, reserves the right to change, amend or terminate any or all of the programs discussed herein, as well as any of its benefit plans and/or programs, at any time and without prior notice. In the event of any inconsistency between a statement contained in this document and the relevant formal plan document, policy or summary plan description, the applicable plan document, policy or summary plan description will control over this document.

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