

Benefits Update

FAQ



What We Know | FAQ

- Service Credit
 - o PTO
 - Retirement
- PTO
- EIB / Sick
- Health plan deductibles
- Retirement Vesting

You have 10 days to enroll in benefits and your benefits will be effective March 1!



Caring for your Body, Mind and Spirit Benefits Review



At AdventHealth, we are part of something bigger: A community, a commitment and a shared passion to care. That's why we're pleased to offer our team members a comprehensive **Total Rewards program**, including body, mind and spirit benefits to support your whole person health.

Body

To help you maintain your physical health through preventive and other medical care with AdventHealth Medical Plans, Tax-Advantaged Accounts, Prescription Drug Coverage, and Dental and Vision benefit options.

Mind

To help provide peace of mind and security in relation to potential health setbacks with AdventHealth Disability, Accident, Hospital Indemnity, Life & AD&D Plans, as well as retirement planning.



To help nourish your overall and spiritual well-being through our Wellness Program, Paid Time Off, mental health and other services included in the Bereavement Program and AdventHealth Team Member Discount Program.



Benefits Eligibility Requirements

Benefits Eligible

Full-Time

36 – 40 hours / week

Part-Time

16 – 35 hours / week

PRN

< 16 hours / week
Eligible for well-being

Covered Insurance Relationships

You may add the following **dependents** to your insurance*:

- Spouse
- Child(ren) including birth, adopted, step-children and foster children
- Child(ren) for which you have a legal guardianship

*Documentation is required to confirm dependent eligibility.



Care for Your Health



Medical Plans | Aetna

Health Savings Plan

Traditional Plan

- Costs <u>less</u> per paycheck
- May pay more at time of service
- Deductible to meet, then pay coinsurance
- Costs <u>more</u> per paycheck
- May pay less at time of service
- Copay options and lower deductible

Both plans:

- To find a provider, please visit <u>Aetna.com/AdventHealth</u>
- Utilize the same in-network provider directory; no out-of-network coverage
 - Tier 1 AdventHealth and closely affiliated providers and facilities
 - o Tier 2 Aetna
- Emphasis on preventive care (covered at 100%)
- Include prescription drug coverage and mail order pharmacy



Medical | Aetna

Medical/Rx MEMBER COST SHARE		
Coverage	Traditional Plan Tier 1 / Tier 2	Health Savings Plan Tier 1 / Tier 2
Annual Deductible Individual Family	\$750 / \$2,000 \$1,500 / \$4,000	\$2,000 / \$4,000 \$4,000 / \$6,000
Employer Account Funding, if eligible	n/a	\$1,000 / \$2,000
Out of Pocket Max Individual Family	\$4,000 / \$6,000 \$8,000 / \$12,000	\$4,000 / \$6,000 \$8,150 / \$12,000
Inpatient Hospital	15% / 30%	10% / 30%
Emergency Room Visit	\$400 / \$400	20%*
Urgent Care	\$50 / \$80	10% / 30%
PCP Visit, including virtual	\$25 / \$40	10% / 30%
Specialist Visit, including virtual	\$50 / \$80	10% / 30% / N/A*
Virtual Care (urgent) - eCare	\$0	\$0 after deductible
Behavioral Health – Office Visits	\$25 / \$40	10% / 30%
Behavioral Health – Substance Use Disorder	15% / 30%	10% / 30%
Retail Rx	\$10 – 20% - 20%	\$10 – 20% - 20%*
Mail Order Rx	\$10 – 20% - 20%	\$10 – 20% - 20%*
Actuarial Value	85%	81%
Payroll Contributions	\$\$\$	\$



Pharmacy | Rx Plus

- Pharmacy benefits are embedded in both health plans with a separate pharmacy ID card
- Short-term Rx (30 days or less) can be purchased at any local participating pharmacy
- Long-term Rx (maintenance or recurring) can be ordered from AdventHealth Rx Plus mail order service
 - Saves money on 90-day supply
 - \$10 for many generics

Visit MyAdventHealthRx.com to learn more.





HSA & FSA | Optum Financial

Features	Health Savings Account (HSA)	Health Flex Spending Account (FSA)	
Maximum Annual Contribution	\$4,300 for Individual \$8,550 for Family Age 55+ can contribute additional \$1,000	\$3,200	
Can unused funds rollover?	Yes	\$50 minimum up to max of \$640	
When are funds available?	Each pay period	Front-loaded at enrollment	
Which health plan does it work with?	Health Savings Plan	Traditional Plan or no medical plan election with AdventHealth	
Can the unused funds go with you upon employment ending?	Yes	No	
Any employer funding?	Yes, quarterly deposits made if earning < \$21/hour and full-time. \$1,000/single and \$2,000/family	No	



Dependent Care FSA | Optum Financial

- Covers children under 13 or over-age dependents who are not capable of self-care
- Covers childcare, preschool, extended care, day camps
- NOT a front-loaded account; funds are available each pay period
- Funds must be spent by December 31, 2025
 no rollover provision



Dental Plans | Delta Dental

PPO 50 Plan

- Lower deductibles
- Higher maximum benefit
- Higher premiums

PPO 75 Plan

- Higher deductibles
- Lower maximum benefit
- Lower premiums

HMO Plan

- No deductible
- No maximum
- Lowest premiums
- Available in select states only (review Benefit Guide for details)

*All plans cover preventive care, standard services and orthodontia with varying deductibles and coinsurance or copay.

Vision Plan | VSP

Access care through VSP's Choice Network of providers

- Exams every 12 months
- Eyeglass frames or contact lenses every 12 months
- LASIK Discounts and Hearing Aid Discount programs



Life Insurance | New York Life

Basic Life and AD&D is employerpaid for full-time team members.

Part-time team members may purchase coverage at a subsidized rate (1x annual base salary).

Spouse and Child life insurance may be purchased.

*Preexisting condition exclusions (including pregnancy) may apply to these plans.

Disability | New York Life

Short-Term Disability is offered and provides income in the event you are not able to work, and can last up to 6 months

Long-Term Disability is offered and covers time off after 6 months.



Paid Parental Leave

4 weeks of paid leave to team members who become parents!

Eligibility:

- Full-time team members
- Birth and non-birth parents
- Must be taken consecutively and used within 12 months of birth or adoption placement



Additional Benefits Offered

- Accident and Critical Illness
- Hospital Indemnity
- Norton LifeLock Benefit Plans
- Pet Discount
- Identity Theft Protection
- Legal Services

PerkSpot - Visit **AdventHealth.PerkSpot.com** for exclusive discounts:

- Apparel
- Travel
- Electronics
- Cell Phones
- Restaurants
- Theme Parks
- Events
- And more!

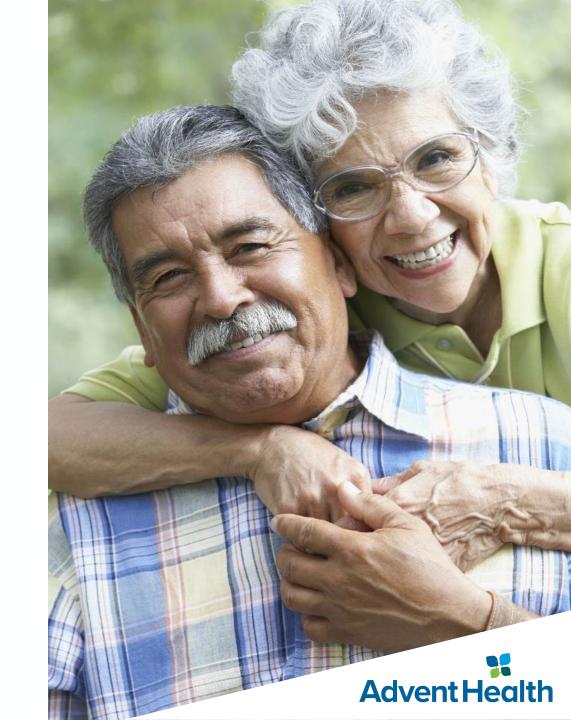


AHRP (Adventist HealthCare Retirement Plan) | Fidelity Investments

- Automatically enrolled at 4% pre-tax
 35 days to opt out
- Roth and After-Tax contributions offered
- Company Match based upon tenure, with prior service recognized:

Years of Service	AdventHealth Match	
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%	

- Vesting Schedule
 - 100% vested after 3 years, working 1,000 each year



Paid Time Off

PTO is yours to use for company holidays, vacation, illness, personal days, wellness days and more.

- PTO is accrued per pay period based upon hours worked and length of employment
- **Time off grows with you** the longer you remain at AdventHealth, the higher your accrual rate!

PTO Cash-Out*

- Up to 80 hours at 90% pay
- 40-hour PTO balance required

*Not applicable in all locations per state law

PTO Donation Program

 Program assists team members in difficult circumstances who have depleted their time off banks and meet recipient eligibility



Paid Time Off Schedule

Team Member

Months of Completed Service	Accrual Percentage	Number of Days, FT, 8-hour equiv
0 – 12	9%	23.4
12 + 1 day through 60	10%	26
60 + 1 day through 96	11%	28.6
96 + 1 day through 132	12%	31.2
132 + 1 day through 180	13%	33.8
Greater than 180	14%	36.4

Leader (Director+)

Months of Completed Service	Accrual Percentage	Number of Days, FT, 8-hour equiv
0 – 60	10%	26
60 + 1 day through 96	11%	28.6
96 + 1 day through 132	12%	31.2
132 + 1 day through 180	13%	33.8
Greater than 180	14%	36.4



Lyra | Mental Health Resource

6 no-cost sessions

per year for team members and household dependents

Individualized care that fits your schedule

Support for the whole family

Work/Life services

On-demand resources

Your mental well-being matters.







Benefits Resources

Benefits Enrollment Guide:

Detailed benefit cost and coverage explanations

Virtual Benefits Fair:

 Information on all benefits, including resources from our benefit vendors

ALEX Benefits Counselor:

 Interactive online tool for benefit selection guidance



Next Steps



Your Next Steps

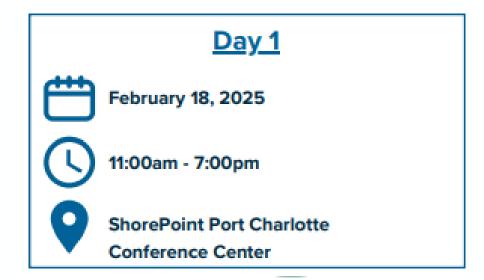
- ✓ Keep Prioritizing Patient Care
- ✓ Check https://www.adventhealth.com/transitions/port-charlotte Frequently for Updates
- ✓ Attend the February 18-19 Vendor Fair
 - Talk to Vendor Representatives
 - New Badge Photos
- ✓ Participate In Training as Communicated
 - Benefits, Scheduling, Clocking In & Out, System/App Access
 - Mandatory Compliance (CORE)
- ✓ Be Flexible and Patient



Transition Site



Benefits Fairs Next Week









Extending the Healing Ministry of Christ